A Pilot Study to Investigate the Problems, Experiences and Barriers faced by a Cross Section of Black and Ethnic Minority Female Entrepreneurs (SMEs) in the North West

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EXECUTIVE SUMMARY

Female entrepreneurship is a relatively new area of investigation emerging from the mid 1980’s, with early literature concentrating upon personal characteristics and the differences in motivation of male and female entrepreneurs. However, research in BME entrepreneurs is limited. Most literature had tended to homogenise ethnic minority backgrounds, with little recognition given to the diverse cultural backgrounds of minority business owners or the differing barriers they experience. The comparative experiences of women from different ethnic minorities is not readily available and the barriers to their participation anecdotal. Furthermore, the majority of the previous literature on BME business owners has been generated in the USA.

This qualitative pilot study, co-funded by ESF and UMIST, is an important step forward for research in BME female entrepreneurship, as it addresses the knowledge gap about BME women business owners in general and in the North West specifically. The project covered four North West regional areas of Greater Manchester, Liverpool and Merseyside, Lancashire and Cheshire. 40 BME women were interviewed, which included 17 Asians, 14 Black British, 4 Chinese and 5 women from other ethnic minority groups. Based on extensive literature review, the interviews were used to probe fully into the business experiences of BME women. All the data collected in this pilot study was analysed using the systematic method of content analysis. The main findings and recommendations are as follows:

- Both ‘pull’ factors – those that pull an individual into entrepreneurship - and ‘push’ factors – those that may force individuals out of paid employment - were important motivators for business start-ups for many BME women, although the ‘pull’ factors such as having interest and achieving independence were more frequently quoted as being important motivators.

- The majority of the BME women had family members who had set up their own businesses. The ‘family-in-business’ background of the BME women suggested that there may be a link between the presence of role models and interest in small business creation. A mentoring scheme could provide BME women who do not have family or friends in businesses with role models.

- The BME women were generally dependent on the informal support structures. The types of support that these women received from their informal support mechanisms varied from the most personal form of support, including emotional support such as encouragement and feedback and family and child care to the more professional in nature such as legal advice, financial assistance, and asset acquisitions.

- The extended family support systems were more common for Asian women, and such systems may act as a stress buffer for the BME women with a family.

- The married BME women faced the tough struggle of trying to balance the demands of a business and a family. These women were likely to assume the bigger chunk of the household duties.
For many women, finding the ‘right’ support and networking group was difficult or almost impossible. The root of the problem lays with the fact that most mainstream business support organisations failed to disseminate information about their existence and services on offer. Furthermore, many women perceived the mainstream support services to be ‘culturally insensitive’ i.e. designed by whites for whites.

Over half the women in the pilot study had experienced discriminations because of their gender, ethnic background or both. By far, the biggest complaints made by the BME women revolved around the issue of having to deal with prejudicial attitudes of others (cited by seventeen women or 42.5per cent). Nine women for example noted that some people automatically assumed that they ‘lacked education’ or were ‘uneducated’ because of the colour of their skins and ethnic background. Other complaints linked to prejudicial attitudes included having to constantly prove their worth and ability, disproving the popular notion that they lacked credibility or not capable of completing certain, and dealing with systems that were designed by men for men.

Black women were more likely than women from other ethnic background to agree that gender and race could be problematic. Potentially, the differences in opinions reflected the different forms of socialisation that exist within the different ethnic communities i.e. Asian and Chinese women indicated that they were expected (and hence more likely) to engage in intra-ethnic socialisation i.e. they mixed with people from the same ethnic background. If service providers are to widen their client base successfully to include these ethnic groups, it is important that their composition to reflect that client base.

Women of Asian, Middle Eastern and Chinese background faced language and communication barriers. Finding solutions to these problems are critical, as the women admitted that their language problems were affecting their business growth potential as well as their self-confidence.
Section 1
INTRODUCTION

From the early 1990’s, it has been acknowledged that small and micro businesses are the key to regeneration of the UK and have created the majority of new jobs in this country for many years. For example, in 1997, the Employment Services reported that small businesses with less than 50 workers have been directly responsible for 46 per cent of all new private sector employment. More recently, the SBS (2002) reported that there were 3.7 million active businesses in the UK in the start of 2001. Critically, this economic sector, including those without employees, accounted for 99.0 per cent of the total number of UK firms, about 43 per cent of non-government employment and 31 per cent of turnover. In contrast, the largest businesses accounted for 45 per cent of non-government employment and 55 per cent of turnover (see Figure 1.1)

Figure 1.1 – Share of Private Sector Businesses, Employment and Turnover by Size of Business in the UK (2001)

As the number of small firms increased steadily from the mid-1970s, academic and policy interest in the sector also grew. Over the years, academic literature investigating the small firm sectors covered a different range of disciplinary perspectives, such as start-up patterns, characteristics and motivation of entrepreneurs and so on. The literature, almost universally however, regarded business owners as white males, with women business owners of any background receiving little attention (Carter et al., 2001). Female entrepreneurship is a relatively small and new area of investigation, emerging only in the mid 1980’s. Early literature on female entrepreneurship universally focused upon the similarities and differences of the personal characteristics and motivation of male and female entrepreneurs. Previous literature on the impact of gender has been ethnocentric in its focus, failing to report
the position of women from different ethnic backgrounds, as affected by cultural issues and different forms of patriarchy in employment and the household (Bhopal, 1997).

The majority of the previous literature on women as small business owners has been conducted in the USA. One of the first studies on women business owners was by Watkins and Watkins (1984), who compared the backgrounds of 49 female owned businesses with 43 male owned businesses. In 1979, only 3 per cent of women who were economically active were running small and micro businesses (Dex and McCulloch, 1995), with the majority concentrated in the lower earnings bracket (Meagher, Court and Moralee, 1994). In contrast, in 1984, 25 per cent of small business owners were women (Curran and Burrows, 1989) and currently women, account for half of all business start-ups in the UK (Scase, 1998).

1.1 Background to the Project
As in the case of female entrepreneurship, the majority of the previous literature on black and ethnic minority (BME) business owners has also been generated in the USA. In most of these literatures, there has been a tendency for the homogenisation of ethnic minority backgrounds and a disregard for gender issues. Furthermore, little recognition has been given to the diverse cultural backgrounds of minority business owners or the differing barriers they experience. Similarities are frequently drawn upon, pushing two differing cultures into one entrepreneurial minority group. With the growing academic interest within the UK regarding BME business owners, and recognition that BMEs are important in the economic development agenda, it is important for researchers to consider how the experiences of BME business owners are affected by both their specific ethnic background and gender.

1.2 Study Aim and Objectives
This pilot study was an important step forward for research in BME female entrepreneurship, as it addressed the knowledge gap about BME women business owners in general and in the North West specifically. This pilot study aimed to investigate and explore the experience, problems and barriers faced by BME entrepreneurial women in the North West.

The project covered four regional areas of the North West of Greater Manchester, Liverpool and Merseyside, Lancashire and Cheshire. The findings of the interviews, in conjunction with supporting quotes from the participants, are reported based on the ethnic background of the forty participants. To ensure participant confidentiality, participants’ quotes were anonymised.

1.3 The Organisation of the Report
The report consists of five sections, including this introductory section. The second section of the report reviews academic literature, statistics and information available relating to female entrepreneurs in general and female BME entrepreneurs specifically. The third section of the report covers the project methodology and the demographic information pertaining to the participants. The final two sections of the report looks at the findings of the forty interviews and outlines the way forward for future research into this area.
This section explores the definitions of small businesses, the current position of small businesses in the UK, female entrepreneurship, BME entrepreneurship, and BME female entrepreneurship.

2.1 Small Business Definitions
In 1996, the European Community (EC) defined small enterprises as being independently owned and having less than 50 employees, with sales of €7 million maximum or capitalisation of €5 million. A medium sized enterprise is also independently owned with less than 250 employees, sales of less than €40 million or capitalisation of less than €27 million. Added to this definition, is the relatively new concept of ‘Micro Enterprises’ which includes firms with less than ten employees, with those with zero employees being referred to as ‘self employed’. This is a major source of confusion when reviewing the current position of small and micro enterprises, and the vast majority of studies exclude such enterprises even though there is no economic logic for such omissions (Stanworth, 1991). Although there are legal boundaries that divide sole traders, partnerships and companies, there continues to be no useful definitions available for describing small firms because of their diverse nature.

Stanworth (1991) defined a small firm as:

“one with a relatively small share of the market, one that is managed by its owners in a personalised way, and independent in the sense that it is free from outside control in decision making”.

This definition is vague, as it offers no parameters to measure size or provide quantification of what ‘a relatively small share of the market is’. Leaving pre start-ups and those in the initialisation stage of creating a new business, i.e. those who have not yet established a market share without quantification of turnover, determining the boundaries on the size of the small businesses in this project is important, given the broad definition provided by the EC. In line with definitions previously used in small business research (Fielden, Davidson and Makin, 1998), this project defines small businesses with no employees as micro businesses and those employing up to ten workers as small businesses. The majority of small businesses (99 per cent) formed in the UK each week also fall into these categories (Stanworth, 1991).

2.2 Small Business Owners vs. Entrepreneurs
Further controversy emerges when taking account of what qualities are held by small business owners compared to those characterising entrepreneurs. For example, Livesay (1982) stipulates that entrepreneurship is:

“purposeful and successful activity to initiate, maintain, and develop a profit-orientated business … given that the activity takes place in anything but a static environment”. (pg. 10)
This suggests that there are no real differences between business creation and business operation, or those engaged in such activities. However, an alternative argument has been put forward that makes an essential distinction between the two terms. This proposes that the characteristics of entrepreneurs demonstrate the inventive tactics they employ to achieve long-term growth and profitability, while small business owners are oriented to achieve their own goals rather than expansion and profitability (Glueck, 1980; Carland et al., 1984; Vesper, 1990). An investigation by Begley and Boyd (1987) of established businesses in the US also supported this distinction. They found that entrepreneurs were far more likely to be associated with growth rates, compared to small business owners, who were far more likely to be associated with hard driving competitiveness connected to financial performance, which was not the case for entrepreneurs. Nonetheless, the distinction between small business owners and entrepreneurs loses clarity, as the behaviour patterns between the two groups of business people are not easily distinguished, especially in pre-start phases of enterprise creation. Therefore, no differentiations were made in the two categories in this study and all contributors were referred to as small business owners in this pilot study.

2.3 Small Businesses and Self-Employment in the UK

Micro businesses or self-employment, those employing zero employees, have witnessed the largest increase in the UK labour force. Figure 2.1 shows the recent increases in self-employment in the UK. Between 1986 and 1990, the number of self-employed people increased significantly due to governmental incentives and social attitudes (Weir, 2003). In 1998 however, the number fell, as an Inland Revenue initiative led to many construction workers to reclassify themselves as employees. More recently, the labour market trends indicated that more people in the UK were engaging in self-employment. In the year to September 2003 for example, the number of self-employed people increased by 282,000 - a rise of 8.9 per cent. According to Macaulay (2003), the total change in self-employment, although small, were significant because they seemed to be driving the current rise in total employment in the UK. Indeed, over the same period, the number of UK employees increased by only 9,000, which was effectively unchanged in percentages terms.

Figure 2.1 – Number of People in Self-Employment in the UK (1983 – 2003)

![Graph showing number of people in self-employment in the UK from 1983 to 2003.]

Over the last two decades, the overall number of those self-employed has doubled (see Table 2.1). The greatest rise has been in the number of women in self-employment, with an increase of 160 per cent. However, in comparison to their male counterparts the numbers remained low, accounting for 18 per cent of self-employed individuals in 1979, 24 per cent in 1999 and 27 per cent in 2003. In the year to September 2003, the number of self-employed people increased by 8.9 per cent for men and 9.7 per cent for women. Macaulay (2003) determined that these increases were evident in both the full-time and part-time self-employment patterns. Specifically, over the 12 months to September 2003, full-time self-employment of men increased by 173,000 (8.5 per cent) and women by 40,000 (9.9 per cent). Part-time self-employed men rose by 27,000 (9.0 per cent) and women 42,000 (9.6 per cent). These new statistics are demonstrating yet again women’s increasing role in self-employment in the UK.

Table 2.1: Total Number Female and Male in Self Employment 1979/1999/2003

<table>
<thead>
<tr>
<th></th>
<th>FEMALE</th>
<th>MALE</th>
<th>TOTAL</th>
</tr>
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<tbody>
<tr>
<td>1979</td>
<td>18.0 (319)</td>
<td>82.0 (1449)</td>
<td>100.0 (1768)</td>
</tr>
<tr>
<td>1999</td>
<td>23.7 (824)</td>
<td>76.3 (2647)</td>
<td>100.0 (3471)</td>
</tr>
<tr>
<td>2003</td>
<td>26.7 (829)</td>
<td>73.3 (2278)</td>
<td>100.0 (3107)</td>
</tr>
</tbody>
</table>


According to Carter et al (2001), the sustained growth in the number of new businesses in the UK over the past twenty years appeared to have slowed considerably in recent years. Recent growth in net firm formation was more regionally concentrated, with many more businesses were established within certain regional areas within the UK. In 1998 for example, London and the South East of England experienced a net growth of 20,900 enterprises, compared to only 8,500 across the rest of Great Britain (Keeble, 2000). SBS (2001) further confirmed this scenario, as indicated in Table 2.2. While London and the South East regions have more than 600,000 established small businesses, the other regions of the UK, including the North West, had fewer than 400,000 small businesses.

Table 2.2: Number of Small Businesses in the UK regions (millions) 2001

<table>
<thead>
<tr>
<th>Region</th>
<th>Number of businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>North East</td>
<td>0.10</td>
</tr>
<tr>
<td>North West</td>
<td>0.35</td>
</tr>
<tr>
<td>Yorkshire and the Humber</td>
<td>0.26</td>
</tr>
<tr>
<td>East Midlands</td>
<td>0.24</td>
</tr>
<tr>
<td>West Midlands</td>
<td>0.29</td>
</tr>
<tr>
<td>East of England</td>
<td>0.39</td>
</tr>
<tr>
<td>London</td>
<td>0.67</td>
</tr>
<tr>
<td>South East</td>
<td>0.63</td>
</tr>
<tr>
<td>South West</td>
<td>0.35</td>
</tr>
<tr>
<td>Wales</td>
<td>0.15</td>
</tr>
<tr>
<td>Scotland</td>
<td>0.24</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>0.09</td>
</tr>
</tbody>
</table>

Source: SBS (2001)
2.3.1 The North West of England
In the UK as a whole, about 99.0 per cent of businesses and 55.0 per cent of employment was in small and medium-sized enterprise (SME) in 2001. SBS (2002) estimated that the SMS contributed about 51.0 per cent of £2,200 billion combined turnover of business enterprises in the UK in 2002. Regional SME shares of employment and turnover are presented in Figure 2.2, with the North West of England was among the five English regions with SME shares above the UK average in 2001 (at 59.4 per cent for employment and 55.7 per cent for turnover).

Figure 2.2 – SME Share of Employment and Turnover in 2001 (Percent by Region)

Notwithstanding the significant contribution of the SMEs to the region, the Spring 2003 Business Forecasts North West noted that manufacturing was still the backbone of the region’s economy i.e. manufacturing accounted for over 20.0 per cent of the total employment in the area and 25.1 per cent of North West’s Gross Value Added (North West Economic Forecasting, 2003). Interestingly however, the business forecast report indicated that manufacturing was likely to be the weakest part of the region’s economy because of the world economic downturn and worries about war and terrorism.

With regards to self-employment, recent statistics highlighted that there has been a general rise for both men and women in self-employment over the past three years in the North West England As Table 2.3 illustrates, while London and the South East England continued to experience tremendous growth in self-employment, more men and women in the region were also entering self-employment. Between 2000 and 2003 for example, the number of self-employed men and women in the North West increased by 10,000 and 13,000 respectively.

Despite these encouraging statistics, the April 2002 Economic Report (Pion Economics, 2002) noted that business start-ups in the region were still below average. The most recent figures for 2000 showed that the region’s business start-ups rate (based on VAT registration rates) was about 20.0 per cent to 25.0 per cent lower than those in the South West and East. At the sub-regional level, the report indicated that start-ups were highest in Cheshire and Greater Manchester and lowest in Cumbria (see Figure 2.3). When comparing the industry sector profiles across the sub-region, the report revealed that:
Table 2.3: Regional Picture of Self-Employment 2000 - 2003 (Thousands)

<table>
<thead>
<tr>
<th>Region</th>
<th>Year</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>North West</td>
<td>Mar-May 2000</td>
<td>70</td>
<td>226</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>77</td>
<td>232</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>83</td>
<td>236</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(+13)</td>
<td>(+10)</td>
</tr>
<tr>
<td>North East</td>
<td>Mar-May 2000</td>
<td>26</td>
<td>69</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>20</td>
<td>52</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>15</td>
<td>67</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(-11)</td>
<td>(-2)</td>
</tr>
<tr>
<td>Yorkshire &amp; Humber</td>
<td>Mar-May 2000</td>
<td>59</td>
<td>167</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>56</td>
<td>164</td>
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<tr>
<td></td>
<td>Mar-May 2003</td>
<td>54</td>
<td>169</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(-3)</td>
<td>(+2)</td>
</tr>
<tr>
<td>East Midlands</td>
<td>Mar-May 2000</td>
<td>63</td>
<td>147</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>52</td>
<td>162</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>61</td>
<td>159</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(-2)</td>
<td>(+12)</td>
</tr>
<tr>
<td>West Midlands</td>
<td>Mar-May 2000</td>
<td>69</td>
<td>164</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>59</td>
<td>181</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>59</td>
<td>174</td>
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<td></td>
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<td>(-10)</td>
<td>(+10)</td>
</tr>
<tr>
<td>East</td>
<td>Mar-May 2000</td>
<td>84</td>
<td>232</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>81</td>
<td>244</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>86</td>
<td>254</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(+2)</td>
<td>(+22)</td>
</tr>
<tr>
<td>London</td>
<td>Mar-May 2000</td>
<td>133</td>
<td>307</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>132</td>
<td>324</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>166</td>
<td>356</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(+33)</td>
<td>(+49)</td>
</tr>
<tr>
<td>South East</td>
<td>Mar-May 2000</td>
<td>149</td>
<td>337</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>147</td>
<td>360</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>162</td>
<td>386</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(+13)</td>
<td>(+26)</td>
</tr>
<tr>
<td>South West</td>
<td>Mar-May 2000</td>
<td>90</td>
<td>219</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2002</td>
<td>94</td>
<td>228</td>
</tr>
<tr>
<td></td>
<td>Mar-May 2003</td>
<td>98</td>
<td>234</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(+8)</td>
<td>(+15)</td>
</tr>
</tbody>
</table>

• Cumbria enterprise base was dominated by agriculture, hotel and catering (tourism related), with low levels of production, wholesale and business services activity;
• Lancashire’s concentrations were on production and retail, but limited presence in business service;
• Cheshire had strong business service sector and moderate production and retail activity;
• Merseyside has a buoyant retail and a strong business service sector;
• Greater Manchester displayed presence in production, wholesale and business services.

Figure 2.3 – Business Star-Up Rates in North West England (2000)

During the 1960’s and 1970’s, the North West experienced an influx of Asian immigrants to the area. These Asian immigrants worked in the cotton mills and many had originated from Pakistan, Kashmir and Bangladesh. With this development, it is not surprising that Asian owned businesses located within the settlement areas became more visible and prominent, with most businesses operated within the service and retailing industries. However, according to Dawe and Fielden (In Press) it is impossible to estimate how many women Asian business owners there are in the locality, as these women are practically invisible and therefore, difficult to locate.

2.4 Female Entrepreneurship

Naturally, the increasing importance of small and micro businesses in recent years has generated growth in interest in the study of women business ownership. There is certainly not a lack of research relating to women and business ownership; Carter et al (2001), in their review of literature on female entrepreneurship found over 400 academic articles that directly consider the issue of women and business ownership. Critically however, the majority of the research has been descriptive, with few studies designed to build systematically on previous work. Carter et al (2001) deliberated that this prevailing pattern in the study of female entrepreneurship has resulted in a lack of cumulative knowledge and a failure to adequately theorise research findings. Moreover, some authors over the years suggested that the small business research in the late 1970’s and early 1980’s was “largely gender blind” (Marlow and Strange, 1994, pg. 1) with "entrepreneurial theories ... created by men, for men, and …
applied to men" (Holmquist and Sundin, 1989, pg. 1). On the similar ground, Stevenson (1986) in her review of the early research work on female entrepreneurship in North America noted that some studies made male entrepreneurship the standard and then proceeded to measure women against it. She concluded that “much of what was known was generated from a distanced perspective based on typifications and stereotypes rather than face-to-face attempts to get to know the situation of women (pg. 31)” and that previous research on women entrepreneurs often presented “the typical female entrepreneur” (pg. 31), therefore missing the diverse nature of female entrepreneurship, and reinforcing stereotypes.

In addition to this theoretical predicament, there is also inadequate data relating to the national level statistics on women business ownership. None of the main information sources, such as the IDBR and the VAR registration databases, disaggregated on the basis of gender. The main source of statistical information is the Labour Force Survey (LFS). However, the relatively small size of the LFS sample (160,000) meant that its utility is limited; it is difficult to disaggregate this dataset at a sub-national level (Carter et al, 2001).

The SBS’s ‘Government Action Plan for Small Business’ (2003) stated that there is a continuing low level of female entrepreneurial activity in the UK. Women accounted for 45 per cent of the total employment in the UK, but only 27 per cent in self-employment and 15 per cent in business ownership. The proportion of women engaging in enterprises in the UK is lower than that of a number of other developed economies. For example, although women’s participation in self-employment in the UK is in line with most comparable European countries, it is considerably lower than the USA where their share of business ownership is estimated to be 38 per cent (Harding, 2002). A recent GEM National Report (2002) revealed that nearly seven in every hundred men and four in every hundred women were active entrepreneurs between the ages of 18 and 64. This was a narrower gap than in 2001.

Many of the early studies on female entrepreneurs in North America had the dual objectives of determining the characteristics of businesswomen and their motivations for self employment. According to Carter et al. (2001), these studies indicated that businesswomen had more similarities than differences with their male counterparts. More recent research on the same issues revealed similar findings; like men, the most frequent reasons for starting in business was the desire to achieve independence (Shane et al., 1991; Hisrich et al. 1997; Feldman and Bolino, 2000, Orhan and Scott, 2001) and for self-accomplishment (Brush, 1992; Orhan and Scott, 2001).

More recently, the US researcher Mattis (2000) investigated the reasons for the dramatic rise in female entrepreneurship since the mid 1980’s. The evidence suggested that, firstly, women corporate workers consistently encountered a ‘glass ceiling’ that blocked their career aspirations (Hansard, 1990). This ‘glass ceiling’ has resulted in lack of mobility, poorer pay and less advancement (Davidson and Cooper, 1992; Breen et al. 1995; van der Boon, In Press). Secondly, women faced vertical occupational segregation, as many were concentrated in the lower earning bands. Thirdly, women experienced horizontal occupational segregation, being predominant placed in the marketing and personnel sectors. In view of such findings, Mattis (2000) concluded:

“it is not surprising that from the mid 1980’s, articles began to appear in prominent business publications that noted a dramatic rise in women’s entrepreneurship” (pg. 53).
Another important key difference in the literature between female and male entrepreneurs is the tendency for women to operate in traditionally female areas (Carter et al. 2001; Orhan and Scott, 2001), notably personal services and retailing. Other studies further predicted that women entrepreneurs were likely to shy away from non-traditional areas because of the higher risks of such pursuit (Scott, 1983), the greater demand for capital (Bates, 1995) and the technical expertise requirement (Tang, 1995; Orhan and Scott, 2001). A study by Schwartz in 1976 also noted this strong focus on service based businesses by women entrepreneurs. More importantly, however, is the fact that this study was the first to draw attention to specifically female barriers to business ownership. Schwartz (1976) identified three main barriers faced by women business owners were financial discrimination, lack of training and business knowledge and under estimating financial and emotional costs of sustaining a business.

In addition to these important issues, previous research on the entrepreneurial women indicated that other factors such as marital status, age, human capital, motivation and so on, might potentially influence women’s decisions to engage in enterprise creation, as the following discussion revealed.

2.4.1 Marital Status
Evidence suggested that women with high aspiration for career success must make the difficult life choices about career centrality, marriage, children, and arrangements for home and child care (Powell and Mainiero, 1992; White 2000; Burke, 2002). Several studies further revealed that the married women have not been receiving good press about their ability as organisational workers; they have been portrayed as non-serious workers who were willing to trade career growth opportunities for freedom and time with family and lacked motivation to be successful (Schwartz, 1989; Parasuraman and Greenhaus, 1993). Clearly, with respect to the organisational reality, women are penalised for being married and having families, while married men are valued and rewarded by organisations (Vinnicombe and Colwill, 1995; Davidson, 1997; Wilson, 2003). In the challenge of balancing work and family, women may be attracted to the potential benefits of entrepreneurship, which included perceived increased in flexibility (Rogers, In Press; Caputo and Dolinsky, 1998). According to Bernard (1976) self-employment can be seen as a way of empowering women, particularly if they are in a relationship and unhappy. Several other researchers (see Scott, 1986; Brush, 1992; Caputo and Dolinsky, 1998) have noted that for mothers, entrepreneurship afforded greater flexibility necessary to managing domestic and employment responsibilities.

2.4.2 Age
Numerous studies over the past few decades showed that self-employment tended to be a midlife choice for women, as many women entrepreneurs owners were in their 30s and 40s (Carter et al., 2003; Taylor and Newcomer, In Press). In the UK for example, the Women’s Unit (2001) revealed that majority of the women engaged in enterprise creation after the age of 35. A much earlier study by Watkins and Watkins (1984) found that in the USA women entrepreneurs had an average age of 32.07, with a median of 32 years. More recently, Mattis (2000) reported that the majority of US female business owners ranged in age from 40 to 50 year, suggesting that the average age of female entrepreneurs had increased in the last two decades of the twentieth century. Bennet and Dann (2000), in their study of the changing experiences of Australian female entrepreneurs proposed that the age factor might be an important determinant in an individual’s decision to become an entrepreneur. Arguably, at the
overall average age of entrepreneurs of 25 to 40 years old, an individual would likely have sufficient work experiences and knowledge to make a decision regarding new business ventures. According to Bennet and Dann (2000), as women entrepreneurs were likely to be slightly older than the overall average age of entrepreneurs, there exist possibilities that women needed longer time to gain either sufficient experience or confidence to initiate entrepreneurial activities.

2.4.3 Human Capital
Greene et al. (1997) identified human capital as a critical component of entrepreneurial knowledge and capabilities. This type of capital, which included educational background and work experiences, is important because it can be an initial endowment (Carter et al., 2003) that may be used to acquire other forms business resources such as physical capital and financial capital (Brush et al., 2001; Carter et al., 2003). Indeed, Carter et al., (2003) reported that graduate education affected the odds of women entrepreneurs using equity capital to fund their operations. Other research findings over the years indicated that people who started businesses had a higher level of education than people who did not (Robinson and Sexton, 1994; Bates, 1995; Peterman and Kennedy, 2003), and more recent research work (see Brush, 1992; Zapalska, 1997; Maysami and Gob; 1999; Taylor and Newcomer, In Press) described female entrepreneurs as generally well-educated, with the majority having at least secondary education.

Historically, women small business owners were more likely to have liberal arts education instead of training in management or business (Watkins and Watkins, 1984; Carter and Cannon; 1988; Brush, 1992; Carter el at., 2003) – the background preferred by external investors and financiers (Carter et al., 2003). However, it is very likely that this phenomenon has changed, in line with changing educational scenarios in school and universities. In recent years, not only were girls out performing boys in schools (Davidson, 1997; EOC, 2003), the number of women entering higher educational institutions have also increased. More women today are seeking degrees in traditionally male-dominated areas of management and professional qualifications (Davidson, 1997; Fernandes and Cabral-Cardoso, 2003). In the UK for example, the proportion of women pursuing social administration and business degrees stood at only 10 per cent in 1973 (Davidson, 1997), but in the academic year 2000/01, it was estimated that more than 50 per cent of students (or approximately 54,900) in these areas were female (EOC, 2003). This changing scenario is also evident in the US. In the 1980s for instance, nearly 70.0 per cent of female entrepreneurs had college education in non-business fields (Hisrich and Brush, 1986). In the 1990s, the women were more likely to have some postsecondary education and backgrounds in management or administration (Taylor and Newcomer, In Press). Accordingly, the Women’s Unit (2001) reported business owners in the UK tended to have more and higher level of formal qualifications than their counterparts 20 years ago. Further, the report indicated that the UK self-employed women as a group were more likely to have academic qualifications than men, although men tended to have more practical and vocational training.

Besides training and education, human capital can be acquitted through work experiences. At the first instance, experience in a particular job may increase the likelihood of recognising an opportunity (Herron and Robinson, 1993) – a key step in entrepreneurship (Haynes; 2003). According to Moore (1999), the entrepreneur’s prior organisation may be considered as an incubator, acting as a valuable training ground where financial, marketing, management and networking skills were refined (Moore and Buttner, 1997; Moore, 1999). Additionally, it has
been suggested that skills acquired through working experiences, especially those within the sector, may:

- affect the ability of entrepreneurs to attract required resources for their businesses (Carter et al., 2003; Haynes, 2003);
- enable entrepreneurs to make better decisions about what resources are needed to make the business work (Hart et al., 1995; Haynes, 2003), and
- increase the core competencies of entrepreneurs (Haynes, 2003).

A number of studies however (see Watkins and Watkins, 1984; Carter et al., 1997) indicated that women entrepreneurs appeared to have less industry experience than their male counterparts and hence, they were disadvantaged as investors may undervalue what they have (Carter et al., 2003). These findings were also supported by Mattis (2000), who stated that women in the US were likely to own a business that was totally unrelated to a previous job (42 per cent).

2.4.4 Parental and Familial Influence

Much earlier research by Shapero (1975) identified parental entrepreneurial role models as an important source of experience. Similarly, several studies on female entrepreneurship found that many self-employed women had close relationships with other self-employed persons, often a parent, father, mother and (or) a relative (Matthews and Moser, 1996; Orhan, In Press; Sarason and Morrison, In Press). Haynes (2003), in her study on how experiences affected venture success, noted that vicarious experience gained from entrepreneurial role models made the act of enterprise creation “imaginable” (pg. 113). A longitudinal study on entrepreneurial intentions by Matthews and Moser (1996) confirmed this idea, indicating that the presence of entrepreneurial role models over a five-year period produced significant differences in the intention of individuals to become entrepreneurs. According to Sarason and Morrison (In Press), having role models not only provide inspirations and motivation for entrepreneurial women, but may also give women first-hand experience on business management skills.

2.4.5 Motivation

Over the years, one central focus of literature on female entrepreneurship has been the motivation for women to engage in enterprise creation. Numerous research has since shown that women were motivated by a variety of reasons, such as the need for independence (Bennet and Dann, 2000; McKay, 2001), wanting to balance family and work responsibilities (Orhan, In Press), overcoming the glass ceilings (Mattis, 2000; van der Boon, In Press) and so on. Essentially, the reasons why women entered into self-employment can be categorised into ‘pull’ and ‘push’ factors (Brush, 1992; Orhan and Scott, 2001; Still, in Press). According to van der Boon (in Press), ‘pull’ factors are those that pull an individual towards entrepreneurship, frequently said to include self-fulfilment, challenge, a sense of accomplishment, and control. ‘Push’ factors on the other hand are those that push people out of their current jobs or paid employment. The development of this ‘push’- ‘pull’ scenario is important as it suggests that women entrepreneurs are not a homogenous group with regard to their motivations.

Many recent surveys from developed countries ranked the ‘pull’ factors of independence and self-achievement as the primary motivators for women to start their own businesses (see
Shane et al., 1991; Hisrich et al., 1997; Feldman and Bolino, 2000; Carter and Anderson, 2001; Orhan, In Press). Significantly, these findings indicated that entrepreneurial women were not that different from their male counterparts as independence was a strong motivator for men too (Orhan, In Press). However, in some cases, women may be ‘pushed’ into self-employment because it provided a better option than unemployment (University of the Western Cape, 2003). They may also experience ‘push’ factors such as restricted or blocked upward mobility, being a victim of downsizing or having their aspirations threatened (Orhan, In Press; van der Boon, In Press). For many, the combination of both ‘pull’ and ‘push’ factors may be in play, as the situation was “rarely a clear-cut selection of ‘push’ or ‘pull’ factors and factors are often combined” (Orhan and Scott, 2001: pg. 232).

2.5 BME Entrepreneurship

In recent years, there has been a significant shift in the orientation of ethnic groups, namely towards self-employment. This movement is generally referred to as ethnic entrepreneurship (Waldinger et al, 1990; Van Delft et al, 2000; Levent et al, 2003). It distinguishes itself from “normal” entrepreneurship through its focus on ethnic products, ethnic market customers or on indigenous ethnic business strategies, for example, information channels and Islamic banking.

Ethnic minority businesses (EMBs) have been the focus of growing interest from a variety of sources over recent years. This interest has produced considerable debate and controversy with regard to the scale, distinctiveness and policy needs of these businesses. A Bank of England report (Bank of England, 1999) signified the higher rate of EMB start ups at a national level compared to white population start ups: 9 per cent of new start ups in 1997 compared with a 5 per cent share of the total population. EMBs represent approximately 7 per cent of the total business stock in the UK. This figure was expected to continue to rise due to the expectation that the BME population would double over the next twenty-five years (Ethnic Minority Business Forum, Annual Report, 2000 - 2001).

When examining the experiences of BME entrepreneurs, it is necessary and important to acknowledge that this group comprises of many sub groups. Often, in EMBs research, there is the tendency to examine Asian cultures and dismiss the other ethnic minorities that are firmly embedded within British society. This was highlighted by Raghuram and Strange (2001) in their study of BME businesses in Leicester. They stated how they were constantly faced with the success stories of Leicester’s Asian business sector and soon became conscious of the invisibility of African-Caribbean businesses and the relevant problems and barriers that they face. Raghuram and Strange (2001) viewed this as “a minority within a minority”.

The tendency to focus on the successes of Asian businesses is perhaps reflecting the higher level of participation by this ethnic group in self-employment. The SBS Household Survey (2001) reported that as a proportion of the working population, a higher proportion of Asians were in self-employment when compared to the other ethnic communities. The recent Annual Local Area Labour Force Survey (see Table 2.4) revealed that over 60,000 Asians, including Bangladeshis, Indians, Pakistanis and other Asians, were self-employed. According to the GEM National Report (2002), compared to their white counterparts, Asians were twice as likely to be involved in autonomous start-ups, Afro-Caribbeans were three times as likely and Africans nearly five times as likely. Other inter-ethnic comparisons revealed that self-employment was a much more common employment pattern for women and men from the
South Asian and Chinese groups than it was for either the White population or those from the Black groups (Equal Opportunity Commission, 1994). According to Barrett et al (1996), the “Afro-Asian gap” in business ownership:

“Derives from the constraining historical experiences of the two groups. On the one hand, Asians are products of an ancient and distinctive cultural tradition which, when transposed to the British context, provides them with a powerful sense of identity and inter alia a communal base for the mobilisation of economic resources. By contrast, African-Caribbean’s have in effect suffered cultural genocide through slavery and transportation an existential vacuum which has profoundly destructive and lasting implications for sense of identity, individual self-esteem and image of the group in the eyes of non-members” (pg. 788).

Table 2.4: Ethnic Breakdown of Self Employment, 2001-2002 (Thousands)

<table>
<thead>
<tr>
<th>Ethnic Groups</th>
<th>Thousands</th>
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</thead>
<tbody>
<tr>
<td>Black African</td>
<td>12.4</td>
</tr>
<tr>
<td>Black Caribbean</td>
<td>6.6</td>
</tr>
<tr>
<td>White</td>
<td>9.4</td>
</tr>
<tr>
<td>Asian Bangladeshi</td>
<td>12.3</td>
</tr>
<tr>
<td>Asian Indians</td>
<td>12.5</td>
</tr>
<tr>
<td>Asian Pakistani</td>
<td>21.8</td>
</tr>
<tr>
<td>Other Asian</td>
<td>13.6</td>
</tr>
<tr>
<td>Chinese</td>
<td>19.1</td>
</tr>
<tr>
<td>Mixed</td>
<td>9.4</td>
</tr>
<tr>
<td>Other</td>
<td>12.4</td>
</tr>
</tbody>
</table>


The 2001 SBS survey established that the top three regions where businesses were most likely to be owned by a member of a BME were London, West Midlands and South East of England. Further, the survey revealed a few important findings, including the fact that the business activities of ethnic minority entrepreneurs tended to be concentrated in the services industries such as transport and distributive sectors, with retail trade and hotels/restaurants accounting for 22 per cent of business activity among this group. On the barriers EMBs experienced, the survey reported that 38 per cent of non-white business owners said that they had faced discrimination and of these, 90 per cent said it was racially motivated. Some ethnic minority business owners in the survey were ‘necessity entrepreneurs’, in that they were motivated to start their own business less by opportunity or business ideas and more by the need to find employment (SBS, 2001).

A study conducted by Basu and Goswami (1999) on 118 BME entrepreneurs in Great Britain revealed that these entrepreneurs were driven by the same ‘pull’ and ‘push’ factors discussed earlier in section 2.4. For example, Basu and Goswami (1999) found the main ‘push’ factors to be the inability to find employment, underpaid salaried work; discrimination in the labour market economy and redundancy. ‘Pull’ factors were found to be desire for independence, financial betterment, higher social status, greater personal control, and previous business experience. Interestingly, women of different ethnic minorities have very different experiences and motivations, with regard to owning their own business. For instance,
according to Basu (1998), Indians main cause for entry into self-employment tended to be derived from ‘pull’ factors. For Bangladeshis and Pakistanis however, the scenario may be different, as it suggested that these women were more likely to suffer from poorer employment prospects, discrimination and racism at work than Indians in Britain. Therefore, Bangladeshis and Pakistanis maybe more motivated to set up their own business by ‘push’ factors (Basu, 1998).

2.5.1 BME Female Entrepreneurs
As there is a lack of research regarding BME entrepreneurs, it is not surprising to find that the experiences of BME female entrepreneurs have received even less attention (Ram and Smallbone, 2003). Obtaining recent statistics on BME female entrepreneurs is a challenge in view of the limited empirical research over the years. Nonetheless, Owen (1995) reported that the proportion of self-employed BME women in Great Britain was substantially higher than their white counterparts. For example, in 1991, 8.2 per cent of BME working women were self-employed, as opposed to 6.8 per cent for all white working women.

Many of the early studies relating to BME women in self-employment focused almost entirely on Asian women. They were seen as being consigned to self-employment through home working (Phizacklea and Wolkowitz, 1995), wage labour in sweatshops, and to unpaid and poorly remunerated family labour (Phizacklea, 1988). Results from another study by Barrett et al. (1996) indicated that these women were assuming more varied and substantial roles. Even so, Dawe and Fielden (In Press) noted that it is not possible to accurately estimate how many Asian women are in business, as they are often invisible and hence difficult to locate.

2.6 Barriers Encountered by BME Entrepreneurs and Female Entrepreneurs
The following section draws from various studies on the experiences of BME entrepreneurs and female entrepreneurship. This section of the literature review is critical in that forms the fundamental background that informed the study and hence determined the design of the instruments used in the study. However, it is important to note that most of the work referred in the following review focused on the experiences of a selected group BME female business owners in the UK (mainly Asian women), as most of the literatures on Black women are based in the experiences of American women. The major issues evolving from the limited literature to date include: the double negative effects of sexism and racism, traditional gender roles, family influence and access to business support organisations.

2.6.1 ‘The Double Negative Effects of Sexism and Racism’
Studies on BME women working in other economic sectors (see Bell, 1990; Davidson, 1997) revealed that these women faced an even greater challenge than their white female counterpart because of their gender and ethnicity. Davidson (1997), who interviewed 30 BME female managers in the UK, for example found that BME women lived in a bicultural world and faced even greater role conflict. Specifically, the study revealed that these women:

- faced the double negative effects of sexism and racism
- had fewer, if any, role models and were more likely to feel isolated
- contended with stereotypical image based on gender and ethnic origin
• had greater home/social/work conflicts, particularly in terms of their role conflict with regards to the family and the black community

Significantly, these findings seemed in line with the few studies that focused on Asian women in self-employment in the UK. According to Dhaliwal (2000), if many South Asian in general engaged in entrepreneurship as a response to blocked mobility (Ram and Jones, 1997), then Asian women would likely be doubly disadvantaged due to race and gender. She proposed that the motives for self-employment for these women would be the desire to avoid racial discrimination, their confinement into low status jobs (Aldrich et al., 1981) or for the confinement in the homes. In another study, Mulholland (1997) confirmed that Asian women were indeed more disadvantaged in accessing business support and financial assistance because of the andocentric nature of the society. The author stated that the ethnic minority men in his study claimed that they experienced no problems in accessing the necessary capital because of the contacts made through their professional backgrounds. In contrast, women from ethnic minority backgrounds rarely had the contacts that exceed their ethnic or gender boundaries. These Asian women faced a double barrier accessing financial support; many were restricted from seeking financial support outside their own community and for those who did not face this barrier or who have overcame it, they were often denied access to mainstream financial support in the same way as their white counterparts.

Similarly in the US, the few studies on BME female business owners suggested that in terms of occupational choices and entrepreneurial resources, women were more disadvantaged than men and minority women more disadvantaged than white women (Smith-Hunter and Boyd, 2004). In one of the first studies to compare white and minority women business owners, DeCarlo and Lyons (1975) found that minority women on average, were less educated, older and more likely to have greater previous entrepreneurial experiences, implying that they “had a high level of persistence in the face of their relative disadvantages” (Smith-Hunter and Boyd, 2004: pg. 19). More recently, Inman (1999) revealed that compared to white women in service-oriented business, minority women in the US had limited options in the mainstream labour market, had less initial financial support and faced an even greater challenge in obtaining resources that were essential for their business operations.

2.6.2 Gender Roles: Influence of Culture and Traditions
The literature on working women revealed that these women often faced the difficulty of participating in two activity systems that were incompatible (Northcraft and Gutek, 1993; Davidson, 1997; Omar and Davidson, 2001, Ram et al., 2001). When women opt for careers, they add to their lives new sets of role and role demands without commensurate decrease in their traditional roles as wives and mothers. In some societies, such as those in the Middle-East and in most of the Asian countries, sex role traditionalism presented even greater challenges for working women (Omar and Davidson, 2001). Indeed, the few research studies on Asian women in business ownerships (see Barrett et al., 1996; Dhaliwall, 2000; Ram et al, 2001; Dawe and Fielden, In Press) noted that these women were destined by tradition and culture to play a secondary role to a family, its traditions, honour and welfare, often serving the domestic and economic needs of men. According to Ram et al. (2001), adherence to the traditional gender roles were perhaps more obvious within the Pakistani society. They found that while Indians were more liberal in their views about women working (Metcalf et al, 1996), most Pakistani respondents in their study objected to married women performing any paid work. This fact was asserted by many Pakistani (some Bangladeshi) owners who
claimed that “this is common in the community... We as family and community-wise, we do not like our wives to work” (pg.337). Even when the Asian women were more ‘independent’ (Dhaliwall, 2000) – they effectively owned and ran the enterprise – they received limited support from their partners both at home and work because of the prevailing traditional gender roles (Phizacklea, 1990; Ram et al., 2001).

Often, the traditional roles Asian women assumed did not diminish with economic responsibilities. According to Rana et al. (1998), many Asian working women have had to deal with these cultural traits and their submissive positions within authoritarian and patriarchal family structures and the practices relating to these positions were often legitimated by the claim that it was part of the culture. In some cases, the women themselves may have helped to sustain their traditional gender roles and their ‘submissive positions’. One study by Warrier (1998) for instance, revealed that the majority of Asian working women viewed their husbands as the principal provider for the family and that his career/job was more important than their own.

The prevalence of these traditional gender roles meant that many Asian women working in the family business network were still not recognised as business owners, even in the case where the businesses were registered legally as a family partnerships which in essence constituted joint ownership between husband and wife (Barrett et al., 1996; Dhaliwall, 2000). Instead, Asian women in businesses were often ‘invisible’ or ‘hidden’, as their existence were unacknowledged (Dhaliwall, 2000; Dawe and Fielden, In Press). Ram et al., (2001), in a study looking at the links between households and business activity in 37 micro-businesses of various ethnic groups (including African-Caribbeans, Pakistani, Indians, Bangladeshis and Whites), declared that the contribution of the ‘hidden’ Asian women were important to the maintenance of the family enterprises, although these women were unlikely to be given due recognition. Dhaliwall (2000) found ‘hidden women’ in Asian family businesses often worked for long hours and simultaneously, were responsible for bringing up families. The ‘hidden women’ were more likely to be exploited by their husbands in a partnership that made no distinction between the domestic and business demands. As individuals, they often remained insular within the Asian community, making little or no attempt to integrate into mainstream society. The main barrier faced by these women was their inability to access mainstream small business advice, as currently such provision was male dominated and not sensitive to the cultural needs of Muslim women (Dhaliwall, 2000).

2.6.3 The Negative Family Influence

The family is frequently mentioned in assessments of the apparent distinctiveness of ethnic minority business enterprises (Mingeone, 1999, Ram et al., 2001). Indeed, the family, in its various forms and guises, is said to account for ‘success’ of some ethnic groups like that of the Asians and the lower level of small business operations in other ethnic communities (Boyd, 1990). According to Ram et al. (2001):

“familial ideologies are also thought to imbue particular ethnic communities with ‘cultures’ supposedly conducive to entrepreneurial activity.” (pp. 328).

The family however may act as a hindrance or a controlling factor for some BME women. For example, the Asian community, as the discussion above revealed, viewed women as subservient and in general, women were expected to fall into the role of ‘housewives’. The family in such a community is so significant that there is an expectation within the
community in general and the family specifically, for the wife not to work (Ram et la., 2001). This finding is in line with the findings of other studies by Hoel (1984), Mitter (1986), Phizacklea (1990) and Ram (1994), all demonstrating that the family can serve to be an arena of exploitation, where the roles of women were subordinated.

Rana et al (1998) further revealed that while Asian women tended to benefit from the extended family network, such networks had also resulted in a higher level of stress amongst these women. This prevailing culture has had a negative effect on women who have decided to work, as they feel pressurised by the family or made to feel guilty by family members who believed that they were putting work before their domestic and family duties. Furthermore, the burden of the extended family may often add to the long working hours these women put into their work; the nature of the extended family involved spending a great deal of time at weekends socialising and preparing for guests, thus ultimately leaving these women with little time to perform other domestic responsibilities or to rest (Rana et al., 1998; Dawe and Fielden, In Press).

2.6.4 Problems Associated with Access to Business Advice and Support

A consistent finding of previous research on EMBs is their low propensity to use mainstream business support agencies, such as enterprise agencies or Business Links (Ram and Sparrow, 1993; Fadahusi et al, 2000; Ram and Smallbone, 2001). Significantly, the low level of reported use of these support services was not because of lack of awareness of the existence of such services. Instead, a number of studies (see Fadahusi et al, 2000; Ram and Smallbone, 2001) revealed that a lack of understanding of the types of support available, doubts about the relevance of what was offered, lack of confidence and trust in those delivering support and low ability to pay for such support, have all contributed to the above situation.

Embedded in the issue of access to business advice and support is the problem of accessing external finances. Ram and Smallbone (2001) stated that the process of raising external finances was difficult for many small businesses, regardless of the owner’s ethnic background, for a combination of demand- and supply-side factors. At the same time however, a number of researchers (see Jones et al, 1994; Levent et al., 2003) have suggested that members of ethnic minority communities faced additional barriers to those faced by other small firms, particularly at start-ups. In a study conducted some ten years ago for example, Jones et al (1994) found that EMB owners demonstrated a higher propensity to report problems in accessing bank finance at start-up than their white counterparts. This was either because their applications had been refused or because conditions were imposed that were considered by the applicants to be unjustifiably stringent. In a more recent study, Ram et al (2002) reported that African Caribbean businesses had less success in accessing bank loans and greater problems providing adequate collateral for bank loans. According to a report published by the Bank of England (1999), “there is little comparative evidence on the extent to which financing constraints on EMBs at start-up have changed since 1992.” The report further stressed on the importance of acknowledging the perception of EMBs about discriminatory practices in the financial service sectors. The report states: “whist there is little documented evidence of EMBs suffering discrimination by finance providers, there is evidence that some EMBs perceive they are treated adversely…and perception may be more important than reality in this context” (pg, 35).

Deakin et al (1991) investigated how bank managers made lending decisions and what they considered to be the most and least important issues surrounding loan applications. Their
research involved exploring the decisions made on loan applications by 38 bank managers from urban, rural, regional, large and small centres, and they concluded that the interview with the bank manager was the most important factor for the loan to be approved. Although their study did not provide any gender or ethnicity breakdowns, it provided some illuminating findings that may affect the ability for women to obtain external financing. A much earlier study Carter and Cannon (1988) reported that women business owners did consider the bank manager as a significant barrier. Furthermore, according to Fay and Williams (1993), female business owners often faced problems in obtaining external financing because they lacked the broader social experiences i.e. women were not ‘bank wise’, lacked many skills associated with male business owners and had limited access to the informal financial networks (Aldrich, 1989; Carter, 2000).

Carter and Rosa (1998) examined the financing of male and female owned businesses. Their analysis of questionnaires from 600 businesses highlighted sectoral and gender differences in finances for women owned businesses. The research uncovered significant differences in the amount of start up capital available to female and male owned businesses; men in the business start-up process entered into business with considerably more capital than women. The authors concluded that this condition put women at a considerable disadvantage when compared to men at the embryonic stage of business start up, as lack of sufficient start up capital can detrimentally affect business growth and expansion. A more recent study by Carter et al (2001) indicated that men were more likely to use and gain external financing for on-going business, than were women. Carter (2000) propagated that female owned firms underperformed in almost every respect in comparison to those owned by men because of under capitalisation. Drawing from an extensive review of the literature and empirical data, she submitted male business owners “used three times more start-up capital than women” (pg. 174) and this was related significantly and positively to the current value of capital assets, sales turnover and total number of employees.

2.7 Summary
BME-owned businesses are now an established and growing feature of contemporary Britain. The continued political enthusiasm for encouraging entrepreneurship in the UK is beginning to influence business support policy towards BME businesses. An implicit feature of the small firm policy agenda since the 1980s has been to encourage BME communities into business. Developments such as, the creation of the Ethnic Minority Business Initiative in 1985 and the emergence of black-led Enterprise Agencies suggest there is continuing policy interest. However, the contribution of BME female entrepreneurs still remains an area, which has received little interest. Previous literature on BME business owners and female entrepreneurship has an ethnocentric focus, which fails to report the position of women from different ethnic backgrounds as affected by cultural issues and different forms of patriarchy in employment, the communities and the household. Nonetheless, the limited research evidence that exists on BME working women would suggest that these women are more likely to face a heightened and/or further barriers because of both their gender and ethnicity (Davidson, 1997; Inman, 1999; Dhaliwall, 2000; Smith-Hunter and Boyd, 2004).
This section looks at the qualitative method used to investigate the experiences of BME entrepreneurial women in the North West. The design of this pilot study was determined by its objectives as well as its investigative nature. Structured in-depth interviews was the main inquiry tool, used to investigate the overall business experiences of BME women and the problems and barriers these women encountered in their business management and operations.

### 3.1 Study Aim and Objectives

The main aim of this pilot study was to investigate and explore the problems, experience and barriers faced by a cross-section of BME female entrepreneurs in the North West. The study encompassed Objective 2, Transitional and non-Objective 2 areas, focusing on two key areas of gender and race. Findings from this pilot study were used to formulate preliminary recommendations for policy changes and to develop further exploration of this group region wide. On the link to the Regional Development Plan (RDP), the project fully addressed the aims and priorities set out in policy Field 5 Measure 2 of improving ‘participation of women in the labour market.’ More specifically, the overall objectives were:

- To investigate the negative and positive experiences of BME women in the establishment and operation of small businesses
- To indicate the extend of the barriers encountered by BME women in the establishment and operation of small businesses
- To highlight similarities and differences between a variety of minority ethnic groups
- To develop preliminary recommendations for policy change at local and national levels
- To develop a two-year extension study to include BME male samples and a large-scale questionnaire survey

### 3.2 Project Design

Figure 3.1 illustrates the methodological process adopted for the pilot study. The methodological design of the study was largely determined by the investigative and exploratory nature of the project. A qualitative method was employed to identify the problems and barriers faced by ethnic minority women business owners, the methods they used to overcome such barriers, and the means of support they had found accessible to them.
Figure 3.1
Project Methodology

- Literature Review
- Development of In-Depth Interview & Biographical Data Questionnaires
  - Asian (N = 17)
    - 8 Asian Pakistani
    - 4 Asian Indian
    - 3 Asian Bangladeshi
    - 2 Asian Kashmiri
  - Black British (N = 14)
    - 4 African
    - 7 Afro-Caribbean
    - 3 African British Afro-Caribbean
  - Chinese (N = 4)
    - 2 Singaporean Chinese
    - 2 Hong Kong Chinese
  - Others (N = 5)
    - 2 Egyptians
    - 1 Iranian
    - 1 Arab
    - 1 Jewish
- Analysis of Findings & Development of an Extended Study
The project was divided into the following three stages:

- A comprehensive cross-cultural review of the relevant literature
- Development of the structured in-depth interview questionnaires
- 40 structured in-depth interviews with BME business owners in the North West.

Structured interviews were deemed as an appropriate methodology as there was limited information of BME entrepreneurs in general. The structured format is useful to minimize interviewer errors. According to Fontana and Frey (1994), interviewing errors may occur as interviewer changes the question wording from one interview to another. Based on extensive literature review, the interviews were used to probe fully into the business experiences of BME women. More specifically, the interviews explored the background of these women, how they viewed the positions of ethnic minority women in the world of business, the problems these women faced professionally, and how work and home responsibilities manifested in their lives. 40 BME women were interviewed in this pilot study, which included 17 Asians, 14 Black British, 4 Chinese and 5 women from other ethnic minority groups.

3.2.1 Parameters
No restrictions were placed on the type of business an individual was operating or intended to operate. Although, the EC defines small businesses as those employing up to 249 employees, in this pilot study, only businesses ranging from zero employees (micro businesses) to those employing up to 25 employees (small businesses) were included.

3.2.2 Access
Access to structured interview participants was gained in a variety of ways. Initially, BME female entrepreneurs were contacted through various business organisations, including Business Links, Asian Business Federation, Muslim Crisis Development Service and so on. In total, over 40 business networks were contacted to facilitate the recruitment of interview respondents. Essentially, the sampling strategy of snowballing was employed for this pilot study. The selections of individuals to be interviewed were based on information obtained from other individuals (or gatekeepers) (Tashokkori and Teddlie, 1998) and from the BME women themselves. All the women contacted were informed of the project’ aims and given assurance about confidentiality and anonymity before they were asked to participate.

3.2.3 Structured In-depth Interviews
To establish general areas of investigation, an extensive review of the literature was first conducted. The review revealed a dearth of research relating to BME female entrepreneurs and their experiences. The design of the interview questions was generated from the available research findings three areas of female entrepreneurship, BME women in the workforce and BME female entrepreneurs. The structured interview questionnaire included sections on the following key areas:

- Motives for Starting the Business - establishing the motivation factors that have driven the BME women to have own businesses.
- Education, Training and Working Experiences - determining if education, training and work experiences have prepared the BME women for business management and operations.
- Work Relationships, Support and Guidance - identifying support mechanisms the BME women had used and accessed in their current business operations and the problems that the women faced in accessing the available business support services.

- Being an BME Woman - determining the positive and negative effects of gender and ethnicity on the experiences of BME women as businesswomen

- Family and Marriage - identifying the impact of being married or single

- Future Goals - investigating the BME women’s future goals for their businesses

- Personal Views - asking for recommendations on the issue at hand or comments on the study itself

Participants were first approached by the female research interviewers (one Muslim Malaysian and one British white) and informed of the project's aims and objectives before they were invited to take part in the structured in-depth interviews. The interviews were conducted at locations that were the most convenient for the participants. Generally, they were either at their place of work, at their homes, or by telephone. The duration of the interviews was between 30 minutes and one hour.

The themes outlined above were used to investigate and explore the pertinent topics and the researchers were careful not to influence the responses of the participants in any way. All responses were recorded by the researchers, either tape-recorded or by taking notes, whichever was preferred by the participant. Clarification of answers was sought when necessary.

A biographical questionnaire was designed to collect details relating to the interviewees personal, family background and business operations. This was completed at the beginning of the interview, as factual questions that are easy to answer help to increase the confidence of the interviewee and help to establish a rapport between the researcher and the interviewees. It also provided the researchers with an overview of the participant’s background, lifestyle and the nature of their business.

In total, 40 BME women from a cross-section of ethnic background were interviewed in this pilot study. Of these, 21 were from the Greater Manchester, 10 from Lancashire, 7 from Liverpool and Merseyside and 2 from Cheshire. A full breakdown of the structured interview participants is given in Table 3.1 and 3.2.
<table>
<thead>
<tr>
<th></th>
<th>Asians (N = 17)</th>
<th>Blacks (N = 14)</th>
<th>Chinese (N = 4)</th>
<th>Others (N = 5)</th>
<th>Total (N=40)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21 – 30</td>
<td>41.2 (7)</td>
<td>-</td>
<td>25.0 (1)</td>
<td>-</td>
<td>20.0 (8)</td>
</tr>
<tr>
<td>31 – 40</td>
<td>41.2 (7)</td>
<td>57.1 (8)</td>
<td>50.0 (2)</td>
<td>100.0 (5)</td>
<td>55.0 (22)</td>
</tr>
<tr>
<td>41 and Over</td>
<td>17.6 (3)</td>
<td>42.9 (6)</td>
<td>25.0 (1)</td>
<td>-</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td><strong>Mean Age (Total)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>38.72</td>
</tr>
<tr>
<td><strong>Marital Status:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>64.7 (11)</td>
<td>28.6 (4)</td>
<td>25.0 (1)</td>
<td>100.0 (5)</td>
<td>52.5 (21)</td>
</tr>
<tr>
<td>Single</td>
<td>17.6 (3)</td>
<td>35.7 (5)</td>
<td>50.0 (2)</td>
<td>-</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>Divorced / Widowed</td>
<td>17.6 (3)</td>
<td>21.4 (3)</td>
<td>25.0 (1)</td>
<td>-</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>-</td>
<td>14.3 (2)</td>
<td>-</td>
<td>-</td>
<td>5.0 (2)</td>
</tr>
<tr>
<td><strong>Number of Children:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>29.4 (5)</td>
<td>21.4 (3)</td>
<td>50.0 (2)</td>
<td>-</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>One</td>
<td>5.9 (1)</td>
<td>7.1 (1)</td>
<td>50.0 (2)</td>
<td>-</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Two</td>
<td>23.5 (4)</td>
<td>35.7 (5)</td>
<td>-</td>
<td>40.0 (2)</td>
<td>27.5 (11)</td>
</tr>
<tr>
<td>Three</td>
<td>11.8 (2)</td>
<td>28.6 (4)</td>
<td>-</td>
<td>60.0 (3)</td>
<td>15.0 (6)</td>
</tr>
<tr>
<td>Four or More</td>
<td>29.4 (5)</td>
<td>7.1 (1)</td>
<td>-</td>
<td>-</td>
<td>15.0 (6)</td>
</tr>
<tr>
<td><strong>Mean (BME Women with Children)</strong></td>
<td>2.9</td>
<td>2.5</td>
<td>1.0</td>
<td>2.6</td>
<td>1.8</td>
</tr>
<tr>
<td><strong>Dependent Children</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>52.9 (9)</td>
<td>42.9 (6)</td>
<td>25.0 (1)</td>
<td>100.0 (5)</td>
<td>52.5 (21)</td>
</tr>
<tr>
<td><strong>Lone Parent</strong></td>
<td>11.8 (2)</td>
<td>42.9 (6)</td>
<td>25.0 (1)</td>
<td>-</td>
<td>22.5 (9)</td>
</tr>
<tr>
<td><strong>Work Experience:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>29.4 (5)</td>
<td>21.4 (3)</td>
<td>50.0 (2)</td>
<td>60.0 (3)</td>
<td>32.5 (13)</td>
</tr>
<tr>
<td>Blue Collar</td>
<td>-</td>
<td>-</td>
<td>25.0 (1)</td>
<td>-</td>
<td>2.5 (1)</td>
</tr>
<tr>
<td>White Collar</td>
<td>41.2 (7)</td>
<td>50.0 (7)</td>
<td>-</td>
<td>20.0 (1)</td>
<td>37.5 (15)</td>
</tr>
<tr>
<td>Managerial / Professional</td>
<td>29.4 (5)</td>
<td>28.6 (4)</td>
<td>25.0 (1)</td>
<td>20.0 (1)</td>
<td>27.5 (11)</td>
</tr>
<tr>
<td><strong>Last Job Ended:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resigned</td>
<td>23.5 (4)</td>
<td>42.9 (6)</td>
<td>-</td>
<td>-</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>Retired</td>
<td>-</td>
<td>14.3 (2)</td>
<td>-</td>
<td>-</td>
<td>5.0 (2)</td>
</tr>
<tr>
<td>Family Reasons</td>
<td>11.8 (2)</td>
<td>-</td>
<td>25.0 (1)</td>
<td>20.0 (1)</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Still Working</td>
<td>29.4 (5)</td>
<td>21.4 (3)</td>
<td>25.0 (1)</td>
<td>20.0 (1)</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>Other Reasons</td>
<td>5.9 (1)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2.5 (1)</td>
</tr>
</tbody>
</table>
Table 3.2: Business Demographic of North West’s 40 BME Women Entrepreneurs

<table>
<thead>
<tr>
<th></th>
<th>Asians N = 17</th>
<th>Blacks N = 14</th>
<th>Chinese N = 4</th>
<th>Others N = 5</th>
<th>Total N = 40</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business Age (Years):</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 – 5</td>
<td>58.8 (10)</td>
<td>42.8 (6)</td>
<td>100.0 (4)</td>
<td>100.0 (5)</td>
<td>62.5 (25)</td>
</tr>
<tr>
<td>6 – 10</td>
<td>23.5 (4)</td>
<td>35.7 (5)</td>
<td>-</td>
<td>-</td>
<td>22.5 (9)</td>
</tr>
<tr>
<td>11 – 15</td>
<td>11.8 (2)</td>
<td>7.1 (1)</td>
<td>-</td>
<td>-</td>
<td>7.5 (3)</td>
</tr>
<tr>
<td>16 and Above</td>
<td>5.9 (1)</td>
<td>14.3 (2)</td>
<td>-</td>
<td>-</td>
<td>7.5 (3)</td>
</tr>
</tbody>
</table>

| **Business Sector:** |               |               |               |              |              |
| Services            | 52.9 (9)      | 71.4 (10)     | 100.0 (4)     | 40.0 (2)     | 62.5 (25)    |
| Retailing           | 35.3 (6)      | 28.6 (4)      | -             | 40.0 (2)     | 30.0 (12)    |
| Manufacturing       | 5.9 (1)       | -             | 20.0 (1)      | 5.0 (2)      |              |
| Other               | 5.9 (1)       | -             | -             | -            | 2.5 (1)      |

| **Work Hours (Per Week):** |               |               |               |              |              |
| 1 – 10               | 17.6 (3)      | -             | -             | -            | 7.5 (3)      |
| 11 – 20              | -             | -             | 20.0 (1)      | 2.5 (1)      |              |
| 21 – 30              | 5.9 (1)       | 7.1 (1)       | -             | 20.0 (1)     | 7.5 (3)      |
| 31 – 40              | 17.6 (3)      | 28.6 (4)      | -             | 60.0 (3)     | 25.0 (10)    |
| 41 – 50              | 17.6 (3)      | 14.3 (2)      | -             | -            | 12.5 (5)     |
| 50 and Above         | 41.2 (7)      | 50.0 (7)      | 100.0 (4)     | -            | 45.0 (18)    |

| **Estimated Annual Business Income:** |               |               |               |              |              |
| Under £10,000        | 35.3 (6)      | 14.3 (2)      | 25.0 (1)      | 40.0 (2)     | 27.5 (11)    |
| £10,001 - £20,000    | 23.5 (4)      | 35.7 (5)      | 25.0 (1)      | 60.0 (3)     | 32.5 (13)    |
| £20,001 - £30,000    | 17.6 (3)      | 21.4 (3)      | -             | -            | 15.0 (6)     |
| £30,000 Plus         | 23.5 (4)      | 28.6 (4)      | 50.0 (2)      | -            | 25.0 (10)    |

The ages of the BME entrepreneurial women ranged from 27 to 68, with more than half of them (twenty two or 55.0 per cent) between 31 and 40 years old and an average a mean age of 38.72 years. Twenty-one women (52.5 per cent) in the sample were married, eleven (27.5 per cent) single, eight (20.0 per cent) divorced (including one widow) and two cohabiting. Only ten women (25.0 per cent) in the sample had no children. Of the BME women with children, the mean number of children for the total sample was 1.8. Asian women had a highest mean number of children at 2.9 compared to women from other ethnic background (i.e. 2.5 for Black British, 1.0 for Chinese and 2.6 for Others). Twenty-one women (52.5 per cent), including nine Asians (52.9 per cent), five Black British (42.9 per cent) and five Others (100 per cent), had dependent children.

It was interesting to note that there seemed to be ethnic differences with regards to the marital status of the participants i.e. a higher proportion of Asian women (approximately 65 per cent) were married compared to Black British women (approximately 29 per cent). Additionally, a
higher proportion of Black British women identified themselves as lone parent compared to women from other ethnic groups i.e. (42.9 per cent for Blacks vs. 11.8 per cent and 25.0 per cent for Asian and Chinese women respectively).

Thirteen women (32.5 per cent) had no previous work experience, fifteen (37.5 per cent) had white-collar jobs and eleven (27.5 per cent) had professional or managerial positions. Ten women (25.0 per cent), including five Asians and three Black British, were still employed and intended to finish their employment once their businesses were ‘sufficiently big.’ Only ten women (25.0 per cent) resigned from paid employment to pursue their entrepreneurial ambitions. In contrast, four women (10.0 per cent) left their old jobs for family reasons, indicating that their previous jobs did not allow the flexibility that they wanted to combine work and family responsibilities.

Twenty-five women or 62.5 per cent (see Table 3.2) had been in business for five years or less. The same number of women was in services, while twelve (30.0 per cent) and two (5.0 per cent) were in retailing and manufacturing respectively. Over half the women in this pilot study spent over 40 hours in one week working on their businesses. Eighteen women, including all the Chinese and half of the Black British entrepreneurs, indicated that they worked for well over 50 hours in one week. Ten women (25.0 per cent) had an estimated business income of over £30,000 a year, six (15.0 per cent) between £20,000 to £30,000, thirteen (32.5 per cent) between £10,000 to £20,000 and eleven (27.5 per cent) under £10,000. Table 3.2 summarises the business demographics of the 40 BME entrepreneurial women in this pilot study.

3.2.4 Analysis
Qualitative data analysis is unique in that data analysis is not a discrete stage of the research process. Instead, qualitative data analysis is an ongoing process that occurs simultaneously with data collection and remains throughout the life of the project (Marshall and Rossman, 1998). Indeed, in this pilot study, qualitative data analysis began with the first interview and continued to this stage of the study. During the interviewing process, data analysis was one of the intervening factors that influenced subsequent interviews, as the researchers continually developed new ideas and understanding of the research issues with each interview. This cycle of analysis led to either the modifications of some interview questions or the sequence in which the questions were asked. Once all the interview data was transcribed, data analysis became more explicit as a systematic analysis structure was applied to the process.

All the data collected in this pilot study was analysed using the systematic method of content analysis. The method employs a human based coding system that codes either words or phrases, depending on the responses of the participants. This process of coding interview material is critical as it is considered to be the heart and soul of the analysis process (Ryan and Bernard, 2000) or as Miles and Huberman (1994) wrote: “Coding is analysis”.

3.3 Summary
The methodology employed structured in-depth interviews to obtain qualitative data. The questions were generated from a broad review of the literature pertaining to BME small business owners and female entrepreneurship. The women who participated in this pilot study were from the Greater Manchester, Liverpool and Merseyside, Lancashire and Cheshire and represented
four ethnic communities – Asians, Black British, Chinese and Others. The interview material were analysed using content analysis, which identified the main objectives of the project i.e. the investigation of the problems, experience and barriers faced by a cross-section of BME female entrepreneurs in the North West.
Section 4
STRUCTURED IN-DEPTH INTERVIEW FINDINGS

This section looks at the qualitative data collected from the structured in-depth interviews of BME female entrepreneurs. A total of 40 BME women participated in this pilot study, consisting of women from four North West regions of Liverpool and Merseyside, Greater Manchester, Lancashire and Cheshire. The interview material was analysed using content analysis. The structure of the analysis was closely linked to the themes highlighted in the following seven main sections of the semi-structured interview questionnaire: (1) motives for starting the business, (2) educational and training background, (3) work relationships, support and guidance, (4) being a BME woman, (5) family and marriage, (6) future goals, and (7) personal views on gender and entrepreneurship. The results of the analysis, in conjunction with supporting quotes from the participants, were used to establish an overall view of the experiences of the BME women entrepreneurs in the North West. It is important to note that, as the BME women interviewed in the study did so with strict assurance of confidentiality and anonymity, it was felt that the breakdown of the responses into the specific city or townships could, in some cases, identify the participants. Further, three women only agreed to participate in this pilot study under the strict condition that they would neither be identified by their specific business types nor business locations. Therefore, most of the supporting quotes from the participants are classified based on their respective ethnic backgrounds.

4.1 Motives: Starting the Business

4.1.1 ‘Pull’ Factors
A variety of motivations may lead women to become small business owners. Essentially, the reasons why women entered into small business or self-employment can be categorised into ‘pull’ and ‘push’ factors (Brush, 1992; Orhan and Scott, 2001; Still, in Press). For the majority of the BME women in this pilot study however, ‘pull’ factors were more frequently stated as the key motivations for starting own businesses. Table 4.1 shows that more than half of the BME women interviewed (twenty-two women or 55.0 per cent), including nine Blacks and nine Asians, asserted that they were motivated by the pull factor of ‘interest’. These women generally stated that they were ‘always been interested in the area’, had ‘childhood interest’ or ‘really liked’ what they were doing. According to an Asian Pakistani woman with a bridal beauty business:

“I was always interested in art, design and henna painting as a child. I came from Pakistan where there were a lot of make-up artists.”

Another Asian Pakistani woman stated:

“I like fashion, dressing up and sewing. My mother taught me to sew when I was younger and I have been making my own clothes for years. It is exciting because I am doing something I like and earning a living at the same time.”
Table 4.1 - ‘Pull’ and ‘Push’ Motivations of BME Women Entrepreneurs

<table>
<thead>
<tr>
<th>‘Pull’ Factors</th>
<th>Percentages (n)</th>
<th>‘Push’ Factors</th>
<th>Percentage (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>55.0 (22)</td>
<td>Flexibility</td>
<td>35.0 (14)</td>
</tr>
<tr>
<td>Independence</td>
<td>37.5 (15)</td>
<td>No / Little Recognition</td>
<td>20.0 (8)</td>
</tr>
<tr>
<td>Demand / Fill in Market Gap</td>
<td>32.5 (13)</td>
<td>Spouse’s Pressure</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>Be Own Boss</td>
<td>30.0 (12)</td>
<td>Don’t Fit In</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>Social Motives</td>
<td>25.0 (10)</td>
<td>Limited Promoted</td>
<td>15.0 (6)</td>
</tr>
<tr>
<td>Challenge</td>
<td>20.0 (8)</td>
<td>Lack of Autonomy</td>
<td>12.5 (5)</td>
</tr>
<tr>
<td>Money</td>
<td>20.0 (8)</td>
<td>Needed to Work</td>
<td>5.0 (2)</td>
</tr>
<tr>
<td>Experience</td>
<td>17.5 (7)</td>
<td>Unemployment</td>
<td>5.0 (2)</td>
</tr>
<tr>
<td>Emulating Family Success</td>
<td>15.0 (6)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Similarly, an African woman with an art and craft business commented:

“I like what I do. I have always been interested in African art and jewellery. Even when I was working full-time, I used to make jewellery on weekends and in my free time. It started as a hobby but over time, I started selling them. It is a pleasure making things using my hands and fingers.”

Critically, for nine of these women, having ‘interest’ and liking their respective areas of business was key to having sustainable businesses. One woman who described herself as an ‘African British Afro-Caribbean’ asserted:

“Well, you can have any sort of business as long as you have interest in it and you like what you do. I work full-time and I have a business and it is not easy. But I do them both because I love what I do. I don’t think I can make it work if I don’t like what I do.”

According to a Chinese restaurateur:

“You must like it..... having your own business can be difficult and challenging. I do a lot of things on my own because this is my business and therefore, I am responsible for it. You cannot start a business and then have somebody else manage it. It can be difficult because I have so much on my plate. But you know what? I love it. I do this day in and day out because I love it.”

The significance of ‘having interest’ was perhaps reinforced by an Asian Kashmiri woman who revealed that she was ‘sick of the whole thing.’ She stated:

“I am quite sick of the whole thing to be honest. It is very difficult.....I am facing a lot of problems.......My husband is ill and he stopped working for a number of years. I was not keen on this at the beginning but I had to do it for my family.”
Yet another Asian woman of Pakistani background declared:

“Frankly, I am sick of the whole thing. It is so difficult and I losing interest fast….I do everything that needs to be done (for the business), plus I am a mother and a wife…...I am tired and if I have a choice, I’ll probably close the business.”

Comparative research on the similarities and differences in the motivations of female and male business owners (see Shane et al., 1991; Hisrich et al., 1997; Feldman and Bolino, 2000; Carter and Anderson, 2001) revealed that the desire for ‘independence’ was a strong motivator for both gender groups. This was also found be important for BME entrepreneurial women in the North West. Fifteen women (37.5 per cent) – six Asians, seven Blacks and two Middle Easterners - were in business to be ‘independent’, while twelve women (30.0 per cent) wanted to be ‘my own boss’. Eight women (20 per cent), the majority of whom were Black British, were in business for self-achievement, often expressed in terms of ‘challenge’ (Orhan and Scott, 2001). These women essentially strived for self-determination i.e. they wanted to decide on what they wanted to do, in the manner they wanted to do it and in the time they felt most appropriate. This association of freedom with ‘being an own boss’ is reflected in the following comments made by the BME women interviewees:

“I wanted to have the freedom to do what I want to do. I have worked for other people and I reached the point where I cannot stand being in a group when I don’t feel part of it (Afro-Caribbean).”

“I like to challenge myself. It is not easy being your own boss and running a business. It takes a lot out of you (Asian Indian).”

“I don’t like a 9 to 5 job because it does not give you much freedom. I am not making as much money but with the business, I can do what I want ……if I don’t want to come on Tuesday, I can get my girl to come in (Asian Pakistani).”

“This is a challenge for me. I want to show everybody that I can survive on my own. I had a difficult childhood because of my disability and a lot of people think that I cannot make it unless I have a husband. But look at me – I am single and I am successful (Asian Pakistani).”

For some women, the need for ‘independence’ was closely related to the desire to ‘make money’. Of the eight women who stated that their decision to open a business for the monetary reasons, five women (including three Black British) seemed to link ‘making money’ with ‘independence’ and ‘being your own boss’. Fundamentally, these women believed that financial prosperity was achievable through having own businesses or by working for oneself:

“I learned when I was studying that if I want to be rich, I needed to work for myself and be independent (African British Afro-Caribbean)”

“Three things: Interest, independence and money. I learned at work that I cannot achieve independence and make money if I work for other people (Asian Indian).”
“I wanted to get rich. The best way to do it is to it is to work for myself. I knew that before I came to this country to study (Afro-Caribbean)”

According to Waldinger, Aldrich and Ward (1990) and Sarason and Morrison (In Press), ethnic business development can be linked to environmental structure of opportunities. These opportunities included living within a specific ethnic minority community and providing products and services that specifically catered for the needs of an ethnic minority community. The findings of this pilot study indicated that such ‘opportunity structures’ were important for a number of the BME women. Thirteen women (32.5 per cent) cited that their aspirations to be entrepreneurs were fuelled by market opportunities within their regional areas, indicating that their businesses were essentially meeting the ‘market demand’ and ‘filling the market gap’:

“There was a demand. When I came here - 22 years ago – there was no shop selling Caribbean food products (Afro-Caribbean)”

“My sister got married and the person who did her make-up did a really bad job. That showed me that there was a gap in the market (Asian Pakistani)”

The review of the interview material showed that eight women who were motivated by the ‘structure of opportunities’ engaged in background market research prior to their business start-ups. Predominantly, the research carried out by these women was ‘basic’, often using the internet and the World Wide Web. Their market research was also likely to focus on two overlapping objectives of identifying their market competitors and determining how they could best differentiate their market offerings from that of their competitors, as illustrated by the following interview quotes:

“We know there is a gap in the market because we got asked so many times where we bought our clothes. We did a bit of market research – searched the net and found that nobody else provided this service – well, at least not in the North West. And, I always like fashion and I know how to sew (Asian Pakistani)”

“I did some research. I got information from the internet and the local chamber of business. It was basic and simple but helpful because I basically know what I can offer and to whom and who are my competitors (African British Afro-Caribbean)”

Interestingly, nine of these thirteen women (69.2 per cent), including four Asians, two Black British and three Middle Easterners, revealed that they had no initial interest in entrepreneurship. Instead, like the French women ‘entrepreneurs by chance’ (Orhan and Scott, 2001), these BME women have accepted the role of an entrepreneur rather than seeking it, arguing that the market opportunities were essentially ‘too good to let go’:

“I can’t say that I wanted to work for myself. I worked for a number of years and I went the full circle. I was not able to do the things I wanted with my job and this (the business) was the best opportunity to change...everything (Afro-Caribbean)”
“I wanted to be a teacher. I had no ambition to be a businesswoman but I saw an opportunity and I know I can do it and do it well (Asian Bangladeshi)”

“I thought that I would be a full-time mother and wife. But life is full of opportunities and this is one of them. This is a good opportunity for me to do what I like and earn some money at the same time (Middle Easterner)”

For one Asian Pakistani woman, market opportunity, combined with a tragic ‘push’ incident (Orhan and Scott, 2001), have both contributed to her current role of an entrepreneur. According to this woman, she occasionally helped her spouse with his business. However, over a period of five years, she steadily assumed more responsibility as her spouse battled with a terminal illness:

“To be honest, I never dreamt of becoming an entrepreneur. I wanted to be a doctor but things happened……. And this was a too good of an opportunity to let go…..My husband and I, before we had this business, did a lot of community work. We knew that no other organisation was offering the services we are now providing for the local community. We agreed that when we had opportunity – enough money – we would open a training centre that provides basic skill training for the community……this was my husband’s idea and the plan was for him to work and for me to help him whenever it was necessary…….My husband died last year and all of a sudden, I am the manager and main shareholder. It is important that I continue this business because of my family…….I have four small children and I have to provide for them……And this was my husband’s dream……I don’t want to see it go to ruin.”

In line with these findings, it was interesting to note that the BME women who indicated that the ‘opportunity structures’ were important in their business start-up decisions, were also likely to have businesses that either targeted BME customers and other BME women, or sold ethnic products. For example, two Asian Pakistani women made made-to-order jubbah (long dresses for Muslim women); a Middle Eastern woman provided hair and beauty care services for Muslim women, while another received orders for Middle-Eastern cuisines; and two Asian Pakistani women had businesses that offered training for ethnic minorities and care services for Asian communities respectively. Ethnic-based entrepreneurship (Van Delft et al, 2000) was also prominent within the sample of Black women - seven women had businesses that sold ethnic product such as Afro-Caribbean food supplies, African clothes and African jewellery or provided services for ethnic minorities such as hair and beauty services for Afro-Caribbean women.

Additionally, helping others (or social motivation) has also been found to be a key motivator for ten BME entrepreneurial women (25.0 per cent). These women generally felt that they were in positions to ‘make a difference’ (Still and Timms, 2000; Orhan, In Press) or ‘help others’:

“We are very passionate about education. We felt that having a training centre within our local community would actually help the community. We wanted to develop the
community. As a student, I used to do a lot of voluntary work – I was a counsellor and advisor and I realised that I changed a lot of lives through what I did......It was never about making money or becoming rich. It is about ‘What can we do to help Asian Pakistanis in the UK?’ If I look any further, then it becomes about ‘What can we do to help Asian Pakistani women in the UK and Pakistan?’ I would like to set up more training centres here and in my home country. There are so many girls there (in Pakistan) who could do with better lives. They need basic skills – reading and writing or maybe something more vocational like sewing. We can give them these training (Asian Pakistani)”

“I want to help other people of colour, especially women. One day, when my business is thriving, I would be that woman who goes around and give training to other Black women........ I know how difficult it is to be in business as a Black woman and I know I can help others (Afro-Caribbean)”

For some of these women, the social motives were even more important than ‘making money’, as the following quotes illustrated:

“What I do is important because I am preserving my culture. I am promoting, producing and selling African crafts and arts. It is not about the money......well, making enough money is important and it would be wonderful if I could make a lot of money but what is more important is that I am in the position to help preserve my African heritage for the younger generation (African)”

“At the end of the day, I want to help educate black children about black culture. That is my ultimate goal if you like and if I become rich at the end of it, I would be even happier (Afro-Caribbean).”

Again, it was interesting to note that most of the BME women with social motivation had ethnic-based businesses, in that their businesses either catered for BME customers or marketed ethnic products. Furthermore, a closer look at the interview responses revealed that the four Black British women with social motives were more likely than women from other ethnic groups with similar motives, to identify themselves as ‘role models’ (current or future) for other BME women. These Black British women were also more forward in admitting that they were successful, with three women responding ‘Yes’ to the question ‘Do you consider your business a success?’ In contrast, three of the four Asian women with social motives suggested that they were doing ‘okay’ and that they were ‘generally satisfied’ with what they have achieved.

For seven women (17.5 per cent), their businesses were a continuation of their previous employment, utilising many of the skills and experiences they had acquired in those positions. According to Moore (1999), the entrepreneur’s prior organisation may be considered as an incubator, acting as a valuable training ground where financial, marketing, management and networking skills were refined (Moore and Buttner, 1998; Moore, 1999). Typical comments included:
“I worked in the industry before.”

“I have a lot of experience in this line. I’ve worked for another organisation for a number of years.”

4.1.2 ‘Push’ Factors

Notwithstanding the importance of ‘pull’ factors, the findings of the pilot study suggested that ‘push’ factors were also important (see Table 4.1). For instance, fourteen women (35.0 per cent) were interested in business ownership because of its ‘flexibility’. These women – most of whom were married with children – saw entrepreneurship as a means of accommodating and managing their dual responsibilities of work and family (Freeman and Bolino, 2000; Orhan and Scott, 2001; Orhan, In Press):

“I guess this is the best work for me. I am a single mother and I need to be as flexible as I can. I don’t have a ‘working time limit’ for my business. There are days when I start early and finish early, and sometimes, I need to stay back. And because I am my own boss, I can take work home and do it when my children are in bed. It is not easy – it is never easy but I can ‘balance’ my life because I work for myself (Asian Pakistani).”

“The good thing about working for yourself is you are very flexible - I decide when to do things and it makes it easier for me to balance my work and family (African British Afro-Caribbean).”

“The best thing about being my own boss is that I can do this at my own time. I have a young family and I need a job that can let me take care of my children and work at the same time. This is easy for me because I work from my home (Middle Easterner)”

For a number of the BME women, all of whom had worked in other organisations, “dissatisfaction with salaried job” (Orhan and Scott, 2001, pg. 233) or the ‘glass ceiling’ effects (Shane et al., 1991; Breen et al., 1995; Orhan, In Press) were important factors that had ‘forced’ the women to consider self-employment. For eight women (see Table 4.1), consisting of two Asian Pakistanis, one Asian Indian, three Afro-Caribbeans and two Africans, their decisions to engage in enterprise creation were the direct result of ‘not having been given due recognition’ at work. According to these women, paid employment was ‘stressful’ because they were not given ‘challenging jobs’ or felt ‘undervalued’ and ‘unappreciated.’ As one Asian Indian woman with ten years experience in paid employment reflected:

“At the beginning, I liked my work at the local council but a few years down the line, I realised that I was not given due recognition. I felt undervalued and unappreciated because I was never given the challenging jobs. I could not grow and I was so tired of everything.”

According to an Asian Indian woman who once worked in the local council:

“I don’t think Asian women are given enough recognition. When I was working, I felt that whatever I do, it was not enough. I worked as hard as the other people but I did not get
anywhere. They did not appreciate me as I deserve to be appreciated and they certainly did not promote me to a level I think I deserved to be promoted to.”

Similarly, a former teacher of an African background revealed:

“I became so stressed because I was not getting anywhere at work. I put in so much but I felt that I was not getting enough in return. It was not about pay….I was not given recognition and therefore I felt dissatisfied constantly and maybe undervalued?”

Seven women (17.5 per cent) further admitted that they ‘did not fit in’ with other organisational members at work, six (15.0 per cent) stated that they were given ‘limited promotion’ and five (12.5 per cent) had ‘lack of autonomy’ at work. Some of the comments made by these women included:

“Well, I guess it is that old age reason. I left work to open my own business because I didn’t fit in…..they talked about being a team member and equality but I never felt like I was part of the team (Afro-Caribbean)”

“I had no autonomy and I was not promoted – which I think I deserved. It was frustrating and stressful because I know that I am capable of much more. I want to be somebody but I could not do it in my job (African)”

In spite of these problems with paid employment, six women were still working full-time and four part-time. These women explained that they worked for monetary reasons, even though they found working and operating a business simultaneously, both ‘mentally challenging’ and ‘physically exhausting’. Further analysis of the interview material revealed that their businesses were not well established; these women had been in business for less than five years, mostly operating from their homes on weekends. According to an African British Afro-Caribbean woman who was working full-time:

“I want to stop working; it is demanding, tough and exhausting. I work from Monday to Friday from about 9 to about 4. On weekends, I work on my businesses…and I have children……My full-time job is for my survival – I need the money. My weekend job is my passion and I love it.”

Another woman of Afro-Caribbean background professed:

“I work full-time because I cannot afford to give up my job. My business is new and I need a steady income because I have a family. It is very difficult because it means that I have to put a lot of time at work and in my business…I am not spending enough time with my children and it makes me feel sad. I do try to have what I call ‘power sessions’ with my children everyday……I spend half and hour with them talking about everything and that is the best I can do at the moment.”
Interestingly, seven women (17.5 per cent) related that they were pushed into business by their spouses. These women – all of whom were Muslims who had never had paid employment – revealed that their spouses would not be happy if they had opted for paid employment, even though they were encouraged to earn their own money. Presumably, the concerns for these women and their spouses were related to the fact that free mixing between women and men was not encouraged in an Islamic society (Omar and Davidson, 2001), although this idea was not explicitly expressed in the interviews:

“My husband wanted me to earn a living. But he was not happy to let me work outside. He is worried about my safety and he didn’t want me to work with any or for other men (Asian Pakistani)”

“I like cooking and my husband suggested I do it properly….as long as I do it from home – he never allowed me to work outside. He doesn’t like the idea of me working with men and strangers (Middle Easterner)”

“I wanted to work but my husband did not allow me to work outside. He is worried about my safety. Having my own business is the only option for me. And this way, I get the flexibility that I need because I am a wife and a mother (Middle Easterner)”

Not surprisingly, these Asian and Middle Eastern women were also likely to have businesses that mainly targeted either BME communities or other BME women.

4.1.3 Parental and Familial Influence: The Importance of Having Role Models
Most of the BME entrepreneurial women interviewees had not had previous experience of running their own businesses, although the majority of these women did have family members who had set up their own businesses. Only ten women (25.0 per cent), including six Blacks, three Middle Easterners and one Asian Bangladeshi, had no family members in business. Table 4.2 gives a breakdown of the ‘family-in-business’ of the forty BME women interviewed.

The ‘family-in-business’ background of the BME women suggested that there may be a link between the presence of role models and interest in small business creation. Several studies on female entrepreneurship found that many self-employed women had close relationships with other self-employed persons, often a parent, father, mother and (or) a relative (Matthews and Moser, 1996; Orhan, In Press; Sarason and Morrison, In Press). In the case of this pilot study, six women (15.0 per cent) stated that having seen a family member succeed in business was an important event, in that they generally felt that they were capable of replicating these successes. A comment made by an Afro-Caribbean woman with two business interests and fourteen years of experience in business ownership, best summarised this idea:

“My family in Jamaica have successful businesses. My parents have a retail store and my brother has his own workshop. I knew growing up that I wanted to be like them. I knew I would be successful because the ‘blood’ is in me….I never thought about doing anything else and I never thought I would fail.”
Table 4.2 - Family Members in Business

<table>
<thead>
<tr>
<th>Family Member In Business:</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father</td>
<td>27.5 (11)</td>
</tr>
<tr>
<td>Mother</td>
<td>5.0 (2)</td>
</tr>
<tr>
<td>Both parents</td>
<td>7.5 (3)</td>
</tr>
<tr>
<td>Siblings</td>
<td>7.5 (3)</td>
</tr>
<tr>
<td>Relatives (Uncle, Aunties, Grand parents etc.)</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Most Family Members (Parents, Siblings and Relatives)</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>None</td>
<td>25.0 (10)</td>
</tr>
</tbody>
</table>

Similarly, two Asians – one Pakistani and one Indian – observed:

“Maybe it runs in the family. My family here and in Pakistan are all in business. My father’s family in Pakistan are land owners and they have chains of hotels. I feel I can do this (make the business work) and maybe, it is related to my background.”

“It’s in my blood. My father owned a shop. His brothers have their own shops and all my brothers have their own businesses. I am prepared to take the risk because I have seen family members taking the same risk. Even when my first business failed, I dared to do it all again because I know I can do it.”

According to Sarason and Morrison (In Press), familial role models not only provide inspirations and motivation for entrepreneurial women, but may also give women first-hand experience on business management skills. This was definitely the case for a number of BME women in the study, as the following comments revealed:

“When I was young I used to work in the restaurant with my mum… I like to count money and I think those experiences were important…… Mother and father said I had a business mind… business is important to me (Asian Indian).”

“I learned about business at an early age. I used to help my mother at the shop everyday when I was younger, after school. When my mother wanted to let the business go, I took it off her (Afro Caribbean)”

“I have a lot of experience in running a business. I used to help my parents back home and I help my sister from time to time over here as well (Chinese)”

“I never went to class for this (business skills). I learnt everything from my brother (Asian Kashmiri)”
4.2 Education, Training and Work Experiences

4.2.1 Education
Davidson (1997) in her study of thirty BME British female managers found that these women were highly educated, with two thirds having gained degrees at undergraduate and postgraduate levels. Previous research on female business owners in various countries like Singapore, Poland and Australia (see Zapalska, 1997; Maysami and Goby, 1999; Taylor and Newcomer, In Press) also showed that these women were generally well-educated, with the majority having at least secondary education. This was also true for the BME women in this pilot study; the majority of the women (32 women or 80.0 per cent) had A-levels or higher qualifications (see Table 4.3). Nineteen women (47.5 per cent) held degrees in various areas such as Business Management, Psychology, Dentistry and so on. Two women (5.0 per cent) had Masters degrees and one had a doctoral research degree.

<table>
<thead>
<tr>
<th>Educational Level:</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>GCSE / CSE</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>A Level / BETC / Diploma</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>Degree</td>
<td>47.5 (19)</td>
</tr>
<tr>
<td>MA / MSc.</td>
<td>5.0 (2)</td>
</tr>
<tr>
<td>Ph.D.</td>
<td>2.5 (1)</td>
</tr>
<tr>
<td>Educated Abroad</td>
<td>10.0 (4)</td>
</tr>
</tbody>
</table>

4.2.2 Work Experiences
Notwithstanding their well-educated backgrounds, the majority of the BME women (twenty four women or 60.0 Per cent) believed that general life experiences were perhaps the best preparation that they had had for running their businesses (see Table 4.4). Generally, these women stressed that diligence combined with hard work and ‘some degree of common sense’ gained from one’s life were critical ingredients for all business owners, men and women alike. As one African woman who made African jewellery explained:

“I have managed to do a lot of things in my life. I believe that life experiences can get you far and when add common sense, it is good combination. There is only so much you can learn at university or school or colleges.”

<table>
<thead>
<tr>
<th>Experience and Training:</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Life Experience</td>
<td>60.0 (24)</td>
</tr>
<tr>
<td>Trail and Error</td>
<td>35.0 (14)</td>
</tr>
<tr>
<td>Relevant Work Experience</td>
<td>30.0 (12)</td>
</tr>
<tr>
<td>Family Business Training</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>Business Start-Up Courses</td>
<td>20.0 (8)</td>
</tr>
<tr>
<td>Related Educational Background</td>
<td>5.0 (2)</td>
</tr>
</tbody>
</table>
According to another woman of Afro-Caribbean origin:

“Business is not completely straightforward. There are bends and curves and you need to get experience to deal with them”.

Similarly, a Chinese woman with an award-winning restaurant reflected:

“I did not attend business training or business management courses. I would say I rely a lot on my experiences. I’ve travelled the world and I lived in a few countries. I know all I need to know about food, wine, fine-dining from my experience as a customer.”

Fourteen women (35.0 per cent) noted that successful business management sometimes required ‘considerable trials and errors’. These women argued that that there was ‘no one good formula’ of business management. An Afro-Caribbean woman who identified herself as ‘the first generation Black British’ asserted:

“It is not rocket science. There isn’t a formula for business management or success. There are a lot of trials and errors and all the way, you will learn what works and what does not. It’s a learning process in my opinion. I honestly believe that nothing can prepare you for business.”

Another woman of Pakistani origin said:

“I don’t believe you can learn everything at school or college. My brother just finished school and I have a Masters degree in Economics and I learned about business from him! You definitely cannot take a course and then expect to be good at business. You need experience and there are a lot of trials and errors too……sometimes I get it right because the stock that I have are in fashion….other times, it does not work.”

As indicated in the previous section, some BME women in the pilot study gained significantly from having related work experiences (identified by twelve women or 30.0 per cent) and familial role models (identified by ten women or 25.0 per cent).

**4.2.3 Business Related Training**

Only ten interviewees (25.0 per cent) had business-related training. While two women (5.0 per cent – see Table 4.4) had degrees in business management, the majority of these women, including five Blacks, attended business start-up courses that were available through either the local councils or higher learning institutions in their respective areas. It was interesting to note that these women generally regarded their start-up training courses as ‘adequate’. The women stressed that while they did not develop any specific skills that would have helped them in management of their businesses, the courses did increase their awareness of the skills that they would require in their business operations:
“I did go on training for business start up in Manchester. Overall, it was okay. I know I was not going to take away a great deal…there is a lot of tick boxes and different people learn different things….it was useful because it gave me a rough map (Afro Caribbean)”

“I went to short course at the University in Liverpool. I would say it is beneficial in some ways. I don’t think I learned anything specific that would help me better manage my business. The best aspect of the training was the presentation skills (African).”

Four women, all of whom were Black British, further complained that the business start-up courses were ‘too male oriented’, designed and delivered by white men for white men. The complaints made by these women mirrored the concerns expressed by Carter (2000) in her review of how training and advisory services could help improve the numbers and performance of women-owned businesses. She revealed that there was little evidence that start-up programmes were incorporating the popular call for the inclusion of “female” management skills (Cromie and O’Sullivan, 1999). Instead, women were expected to follow the made model and standards of behaviour. According to Carter (2000), learning in business start-up programmes was “one-way”, where women learned “male behaviours” (pg. 331). This viewpoint was also apparent in some of the interviews, as the following comments illustrated:

“I found the training a huge disappointment. The agenda was more suited for men…it was designed by men for men and mostly likely they were white….A lot of the issues that were covered did not apply to women in general, let alone woman of colour like me (Afro Caribbean).”

“What I learned from the course is that there were very few women in businesses. It was very male oriented, although it was aimed at women. The jargons they used were male jargons and they assumed that we did not have a brain. It was quite patronising but then again, I am very critical (African).”

Despite these viewpoints on the ‘usefulness’ of business-related training, twenty-two women (55.0 per cent) did admit that they would have benefited from some business-related and skill training. However, none of these women planned to enrol into any form of business training into the near future, complaining that they were too busy, had little free time or had small children at home. Typical comments included:

“I would like to attend classes on business management but I am too busy.”

“I have a family; I work and I have a business. I just can’t find time to go for class or training.”

“I have so much to do. My children are young and I don’t have time to do anything else.”
4.3 Work Relationships, Support and Guidance

4.3.1 Reliance on the ‘Informal’ Support Structures

One of the key determinants of the study was to identify the various forms of support and guidance that the forty BME women have received in their roles as entrepreneurs thus far. More specifically, the focus was on determining the extent to which these women had emotional and informational support from others, if they relied on business advisory and networking services and whether they received financial backing for their business operations. In searching the answers to these questions, it became apparent that the majority of the BME women (twenty-five women or 62.5 per cent) did not use formal business support organisations for advice, information or support. Instead, as Table 4.5 indicates, a number of the BME women identified their families – both immediate and extended – as an important support structure in their private and professional lives. Fifteen women for instance (37.5 per cent) stated they received a lot of support from the extended families, which included their in-laws, uncles, aunties and grandparents. Thirteen women (32.5 percent) had ‘very supportive’ spouses and partners, eight (20.0 per cent) were encouraged by their parents, while six (15.0 per cent) said their children were helpful. The BME women also relied heavily on their own personal network of friends (cited by ten women or 25.0 per cent), and the local community groups (cited by six women or 15.0 per cent).

Table 4.5 – Support and Guidance: Informal and Formal Support Sources

<table>
<thead>
<tr>
<th>Informal Support Sources</th>
<th>Percentages (n)</th>
<th>Formal Support Sources</th>
<th>Percentage (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extended Family</td>
<td>37.5 (15)</td>
<td>Business Networks</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>Spouse / Partner</td>
<td>32.5 (13)</td>
<td>Business Advisory</td>
<td>20.0 (8)</td>
</tr>
<tr>
<td>Friends</td>
<td>25.0 (10)</td>
<td>Accountants</td>
<td>12.5 (5)</td>
</tr>
<tr>
<td>Parents</td>
<td>20.0 (8)</td>
<td>Consultants / Advisors</td>
<td>7.5 (3)</td>
</tr>
<tr>
<td>Children</td>
<td>15.0 (6)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Group</td>
<td>15.0 (6)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Partners</td>
<td>10.0 (4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Former Colleagues</td>
<td>7.5 (3)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In contrast, only ten women (25.0 per cent) were members of business network organisations, eight (20.0 per cent and most of whom were Black British) had approached business advisory services, while further eight (20.0 per cent) employed professional helps in the forms of accountants and business consultants.

Not surprisingly, immediate and extended family support was more noticeable among Asian women entrepreneurs. All but one Asian women interviewed in the study acknowledged that the survival and hence success of their businesses, were directly connected to the support give by their spouses, spouse’s family, relatives, their parents or all in combination.
Table 4.6 – Informal Support Mechanism: Types of Support Received

<table>
<thead>
<tr>
<th>Types of Support:</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional Support</td>
<td>67.5 (27)</td>
</tr>
<tr>
<td>Business Advice / Decision Making</td>
<td>50.0 (20)</td>
</tr>
<tr>
<td>Family / Child Care</td>
<td>35.0 (14)</td>
</tr>
<tr>
<td>Financial Aid</td>
<td>32.5 (13)</td>
</tr>
<tr>
<td>Marketing / Sales</td>
<td>22.5 (9)</td>
</tr>
<tr>
<td>Inventory Supply / Management</td>
<td>15.0 (6)</td>
</tr>
<tr>
<td>Training</td>
<td>12.5 (5)</td>
</tr>
<tr>
<td>Day-to-day Operation</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Legal Aid</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Clerical Administration</td>
<td>7.5 (3)</td>
</tr>
<tr>
<td>Asset Acquisition</td>
<td>5.0 (2)</td>
</tr>
</tbody>
</table>

The types of support that these women received from their informal support mechanisms (see Table 4.6) varied from the most personal form of support, including emotional support such as encouragement and feedback (cited by 27 women or 67.5 per cent) and family and child care (cited by fourteen women or 35.0 per cent), to the more professional in nature such as legal advice (cited by four women or 10.0 per cent), financial assistance (cited by nineteen women or 47.5 per cent), inventory supply and management (cited by six women or 15.0 per cent), and asset acquisitions (cited by two women or 5.0 per cent). For many BME women in this pilot study, the informal support mechanisms were not only important (Rogers, In Press), but also indispensable. The general consensus amongst these women was that they ‘successes’ as entrepreneurs were positively and directly related to the support they have received from their respective support sources. The following comments that personified the women’s consensus:

“I owe it to my family. They have been so supportive. My parents have never prevented me from doing what I want. They have been behind me 100 per cent and that does give me confidence and comfort to explore new things. For example, when I decided to take two years off and go travelling, my parents said ‘Good’. Those experiences were important because it made me a well-rounded person (African)”

“My husband is very supportive. He gives me a lot of freedom and he helps me with my business. He produced my first brochure. (Middle Eastern)”

“My family is very supportive. I don’t see them as often as I like but they are there for me. My sister is my best friend and I talk to her on the phone almost everyday. She helps me deal with stress and loneliness.....I live alone and I work alone and there are times when I get so wind up because of the loneliness and the stress. All I do then is call my sister and talk to her for hours. I cannot do this (run the business) without her! (Afro-Caribbean)”

According to an Asian woman who recently lost her business partner husband:

“I can’t be a mother and a businesswoman without my in-laws. My children are taken care of during the day - my mother and sister-in-law is at home now looking after my
baby. My brother-in-law helps with the business – he is an IT expert and when we wanted to introduce IT training, he agreed to join us. My other brother-in-law picks up my children from school everyday. I can’t do it without them.”

4.3.2 Problems in Accessing the ‘Formal’ Support Structures
Notwithstanding the importance of the informal support mechanisms, a number of the BME women, especially the African and Afro-Caribbean women, did express the desire to get in contact other professional women in business who shared similar heritage, background or skin colour as themselves. However, for many women in the study, findings the ‘right’ support and networking group was difficult for various reasons. Twelve women (30.0 per cent), including three Africans and four Afro-Caribbeans, declared that were too few business support and networking organisations in the North West that catered for specific needs BME groups in general and BME women specifically. According to the women of African and Afro-Caribbean background, being in contact with ‘women of colour’ would reduce the feeling of isolation and hence, be more valuable because their ‘common background’ would often result in ‘common’ or ‘shared’ experiences:

“I feel isolated. It is difficult to find a network that caters for black businesses and for black women. I don’t think there is one in Manchester or Liverpool. I need to be in contact with my own people because it would be better for me. I don’t think white people can understand what it means to be black (African).”

“I am a member of a business network but I am looking for one that provides for black women. I am not saying that the network I joined is not good. The problem is I have not found one person who I can relate to; we don’t share a common problem because we don’t share a common background (African British Afro-Caribbean)”

“I am a member of a business network support group but because it is based in London, I don’t use it. It is so inconvenient for me to be an active member. Nothing takes place in up North (Afro-Caribbean)”

For six Muslim women, the complaint about the mainstream business support and networking organisations rested on the fact that these organisations were not ‘culturally sensitive’ to the needs of Muslim women (Dhaliwall, 2000). The concern expressed by these women may perhaps reflect the strict code of conduct that epitomised an Islamic society i.e. free mixing between women and men is not encouraged and relationship between a woman and a man, with no blood relation and who qualified to marry each other, should be as minimal and as professional as possible (Omar and Davidson, 2001).

Additionally, ten women (25.0 per cent) had difficulties in locating the ‘right’ business support and networking organisations because they were uncertain of what was available and where. For these BME women, the root of the problem lay with the fact that these organisations failed to disseminate information about their existence and services on offer. According to an Asian Pakistani woman:
“I don’t know what is available. I don’t get any information – Not even from the City Council.”

Another woman of a Chinese background asked:

“Where can I get information about these organisations? I don’t know what is on offer and what I sort of professional help I can get. This (a community centre) is my main network group and it is more a social network - I get few business from here.”

In terms of financial support, only eleven BME women (27.5 per cent) accessed finance through the more formal channels such as banks and building societies (five women), business start-up training grant (two women) and local council’s regeneration funds (four women). Generally, these BME women were positive in their responses to the question “How easy was it to secure financial backings?” Most women related that they experienced no difficulties in obtaining loans, asserting that their financial (or bank) managers were very helpful and friendly. For one woman of African British Afro-Caribbean background, the key to obtaining sufficient financial capital was to apply for small amounts of money from various sources. She explained:

“It is not difficult to get funding actually….I know where the money is….There are so many things available – a lot of little bits around. You cannot go to one source and expect to get say £30,000. Break it down…I applied to 7 different sources - £3,000 here, £4,000 there and I got my £30,000. It is hard because you have to fill in different forms, but if you know what they (financial institutions) are looking for – look at the guidance note – it should not be that difficult.”

Of the five women who had secured loans from other financial institutions, three admitted that their spouses had either arranged the loans or co-signed the notes. Perhaps, like the US women entrepreneurs in Hisrich and Bush’s (1986) study, these women lacked experience in executive management or has had limited financial responsibilities and as “the task of persuading a loan officer to lend start-up capital is not an easy one” (pg. 17), women must often relied on their husbands to “co-sign note, seek co-owners, or use personal assets or savings” (pg. 17).

Twenty-nine women (72.5 per cent) on the other hand financed their businesses through informal channels. The majority of these women stated that they have invested their personal savings in their businesses, while thirteen women (32.5 per cent), most of whom were Asians and Middle Easterners, received financial aids from their spouses or other family members. Nine of the twenty-nine women (31.0 per cent) generally argued that they had no need for financial assistance because their businesses were relatively small. Six women (20.7 per cent) on the other hand, were adamant not to seek financial assistance through the more formal channels because they wanted to remain ‘independent’. As one Chinese woman declared:

“I don’t like the idea of taking money from the bank. I set-up this business to be independent and if I take out loans, I have to play by the bank’s rule. I have looked into it and I don’t like the terms of the loans. It’s too much. Besides, this is a ‘small business’ and I want to keep it this way.”
According to an African woman:

“I use all my savings. I like the feeling of having complete control and independence. Sometimes, it is difficult to balance the finances out. But I am in control and I am loving the challenge.”

An Asian Pakistani woman similarly argued:

“When you take loans, you have to do things in a different way. I took out a loan a few years back and it was tedious… I can’t do what I want to do and from time to time, I had somebody checking my finances…. I did not like it.”

Table 4.7 - Financial Support: Issues of Access

<table>
<thead>
<tr>
<th>Issues of Access:</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of Knowledge / Information</td>
<td>42.5 (17)</td>
</tr>
<tr>
<td>Bad Experiences</td>
<td>22.5 (9)</td>
</tr>
<tr>
<td>No Interest-Free Alternative</td>
<td>20.0 (8)</td>
</tr>
<tr>
<td>Fear of Rejection</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>Language / Communication Barriers</td>
<td>15.0 (6)</td>
</tr>
<tr>
<td>Limited Collateral</td>
<td>12.5 (5)</td>
</tr>
<tr>
<td>Not Well-Connected</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Small Business Size</td>
<td>7.5 (3)</td>
</tr>
</tbody>
</table>

Table 4.7 illustrates the problems of access to financing as identified by some of the BME women. For most women (seventeen women or 42.5 per cent), their access to financial assistance was hampered by the lack of information on the financial options available for small and micro businesses. Some of these women were in fact keen on obtaining external financial assistant but felt lost in relation to what they needed to do and who they needed to approach to get financial help. One Asian Pakistani woman who was fast approaching a business crisis complained:

“I may need financial assistance not too long from now. I have a cash flow problem because my business depends on foot traffic. Since the council moved us, sales have gone down because of the location of my shop. I don’t know if I can last for two years while they are renovating the shopping centre. I need help but I don’t know what’s available – who do I approach? Where can I apply? What do I need to do?”

Another woman of Afro-Caribbean origin declared:

“I don’t plan to apply for loans just yet. But it would be nice to get information about what I can get in terms of finances and where I can get them. Nobody is transparent – they don’t give us information.”
Yet another Afro-Caribbean woman asked:

“Where can I get the information? Do you know?”

The importance of having adequate information was further demonstrated by the fact that the BME women who had received external financial assistant were able to do so because they were well-connected. Indeed, the four BME women who obtained regeneration funds were able to do so because of their extensive contacts within the local councils i.e. these women had previously worked for or with the local councils in various capacities and therefore they had knowledge that such funds were available. Coincidently, views of four other BME women (10.0 per cent) reinforced the importance of ‘having connections’, as the following statements indicate:

“My business did not grow very fast at the beginning because I had limited connections. Getting finances was difficult and I borrowed money from my family (Chinese)”

“My business partner’s family is well-connected and she secured a lot of finances for us. Before she joined us, we had a difficult time getting things moving (Asian Indian)”

Nine women (22.5 per cent) admitted they had negative experiences in securing external funding. Three of these women further revealed that they had failed to obtain external finances at least once, even though they initially received favourable feedback from the financiers:

“A few months back, I put in an application for a grant and I was short-listed. I found out that when the panel visited me, they had already decided on who should get the award. They visited me because of the procedure, but I knew when they asked all the questions that I wasn’t going to get it. Of course, they told me that it was based on merit but I think it had more to do with my colour. The person who got the award was a white middle-class man (Afro-Caribbean)”

“I tried a few times to get a loan. I applied twice to the council and twice I got the same reply: “We think your business idea is really good.” Then, nothing (Asian Kashmiri)”

Eight Muslim women (20.0 per cent) of Asian and Middle Eastern origin were adamant that they would only apply for financial assistance if the Islamic financing alternatives were available. These women and their families were against the riba or interest system used by all the mainstream financial institutions. As Muslims, the women felt that they had the moral and ethical obligation to ensure that their business operations follow Islamic teachings and way of life:

“I borrowed money from my husband. He did not allow me to borrow from other sources because of interest. If there is an Islamic financing service, it would be okay (Middle Easterner)”

“My husband and I have a very ethical way of life. When we started the business, we used our own money. My husband did not like the riba system. We both feel that as Muslims, we
must avoid everything that could jeopardize our Islamic way of life. We are facing some cash flow problems and we try to solve it but not taking any wages. Everything we make goes back into the business (Asian Pakistani)

“I’ll borrow money if it is interest-free banking (an Islamic financing). There are very few organisations that provide such services in the UK. To me, it is a matter of principal – I am a Muslim and therefore, I will follow the Islamic way the best I can (Asian Bangladeshi)”

On a similar ground, seven women (17.5 per cent) indicated that they were reluctant to approach banks and building societies because they feared that their applications would be rejected. These women generally believed that most of the financial services on offer did not suit them, in that these services were designed for white business owners by white service providers. Clearly, the absence of ‘culture sensitive’ financial services (Fielden et al, 1999; Dhaliwall, 2000) has forced these women to rely heavily on their families for financial support. While such financial arrangements may have helped these women to establish their businesses, there exist the possibility that such arrangements could limit the amount of capital these women could inject into their businesses and hence reduce their business growth potentials (Fuller, 1994). In a more recent study, Carter (2000) propagated that female owned firms underperformed in almost every respect in comparison to those owned by men because of under capitalisation. Drawing from an extensive review of the literature and empirical data, she submitted male business owners “used three times more start-up capital than women” (pg. 174) and this was related significantly and positively to the current value of capital assets, sales turnover and total number of employees.

Other complaints regarding access to external financing included:

- language and communication barriers (cited by six women or 15.0 per cent, most of whom are Asians, Chinese and Middle-Easterners),
- having limited collateral (cited by five women or 12.5 per cent), and
- the perception that their businesses were ‘too small’ to qualify for loans (cited by three women or 7.5 per cent).

4.4 Being a BME Woman

4.4.1 ‘The Double Negative Effects of Sexism and Racism’

The women were divided in their opinions as to whether their BME status and the fact that they were women precipitated some of the problems they experienced in their business operations. Nearly half of the women in the interview sample (eighteen or 45.0 per cent) affirmed that neither their gender nor ethnicity had resulted in discrimination. These women generally related that they were happy and comfortable with who and what they had become. In fact, five of these women asserted that their gender was an added bonus, as they were able to use it to their advantage. One comment made by an Afro-Caribbean woman aptly summarised this viewpoint:
“I am a woman – what can I say? I don’t play the ‘sexual game’ because I have the ability, skills and knowledge to make it work and I make sure that everybody knows that. I smile and flirt – like all women do – I am just using what god has given me. It’s part of package and I cannot separate my gender from my image. This is me - If you take away my gender, you take away my identity.”

Table 4.8 - Gender and Racial Discriminatory Complaints

<table>
<thead>
<tr>
<th>Areas of Complaints</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prejudice Attitudes</td>
<td>42.5 (17)</td>
</tr>
<tr>
<td>Need to Prove Worth and Ability</td>
<td>27.5 (11)</td>
</tr>
<tr>
<td>Lack of Credibility</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>Male-Biased Systems</td>
<td>15.0 (6)</td>
</tr>
<tr>
<td>Given Limited Recognition</td>
<td>12.5 (5)</td>
</tr>
<tr>
<td>Cultural Traditions</td>
<td>7.5 (3)</td>
</tr>
</tbody>
</table>

In contrast, twenty-two women (55.0 per cent) claimed that they had experienced discriminations because of their gender, ethnic background or both. Table 4.8 summarises the main discriminatory complaints as identified by the BME entrepreneurial women in this pilot study. By far, the biggest complaints made by the BME women revolved around the issue of having to deal with prejudicial attitudes of others (cited by seventeen women or 42.5 per cent). Nine women (including three Asians, four Blacks and two Middle Easterners) for example noted that some people automatically assumed that they ‘lacked education’ or were ‘uneducated’ because of the colour of their skins and ethnic backgrounds. One African woman with twenty years of experience running the business part-time explained:

“To be a woman and to be black as well amounts to invisibility, lack of credibility and poor education. This not how I see myself but how I feel other people see me. When I deal with people for the first time, I can sense that they are not confident in my ability. I need to prove to them that I can do the job before they respect me. Of course, nobody says anything, but the body language tells me all that I need to know.”

According to another woman of an Afro-Caribbean heritage:

“When I first came here, people say to me “Don’t you speak well?” But why shouldn’t I? Just because I am black it does not mean that I am uneducated. I find it to be very offensive.”

On the same issue, an Asian Pakistani woman deliberated:

“Of course there is discrimination. It is not necessarily in business but it is in the community. I don’t think people in the North appreciate ethnic minorities - we don’t get due recognition and when you are a woman, it is more difficult. People think that you
come with a culture baggage - they think that you are not interested in other things but your family and home, and that you are uneducated. You have to work hard to prove them wrong and that you are as good as they are.”

For six Muslim women of Asian and Middle Eastern origins, their prejudicial experiences were linked to the current media association of Islam and terrorism. These women revealed that although their lives were somewhat challenging beforehand, the prejudices they experienced had intensified after the September 11 tragedy. Four of these Muslim women complained of having to deal with people who assumed that they were asylum seekers, more interested in seeking welfare benefits than earning an honest living. It is worth noting that the women who complained about these matters all observed the Hijab – the act of covering one's body and head, except for the face and hands (Khattab, 1996) - thus making them instantly recognisable as Muslims. Although these complaints may not directly relate to their business operations, the complaints are important as they may further isolate these women. Several studies (see Mulholland; 1997; Dhaliwall, 2000; Ram et al., 2001) have indicated that Asian businesswomen, especially the ‘hidden’ ones, were isolated because andocentric nature of the society.

Seven women – including five Blacks and two Asians – complained of role imposition based primarily on the stereotypical image of females of their specific ethnic origin (Davidson, 1997). For example, the four African and Afro-Caribbean women entrepreneurs were not happy to be linked to the stereotypical image of the ‘black mama’ (Davidson, 1997), declaring that the image damaged their reputation in that people often did not consider them as serious businesswomen. Ironically, this ‘black mama’ image was seen as both rewarding and punishing by different Black women in study. While some women found the image to be offensive and disturbing, other women regarded it as complementary. Women within the second group argued that being a black woman or the ‘black mama’ meant that they were more likely to be regarded in a more positive manner by men in the industry; they were likely to be seen as being ‘friendly’, ‘desirable’, ‘less hostile’ and ‘less competitive’. The conflicting messages produced by this image about black women were reflected in the following two comments from two women, an African British Afro-Caribbean and an Afro-Caribbean respectively:

“I am a black woman. Being that in a white dominated society like we have in Britain is an advantage. I am a fantasy of every white men...I am desirable, less hostile – I am the sexy black woman! By just smiling, the barriers of my blackness are broken.

A lot of people expect me to play the sexual game but that is not what I am about. Personally, I think the stereotype that people have about black women is unjustified, sick and insulting. I want people to respect me for what I am worth. I have the skills, the knowledge and I am capable. I do not and will not use my sexuality.”

Like the British Asian women managers (Davidson, 1997), some Asian women entrepreneurs in the North West felt that they were expected to conform to the stereotypical ‘female timid Asian flower’ role alignment:
“People are shocked when they see the real me. I think they expect me to be soft, docile and mild – if that is the right word to use I don’t even know – but never ‘aggressive.’ I am never ‘aggressive’ but I am ‘assertive’ – I know what I want and I tend to spell them out. A lot of people get very offended when I do that – I am being too forward. Half the time, I don’t worry about how people react to me but I have my days (Asian Pakistani)”

Two Asian Pakistani women further revealed they had, at least once, been slurred as ‘being a Paki’.

In connection to these prejudicial problems, the BME women entrepreneurs also faced the difficulties of:

- having to constantly prove their worth and ability (cited by eleven women or 27.5 per cent),
- disproving the popular notion that they lacked credibility or not capable of completing certain jobs (cited by seven women or 17.5 per cent),
- gaining respect and recognition (cited by five women or 12.5 per cent)
- dealing with systems that were designed by men for men (cited by six women or 15.0 per cent).

Understandably, for some women, these problems added to the performance pressures they were already experiencing as entrepreneurs. According to one African woman:

“I don’t need to tell you how difficult it is to manage your own business. But when you plus all the extras….my god it gets tough…..I still have people who question me and what I can do. I work really hard to prove them wrong.”

Yet another African woman reflected:

“I am a positive person. I don’t like to dwell so much on that sort of problems. But - and I have to be frank – there are times when it gets too much. I always have to prove myself, put myself forward, ‘sell’ myself and show them that ’hey, I can do this’. I am always ‘in your face’ because I know that I have to be like that to open the (opportunity) door. Nine out of ten times, I am okay with it but there is that one time when I get so sick…..Why do I have to do this? When will it stop? But then I realise if I don’t behave the way I do, I won’t get what I want.”

Similarly, an Asian Indian woman complained:

“Let’s just say it is not easy…..Regardless of my qualification – I have a degree – I had to prove myself……I worked hard but I felt I was not getting the same respect or recognition as white people”.
4.4.2 Discriminatory Experiences: Ethnic Differences

Table 4.9 – Discriminatory Experiences: Breakdown Based on Ethnic Groups

<table>
<thead>
<tr>
<th>Types of Discrimination:</th>
<th>Asians</th>
<th>Blacks</th>
<th>Chinese</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N = 17</td>
<td>N = 14</td>
<td>N = 4</td>
<td>N = 5</td>
</tr>
<tr>
<td>Gender</td>
<td>5.9 (1)</td>
<td>7.2 (1)</td>
<td>25.0 (1)</td>
<td>-</td>
</tr>
<tr>
<td>Racial</td>
<td>29.4 (5)</td>
<td>14.3 (2)</td>
<td>-</td>
<td>40.0 (2)</td>
</tr>
<tr>
<td>Both Gender and Racial</td>
<td>23.5 (4)</td>
<td>42.9 (6)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>None</td>
<td>41.2 (7)</td>
<td>35.7 (5)</td>
<td>75.0 (3)</td>
<td>21.4 (3)</td>
</tr>
</tbody>
</table>

In looking at gender and race discriminatory experiences of these women, the interviews suggested that Black women were more likely than Asian and Chinese women to agree that gender and race could be problematic. Indeed, as Table 4.9 illustrates, while the majority of Black British women (nine of fourteen or 64.3 per cent) stated that they had experienced gender or racial discrimination (or both), the majority of women from the other ethnic minority groups (eighteen of twenty-six or 69.2 per cent) declared otherwise. Potentially, these differences in opinions reflected the different forms of socialisation that existed within the different ethnic communities. A number of the Asian and Chinese women in the study explained that they were expected (and hence more likely) to engage in intra-ethnic socialisation i.e. they mixed with people from the same ethnic background:

“I don’t think my ethnic background is a problem. I grew up with people of the same background as me – we speak the same language and lead similar life.....this is common in a lot of the communities around here...my first true experience of mixing freely with other races and men was at university (Asian Pakistani).”

“My childhood was quiet and sheltered – that is probably true for most girls in my community. Everybody around here was either Bangladeshi or Pakistani..... I had very few white friends when growing up. The school I attended had majority Asians students (Asian Pakistani)”

“No, I have not been discriminated because of my ethnicity. I don’t have many friends from other races – most of my friends are Chinese, so my (ethnic) background is not important. I grew up in a Chinese community and I went to school in Hong Kong (Chinese).”

“We are a close knitted society - We don’t socialise with people outside of our ethnic groups as much as we should. I mean you have Chinese in Manchester who have been here for more then ten years and they cannot speak English! (Chinese)”
A number of older Asian, Chinese and Middle Eastern women identified language barrier as another serious problem that needed urgent solution. These women, due to the intra-ethnic socialisation, found it difficult to communicate and interact with people from different backgrounds, especially those working with the local councils, the banks and small business advisory units. For six women, the language barrier was so huge that it threatened their business operations and expansion plans. According to one Chinese woman, her business suffered because her English was poor:

“There is a lot of potential in the market but I cannot do anything without money. The problem is my English is terrible and I cannot write very well. I know that I can apply for money from the council but I cannot do the bids because my English is so terrible.”

Interestingly, the responses of the some Muslim entrepreneurial women suggested that ‘religious belief’ might have influenced how the women responded to the inquiry about gender and racial discrimination. Essentially, five Muslim women stressed that ‘difficulties’ they faced relating to their gender and ethnic background did not amount to ‘discrimination.’ Instead, these women took a more liberal view, in that they argued that these ‘difficulties’ were part of parcel of their ‘not so easy life’. One Middle Eastern woman asserted:

“Who said life is easy? For me, all the difficulties I faced because of my gender or background are part of my life. This is what Allah has given me and I have accepted it. My role here is to do my best and if I am successful, then thank Allah. If I am not successful, I will try and try again.”

On similar grounds, an Asian Pakistani woman declared:

“I have accepted that there are some parts of my life that will be difficult. It is not discrimination but a ‘gift’ from god. There are reasons why these things happened....at the very least, I am learning that I should not do that to other people.”

In a study on gender differences on the intention to leave jobs, Stroh, Brett and Reilly (1996) proposed that women managers had lower tolerance for lack of opportunities than male managers. Arguably, the views these Muslim women had about ‘difficulties’ and ‘discrimination’ may point to a similar difference in the level of tolerances for ‘discrimination’. However, in the case of this pilot study, the level of tolerances varies depending on the ethnic background of the BME entrepreneurs and the prevailing cultural practices within their respective societies. For example, in the Asian community, working women have had to deal with oppressive cultural traits, as they have traditionally been destined to play a secondary and submissive role within authoritarian and patriarchal family structures (Rana et al., 1998). In a recent study on the business start-up experiences of Asian women in the UK, Dawe and Fielden (In Press) revealed that these kinds of such cultural traditions were still significant, with Asian women “demonstrating unquestioning degree of acceptance” (pg. 241) of the cultural expectations imposed upon them.
Within the Asian sample, it was interesting to note that age seemed to moderate the perceived level of discrimination experienced by women. While, the majority of younger Asian women felt that they had been discriminated against with regard to their ethnic minority status or (and) gender, the older Asian women had the opposite view (see Table 4.10). This may have been due to the fact that older Asian women tended to work in family businesses, or were housewives before they set up their own businesses, and thus, they were less likely to experience discrimination. The majority of younger Asian women on the other hand were educated to degree levels and had worked in industry before setting up their own business. Consequently, it could be argued that they were more exposed to experiencing discrimination, as they were working and operating outside their own communities.

Table 4.10 – Discriminatory Experiences: Age and Ethnicity Analysis

<table>
<thead>
<tr>
<th>Age Groups</th>
<th>Asians</th>
<th>Blacks</th>
<th>Chinese</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>21 – 30</td>
<td>Yes 35.3 (6)</td>
<td>No 5.9 (1)</td>
<td>- -</td>
<td>25.0 (1)</td>
</tr>
<tr>
<td>31 – 40</td>
<td>Yes 23.5 (4)</td>
<td>No 17.6 (3)</td>
<td>35.7 (5)</td>
<td>25.0 (5)</td>
</tr>
<tr>
<td>41 and Above</td>
<td>- -</td>
<td>28.6 (4)</td>
<td>14.3 (2)</td>
<td>25.0 (1)</td>
</tr>
</tbody>
</table>

4.4.3 BME Woman vs. BME Man: Who Has the Advantage?

Table 4.11 – Is it better to be a BME man?

<table>
<thead>
<tr>
<th>Responses</th>
<th>Asians</th>
<th>Blacks</th>
<th>Chinese</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>52.9 (9)</td>
<td>- -</td>
<td>40.0 (2)</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>- -</td>
<td>50.0 (7)</td>
<td>- -</td>
<td>- -</td>
</tr>
<tr>
<td>No Difference</td>
<td>17.6 (3)</td>
<td>15.0 (3)</td>
<td>25.0 (1)</td>
<td>40.0 (2)</td>
</tr>
<tr>
<td>Uncertain</td>
<td>29.5 (5)</td>
<td>25.0 (3)</td>
<td>75.0 (3)</td>
<td>20.0 (1)</td>
</tr>
</tbody>
</table>

The BME women, depending on their ethnic backgrounds, differed in their opinions on whether it was better to be a BME man. The majority of Asian women entrepreneurs (nine of fourteen or 52.9 per cent) suggested that Asian men had better opportunities to do well in businesses (see Table 4.11). According to these women, the advantages of being an Asian man included:

- receiving preferential treatments from parents (cited by two Asian Pakistanis and one Asian Indian);
• having better educational opportunities (cited by three Asian Pakistanis);
• having more freedom (cited by two Asian Pakistanis and one Asian Bangladeshi);
• becoming an ‘automatic’ heir to family fortunes and businesses (cited by four Asian Pakistanis).

Clearly, these advantages held Asian men were closely associated with the prevailing patriarchal cultural within these communities (Rana et al., 1998; Dawe and Fielden, In Press). Men’s importance within an Asian society was further reflected by the fact that Asian women, even those in professional and managerial positions, may be pressured by the stressor of having to produce male heirs (Davidson, 1997). In this pilot study, the importance of men and the privileges they received for simply being men were clearly reflected in the statements below:

“All I can say is that in an Asian community, it is much better if you are boy. I had a difficult childhood - I am a girl and I am handicapped. When I lost my arm, it felt as if I lost everything. They treated me as if I was no longer human… if I was anywhere else (in Pakistan), I’ll probably be dead. My brother had everything. Freedom, pampering…. He knew at a young age that he would inherit my father’s business (Asian Pakistani)”

“It is hard to say. At some level, Asian men have it easy. Many men I know inherited everything from their fathers. It is better that way because they don’t have to deal with discrimination at work (Asian Indian)”

“Well, it is a cultural issue, isn’t it? I would say that Asian men have it easy. Like in my family, my brother inherited my father’s business by default – he being the boy! He didn’t have to do anything much - well compared to me that is. I love my parents but I have to admit that they did prefer my brother (Asian Pakistani)”

In contrast, about half of Black British women entrepreneurs in the interview sample (see Table 4.11) asserted that black men faced an even tougher battle in life, on both the professional and personal fronts. These women suggested that black men were less ambitious and not as ‘emotionally and mentally strong’ as black women. The consensus amongst these women showed that the root of the problems faced by black men was due to the fact that black men lacked strong maternal role models (Davidson, 1997) within the family structure. The Black British women argued that as more and more Black couples separated or divorced, black children were more likely to grow up in a lone parent family structure. Indeed, Davidson (1997) reported that in her sample of 30 BME female managers in the UK, Black British women, especially those of Afro-Caribbean background, were more likely to be lone parents. The recent population census further confirmed this scenario, as there were more Black British lone parent families (at 43 per cent) in the UK in 2001 compared to other ethnic minority groups (see Table 4.12). Census 2001 also indicated that the Asian group, including Pakistanis, Indians and Bangladeshis, were least likely to be lone parents.
Table 4.12 – Families with Dependent Children: By Ethnic Group (2001)

<table>
<thead>
<tr>
<th></th>
<th>One Family Households</th>
<th>Other Households with Dependent Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married Couple Families</td>
<td>Cohabiting Couple Families</td>
</tr>
<tr>
<td>White</td>
<td>60.0</td>
<td>12.0</td>
</tr>
<tr>
<td>Mixed</td>
<td>38.0</td>
<td>11.0</td>
</tr>
<tr>
<td>All Asian</td>
<td>65.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Indians</td>
<td>68.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Pakistani</td>
<td>61.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Bangladeshi</td>
<td>63.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Other Asian</td>
<td>66.0</td>
<td>3.0</td>
</tr>
<tr>
<td>All Black or Black British</td>
<td>32.0</td>
<td>9.0</td>
</tr>
<tr>
<td>Afro-Caribbean</td>
<td>29.0</td>
<td>11.0</td>
</tr>
<tr>
<td>African</td>
<td>38.0</td>
<td>7.0</td>
</tr>
<tr>
<td>Other Blacks</td>
<td>24.0</td>
<td>9.0</td>
</tr>
<tr>
<td>Chinese</td>
<td>69.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Other Ethnic Groups</td>
<td>67.0</td>
<td>3.0</td>
</tr>
</tbody>
</table>

*Source: Census (2001)*

Importantly, the Black British women in this pilot study were adamant that the lone parent family structure was likely to have a positive impact on black girls, but a negative impact on black boys. Assuming that the lone parent would most likely be a working mother, these women asserted that the girls benefited from having the same sex role model (Davidson, 1997), while the boys did not have such luxury. A comment from an African Black British woman aptly summarised this idea:

“The younger generation of Blacks is perhaps better than the older one. But I still don’t think that black men are as strong as black women. It boils down to role models actually. Black girls have strong role models in their mothers. I remember my mother. My mother did not work until my father left her. When he left, she picked up the pieces and brought us up. She taught me about self-esteem, self-belief and confidence. Black boys don’t have that luxury. There are a lot of children in single parent families with working mothers and it is impossible for boys to connect with their mothers”.

55
4.5 Family and Marriage

4.5.1 Being Married
More than half of the BME entrepreneurial women (twenty-one women or 52.5 per cent) in this pilot study were married. Like Davidson (1997), the findings showed that BME women of Asian background were more likely than women from other ethnic group to be married i.e. of the seventeen Asian women interviewed, eleven (64.7 per cent) were married compared to only four of fourteen Black British (28.6 per cent).

Previous research on married women managers revealed that being married may potentially place women in disadvantaged positions in terms of their career development and advancement. The disadvantages that were identified by white (Davidson and Cooper, 1992) and BME women (Davidson, 1997) included:

- role conflict between running a home / raising children and a career
- not having enough time to run a home and career
- feelings of guilt about not being a good wife / mother
- lack of emotional and domestic support from spouses

Many of these issues were also raised as being problematic for the sample BME women entrepreneurs in the North West, although some women, especially those of Asian and Middle Eastern background, seemed reluctant to identify the ‘disadvantages of being married.’ Potentially, the disposition of these eight married BME women reflected the fact that they were all Muslims. In an Islamic society, marriages and mother are social imperatives (Omar and Davidson, 2001; 2004).

<table>
<thead>
<tr>
<th>Hours Per Week</th>
<th>Married / Cohabitating Women (N=24)</th>
<th>Single / Divorced Women (N = 16)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Children</td>
<td>No Children</td>
</tr>
<tr>
<td>1 to 5 hours</td>
<td>4.2 (1)</td>
<td>-</td>
</tr>
<tr>
<td>6 to 10 hours</td>
<td>20.8 (5)</td>
<td>4.2 (1)</td>
</tr>
<tr>
<td>11 to 15 hours</td>
<td>33.3 (8)</td>
<td>4.2 (1)</td>
</tr>
<tr>
<td>16 to 20 hours</td>
<td>25.0 (6)</td>
<td>-</td>
</tr>
<tr>
<td>Above 21 hours</td>
<td>4.2 (1)</td>
<td>-</td>
</tr>
</tbody>
</table>

In contrast, the married Black British women were more open (and candid) about the impact of being married on their business operations. In fact, three Black British women did imply that being married and having a family came at a price. In addition to the long hours these women
put into their businesses (mostly between 35 to 50 hours a week), the married BME women often spent a considerable amount of time working the ‘second shift’ (Hochschild and Machung, 1989). As indicated in Table 4.13, sixteen of the married and cohabiting BME women (66.7 per cent) in the sample spent over 10 hours weekly performing household chores, which included childcare, cooking, washing and doing laundry. Compared to their spouses and partners, these married and cohabitating BME women were also more likely to assume the bigger share of home and child care duties (Davidson, 1997; Davidson and Burke, 2000). Only three women – two Asian Pakistanis and one African – equally shared their household chores with their spouses and partners.

The majority of the single and divorced BME women (twelve or 75.0 per cent) spent between 1 to 10 hours doing household chores. Not surprisingly, the data revealed that single or divorced women with children – the lone parents – were more likely than single or divorced women with no children to work for longer hours in their ‘second shifts’ at home (Hochschild and Machung, 1989).

When asked how they felt about their home life and their ‘second shifts’, the married BME generally stated that they were either ‘satisfied’ or ‘quite happy’. Seven women however did candidly complained that they would like to see their spouses become more ‘domestically oriented’, but they were resigned to the fact that they had to assume the bulk of the family and home responsibilities because they were ‘women’. Clearly, for many of the BME women, as the following comments exemplified, the cultural traditional role of women, in regards to home and child care duties, remained strong, regardless of ethnicity (Davidson, 1997):

“The greatest challenge so far is managing a family, working full-time and running a business. I have to make sacrifices to get everything to work. My husband – well, I would love for him to domestically oriented but he is a traditionalist. He never saw it as a child….I probably accepted the fact that this is how it will be for me because I am a woman (African British Afro-Caribbean)”

“My husband is like any husband. He does a few things – I am so grateful for that – and I do the rest. It comes with the territory of being a woman. Men have it easy. They can focus on their work and have no worry (African)”

“Well, I would like my husband to help more around the house. But I am very happy the way things are. He is really supportive and to me, that is more important. Besides, I do enjoy doing the housework and now that my children are a bit bigger, they are helping me (Asian Pakistani)”

4.5.2 Support from the Extended Family
Like the British BME women in professional and managerial positions (Davidson, 1997), strong extended family support systems tended to act as an important stress buffer for many of the married BME women entrepreneurs. Indeed, many women in this pilot study revealed that their immediate and extended families provided them with extensive support, in terms of emotional encouragement, financial as well as business advice and help (see the discussion in Section 4.3 on Work Relationships, Support and Guidance). For eight women, including one widower, the
family support was extremely important because it relieved them of guilty feelings that they often felt for having to work for long hours. As one Asian Pakistani woman with four young children declared:

“I feel guilty because I put so much time into my business. But I have to make it work for my children. I don’t feel too bad because my children are well taken care off. I live with my in-laws and they are there for me 24 – 7. Without them, I could not do this.”

Yet another Asian Pakistani woman with a ten-month old baby and a part-time job stated:

“I am so lucky. I live with my husband’s parents and they help me with the baby. I go out a lot because obviously I have this business and I work part-time. I do feel guilty but at the same I am relieved that my baby is taken care off.”

The ‘value’ of the extended family was even acknowledged by two lone parents of an African and Afro-Caribbean backgrounds. Both women were envious of their Asian counterparts, suggesting that their lives would be ‘less difficult’ if they had access to the extended family support system:

“I wish I have what the Asian women have. My neighbour is Asian and she has everybody helping her. I imagine it can be difficult living will all those people but I could definitely use that kind of help”.

“It is difficult being a single mother. I have to pay for childcare and I have to be responsible for everybody in my household. I wish my parents were nearby…..it would be nice to family around to help.”

4.5.3 Being Single

Only the single Black British women, the majority of whom had no children, were convinced that being single had its advantages. For these women, their single status was a bonus to their high pressured lives as businesswomen, because it allowed them to be more flexible and freedom, and placed less demands on their time. Nonetheless, like the single female managers in the UK (Davidson and Cooper, 1992), the single Black British women also complained of having to deal with loneliness:

“I like the freedom and the flexibility of my life. But having said that, I do feel lonely from time to time (African)”

“On the plus side, I have the freedom to do whatever. On the negative side, it gets lonely (African)”

Similarly, women from the other ethnic minority groups also identified loneliness as a significant disadvantage of being single or divorced. However, from the responses of the Asian women, it was clear that being single or divorced carried a much bigger burden for them i.e.
these women were likely to less positive about their unmarried status. According to a divorced Asian Pakistani woman:

“I can give you a list of problems associated with my ‘divorced’ status. I am from a society that expects women to be married and to stay married. My family was so angry when I left my husband….they terrorised me for sometime and they’ve disowned me….I love my family and it’s very difficult but I have to live with it.”

Another Asian Pakistani woman who has only recently engaged in her business venture declared:

“When and if I get married and my husband asked me to give the business up, I would.”

The views held by the Asian women may reflect the fact that they were Muslims. As marriages (and motherhood) are social imperatives in an Islamic society (Omar and Davidson, 2001), the pressure for Muslim women to marry (and to stay married) is huge. In a recent study on the managerial experiences of women in Malaysia, Omar and Davidson (2004) noted that the pressures felt by divorced Muslim women may even be greater, as these women were often seen as being ‘dangerous.’ The importance of staying married clearly was demonstrated by one Muslim woman in their study who asserted “it is better to be in a bad marriage than to be divorced” (pg. 286).

4.6 Future Plans

Overall, the BME entrepreneurial women were extremely motivated and driven towards success. Not only did they work for long hours, the analysis of the interview material clearly indicated that these women were taking considerable risks in both their personal and professional lives. For instance, the study has thus far revealed that many of the 40 women interviewed engaged in business creation with personal financial layout and limited business support from mainstream business advisory and support services. For the married BME women, the challenge was likely to be greater, as many of these women often worked the ‘second shift’ for over 10 hours in one week and assumed the bigger share of home duties compared to their spouses.

Notwithstanding these achievements, when asked to determine if they were successful, many of the BME women (twenty eight out of forty or 70.0 per cent) stated that they were doing relatively well. Only twelve women (30.0 per cent) answered ‘Yes’ to the question ‘Do you consider your business a success?’ Often, the BME women used the words ‘satisfied’ and ‘happy’ when asked to describe how they felt about their businesses, with ten of them (25.0 per cent) suggesting that they perhaps required more time to properly develop and build their businesses:

“I think the business is doing well. It is still small and there are a lot more things I need to do before I get to where I want to do be (African)”
"I am happy with what we have achieved. But we do need more exposure and more opportunities. We have to be more aggressive in marketing and we will be focusing on that that in the next few months (African British Afro-Caribbean)"

“We are looking to expand. As it is, I am very happy with the progress but there are more opportunities out there and we need time to plan (Asian Indian)"

All but one of the women interviewed had optimistic views on how their businesses would evolve in the next few years. For the one woman, the future seemed less optimistic as she admitted that she was fast losing interest in her business activity. It should be noted that this Asian woman was near to a business crisis, following her forced relocation to a new business location. Over the year, she complained that her sales steadily declined as her new business location was far from the ‘foot traffic that it needed.’ In contrast, the majority of the women agreed unanimously that success was within their reach because of their dedication, hard work, seriousness and long working hours. One Asian Pakistani woman asserted:

“I am dedicated and I work hard. I have achieved my dream so far – our sales have triple in the past year from about £20,000 to £60,000 and I am confident that I can take this idea nationally and maybe even internationally. I need to get the methods and systems in place and I will do it.”

According to an Afro-Caribbean woman:

“Yes, it will work. I get good feedback from my customers and I know what I have to offer is unique. I will push it all the way….It will be hard work but it will work.”

Table 4.14 - Future Plans

<table>
<thead>
<tr>
<th>Future Plans:</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Stability and Independence</td>
<td>55.0 (22)</td>
</tr>
<tr>
<td>National Expansion</td>
<td>40.0 (16)</td>
</tr>
<tr>
<td>Introduce New Products / Services</td>
<td>20.0 (8)</td>
</tr>
<tr>
<td>Move Premises</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>International Expansion</td>
<td>15.0 (6)</td>
</tr>
<tr>
<td>Give-up Job</td>
<td>12.5 (5)</td>
</tr>
<tr>
<td>Have a Business Premises (Move from Home Business)</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Reduce Work Time</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Have Stable Customer Base</td>
<td>7.5 (3)</td>
</tr>
<tr>
<td>No Idea</td>
<td>2.5 (1)</td>
</tr>
</tbody>
</table>

With such confidence, it was not surprising that almost every interviewee had goals for the future, either wanting to extend and expand, or branch out into something new. Table 4.14 gives a full breakdown of these future goals as identified by the BME women entrepreneurs in the North West. For instance, sixteen women (40.0 per cent) intended to go national within the next five years, six (15.0 per cent) were planning for international expansion, eight (20.0 per cent)
hoped to introduce new products and services to their current lines and seven (17.5 per cent) planned to find better premises for their business operations. In addition to these great visions, many of the women (twenty-two women or 55.0 per cent) also hoped that they would become financially stable and independent within the next few years. The few women who were still working for financial reasons intended to give up working and become full-time businesswomen, as illustrated by the comments:

“In five years, I’ll give up my job and focus on my business full-time. I would like to have written a few books as well and maybe open an exclusive shop selling African products such as clothing, jewellery, arts and craft (African British Afro-Caribbean)”

“We will be financially independent and we will provide a full-range of training programmes for local and international students. I hope to open a school for girls in Pakistan and Bangladesh (Asian Pakistani)”

“I want to set up a franchise. I want to go national with my products and services and train other women to provide what I provide in their local areas (Afro-Caribbean woman)”

“I am thinking of a boutique in Deansgate or King Street. My partner wants to go to London and maybe Paris. And we would like to an annual fashion show for our jubah collection. We had one a few months ago and it was really successful (Asian Pakistani)”

“I hope we can go national. If we can achieve half of the things that the Patak family have achieved, it would be great. At the moment, we are planning product expansion – we are looking at ready-made curries and Indian food; something that you can get in the supermarket and take home, pop it in the microwave for a few minutes and then enjoy (Asian Indian)”

Significantly, while many of the BME women were interested in achieving financial stability and independence, only nine women (22.5 per cent) cited ‘making money’ as a measure of success. Most women, like women in paid employment and management (Marongiu and Ekehammar, 1999), used the more subjective measure to gauge their successes, including:

- having a comfortable life (cited by seventeen women or 42.5 per cent)
- being happy (cited by eight women or 20.0 per cent)
- having a good reputation (cited by six women or 15.0 per cent)
- being in a position to help others, especially other BME women (cited by three women 7.6 per cent)

4.7 Summary
The findings of the study thus far reveal that BME women from the different ethnic background shared a number of common experiences and problems in their business management and
operations to date. The following are some of the themes that have emerged from the interviews with 40 BME entrepreneurial women from the North West:

- The women were highly motivated and determined individuals, with strong convictions on how their businesses would develop in the next few years.

- Both ‘pull’ and ‘push’ factors were important motivators for business start-ups for many BME women, although the ‘pull’ factors such as having interest and achieving independence were more frequently quoted as being important motivators.

- BME women with previous work experience in paid employment were affected by the ‘glass ceiling’ phenomenon. These women complained that they did not ‘fit in’, were ‘not given due recognition’ and were given ‘limited promotional opportunities’

- Women who identified ‘market opportunities’ as an important motivator were likely to have businesses that targeted BME communities or BME women.

- The BME women were highly educated, with 32 women having at least A-Level qualifications. Few BME women (only eight women) attended business related training prior to their business start-ups. Most women relied on ‘life experiences’ in preparation for their business ventures.

- The BME women were generally dependent on the informal support structures such as the extended family network, local community groups and the social network of friends, for emotional, advisory and financial support. The extended family support systems however were more common for Asian women.

- Mainstream business support and networking services were described as being ‘culturally insensitive’, in that the services provided by these organisations were designed by white men for white men.

- Muslim women were interested in obtaining interest-free financing (or an Islamic financial product)

- Prejudicial attitudes of others seemed to be the most significant barrier faced by the BME entrepreneurial women. Women from different ethnic groups complained of having to deal with negative prejudices such as they were uneducated, lacked credibility or had limited capability. Black British women further complained of having to deal with the stereotypical image of the ‘black mama’, while the Asian women were assumed to be a ‘timid Asian flower.’ For some of the Muslim women, the current media frenzy about Islam and terrorism has further intensified prejudices other have about them.

- Women of Asian, Middle Eastern and Chinese background faced language and communication barriers. Finding solutions to these problems are critical, as some of
these women have admitted that their language problems were affecting their business growth potential as well as their self-confidence.

- The married BME women faced the tough struggle of trying to balance the demands of a business and a family. Nonetheless, these women appreciated the flexibility and autonomy of working for oneself and recognised that these benefits of business ownership were worth the struggle.

- The married and cohabiting BME women were likely to assume the bigger chuck of the household duties. 66.7 per cent of these women spent over 10 hours in one week working the ‘second shift’.

- The extended family systems acted as a stress buffer for the BME women with family

- The BME women were likely to use the more subjective measure of success. Most women were looking forward to have a ‘comfortable live’ and to ‘achieve happiness’.

- It was interesting to note that Black British women were perhaps more likely than women from other ethnic background to suggest that they were discriminated either on gender, racial or both gender and racial grounds.

- Complaints from women who had experienced discriminatory practices included having to constantly prove their worth, capability and credibility and having to deal with systems that are designed for men by men. Additionally, women from the different ethnic groups also had differing views on whether it was better to be an ethnic minority man. While the Black British tended to say that being a black woman was much easier, Asian women held the opposite view, stating that Asian men were often given preferential treatment in both the family and society.
Section 5
THE WAY FORWARD: SOME PRELIMINARY RECOMMENDATIONS

The following recommendations are based on the findings of the structured in-depth interviews. These solutions are not exhaustive and they reflect the main issues raised by the BME women who participated in this pilot study. These solutions are not intended to be prescriptive remedies; rather they are intended as a catalyst for the discussion of how to encourage greater participation of BME women in small and micro businesses in the North West. Moreover, without further research on a wider sample of BME women and comparative data on BME men, it is not possible to develop a more comprehensive long-term strategies that could create better local enterprising opportunities for BME entrepreneurs in general and BME women in particular.

5.1 Encouraging BME Female Entrepreneurs
The 40 BME women offered a variety of ideas that they believed could help other BME women in entrepreneurship. The solutions proposed by these women could be divided into three main categories related to:

- training provisions,
- availability business support services, and
- access to financing.

5.1.1 Training Provisions
According to half of the BME women in the interview sample, training provisions that cater for the specific needs of BME women could go far to encourage greater participation of these women in entrepreneurship. As Table 5.1 shows, the business and skill training needs of the BME businesswomen were diverse and varies. Seventeen women (42.5 per cent) for instance believed that training in accounting, book keeping and cash flow management would be beneficial. Thirteen (32.5 per cent) and ten (25.0 per cent) women respectively wanted general business management and networking training, while nine (22.5 per cent) welcomed IT training. Further analysis of the interview material suggested that women from different ethnic background might require different forms of training. For example, four Asians and Middle Easterners (all of whom were Muslim) believed that they would gain significantly from assertiveness training, while nine women – all of whom were Asians, Chinese and Middle Easterners – felt that they needed language and communication training, to overcome their language problems and boost self-confidence. As one Chinese woman explained:

“"I have language problem. I want to grow my business but I cannot speak or write very well. I am very capable but it is so difficult for me to explain to people what I am doing and that is affecting my confidence a little bit.”"
Table 5.1 - Business and Skill Training Needs: Focus Areas

<table>
<thead>
<tr>
<th>Focus Areas</th>
<th>Percentages (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting / Book keeping / Cash Flow</td>
<td>42.5 (17)</td>
</tr>
<tr>
<td>Management</td>
<td></td>
</tr>
<tr>
<td>General Business Management</td>
<td>32.5 (13)</td>
</tr>
<tr>
<td>Networking / Public Relation</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>Marketing / Market Research</td>
<td>25.0 (10)</td>
</tr>
<tr>
<td>IT</td>
<td>22.5 (9)</td>
</tr>
<tr>
<td>Language / Communication</td>
<td>22.5 (9)</td>
</tr>
<tr>
<td>Confidence Building</td>
<td>20.0 (8)</td>
</tr>
<tr>
<td>Purchase / Inventory Management</td>
<td>17.5 (7)</td>
</tr>
<tr>
<td>Assertiveness Training</td>
<td>10.0 (4)</td>
</tr>
<tr>
<td>Personnel Management</td>
<td>7.5 (3)</td>
</tr>
<tr>
<td>Stress Management</td>
<td>5.0 (2)</td>
</tr>
</tbody>
</table>

Other women of Asian, Middle Eastern and Chinese background also acknowledged the importance of good language and communication skills. These women believed that women from their communities were not as established as women from other communities because of their language barriers:

“The problem with Asian women is that a lot of them have language problems. It is the way we are brought up really – we mix with Asians and we talk in our native tongue. The problem is we live in England and English language is very important (Asian Pakistani)”

“I know a lot of women in the community who would love to start their own businesses. The problem is language. It is impossible to be successful in business in Manchester if you don’t have good command of English (Chinese)”

“I have a lot of friends in business in Manchester and London. They are all Chinese and they don’t speak English well. To me, that is big problem because in the restaurant business, you need to be able to speak well. Socialising is an important part of being a restaurant owner and for you to be successful, you need everybody to be a customer – Chinese, Indians, Whites, Irish...(Chinese)”

Eight women (20.0 per cent) were adamant that BME women with entrepreneurial ambitions needed a more general training regime that would help build confidence and enhance self-esteem. According to an African woman with twenty years combined experience in both self- and paid- employment:

“Black women lack confidence and self-esteem. We need training that could help them overcome these problems. We also need more communication and presentation training because at the end, how far you get depends on how well you present and communicate your ideas.”

A Pakistani woman who provided basic skill training for BME women latched on a similar idea, commenting:
“Women have a lot to offer. I know women in my community who would like to open their own businesses. But many women are isolated because the way the community is...And they have problems of confidence and self-esteem. They need training in terms of language, presentation and maybe confidence building – yes that is really important.”

Interestingly, two Asians asserted that they would like to be trained in stress management. Coincidently, both women were Muslim divorcees and both assumed all the primary responsibilities in their respective businesses. According to one of these women:

“I do everything – I am the CEO, the Finance Manager, the Personnel Manager, I go out to service clients and to top it all, I am renovating my house....you name it – I am doing it all and it’s very difficult and very stressful. Sometimes I feel like enrolling in a stress management course....if only I have the time.”

5.1.2 Availability of Business Support Services
Although many of the interviewees asserted that they received support from their families (or the extended family for Asian women) and friends, having external business support services were also regarded as important by fifteen women (37.5 per cent). The types of support that these women needed varied from professional advice on the daily managerial and operations aspects of their businesses, to the more broad strategy advice such as planning for business expansion. For many women however, obtaining and accessing such services was difficult, if not impossible. These women generally indicated that they were not certain what services were available, where they could get such services and who qualified for such services (see Section 4.3 on Work Relationships, Support and Guidance). As one Afro-Caribbean woman professed:

“I think the local council and the government have to be more transparent. What is available for us? I heard that I could get business support from the council but I don’t know what I can get, whom I should approach and what is available.”

An Asian Indian woman commented on the same issue:

“I am lucky. My partner has an uncle who works with the local council and we got in contact with the right people through him. Business support service is important because we got a grant to show off our collection through the service. But there needs to be more information about such services. A lot of women in the community are not aware that the service exists.”

5.1.3 Access to External Financing
For a number of women interviewed the issue of financing required urgent attention. While these women were surviving on their own capital input or from financial assistance from their families, securing long-term financial backing seemed to be crucial. Critically, as the discussion in Section 4.3 revealed, many women in the study were not aware of what sort of financial help were available, what they should do to get financial assistance, and what were the qualifications needed to apply for financial help. Lack of information from the industry and lack of access to business support services have both contributed to this problem of lack of awareness. Naturally,
the women in this study strongly recommended that the financial service providers, as well as the local councils, to be more proactive in detailing the services that were available for BME female entrepreneurs and in disseminating the needed information.

5.2 Developing a Regional Strategy to Encourage Greater Participation of BME women in Entrepreneurship in the North West

5.2.1 Business Support and Training:

- A key element in the development of a regional strategy for addressing the needs of the BME women entrepreneurs is the need to draw BME women into the mainstream business support system. The findings of this pilot study clearly indicate that BME women have a low propensity to use mainstream business support agencies. The reasons for this appear to fall into three categories:
  - lack of knowledge
  - lack of confidence and
  - lack of culturally sensitive services.

- If the business support system is to effectively deliver support to a heterogeneous business population, it must be sensitive to the specific needs and expectations of different segments of its potential client base. Importantly, efforts should be made to reduce the general perception that much of the services on offer are designed for white men and women.

- Potentially, this prevailing perception exists because the service and training providers tend to comprise of mainly white people. If service providers are to widen their client base successfully, their composition must reflect that client base. The key challenge for the service providers therefore is to redefine both their services and composition around the principle of diversity.

- Additionally, it is also important that service providers adopt a more proactive approach in marketing their services and themselves. An awareness programmes is essential to breakdown stereotypical image of service and training providers as white and male only provisions. Initiatives such as open days, seminars and confidence building courses would be beneficial but such initiatives must be continuous and ongoing. Further, it may be also useful for service providers to remove physical barriers by providing outreach services within the community itself.

5.2.2 Mentoring Schemes

Many of the women who participated in the study had family or friends who had previous business experiences. This suggests that role models and mentors are an important factor in determining whether or not women have the confidence to engage in business start-up. A mentoring scheme could provide BME women who do not have family or friends in businesses with role models
However, it is important to acknowledge that a mentoring scheme would only work if the BME women are able to identify with their mentors. Therefore, mentors should reflect an individual’s background, with particular emphasis on gender, ethnicity, culture and class.

### 5.2.3 BME Business Networks
- Many of the women in the study found it difficult to find BME business networks for women in the North West. For these women, having access to networks designed by BME women for BME women is critical to help combat the feeling of isolation.

- BME business network could be established to be self-sustaining, being run by their members after a period of external facilitations. These networks should make use of the resources that exist within of the BME communities, and held within the communities, at times and locations that are suitable for their membership.

- Networking groups could also incorporate training sessions, talks from outside speakers, and could be used as a base from which to develop a mentoring scheme.

### 5.2.4 Improving ‘Access’ to External Financing
- For many of the BME women in the study, the access to external financing is actually related to the problem of lack of information on what financial services are offered by both public and private financial institutions. Lack of information from the industry and lack of access to business support services, have both contributed to this problem of awareness and the perceived barrier that some women felt existed in the banking system.

- To combat these problems, it is crucial for the financial institutions adopt a more proactive approach in marketing their services and themselves. An awareness programmes is essential to breakdown stereotypical images of service and training providers as white and male only provisions. Additionally, financial institutions must promote their services in a way that acknowledges that women and BME are equally valuable as men and whites as business clients.

- As with the services providers, if financing organisations want to attract new clients from the different BME communities, their internal and service structures must change to incorporate those groups. In some cases, financial institutions could benefit from introducing alternative finance options such as Islamic financial instruments, asset-based finance and profit-sharing schemes.

### 5.2.5 Cultural Barriers
- Women of Asian, Chinese and Middle Eastern origins in the study could not currently access much of the mainstream services. There are several barriers that generated this problem, including language, religious beliefs and the andocentric nature of their local communities.
For these women to gain access to these services, there needs to be special provisions that vary with the individual needs of the women within each community, depending on their cultural and religious backgrounds. For instance, some women, such as those who are more Islamically oriented, may require ‘women only’ courses given by women and held in the venues within their own community. For others, ‘women only’ training would be sufficient to overcome some of the barriers presented by their cultural traditions.

To overcome the language barriers and the problem presented by andocentric nature of some communities, service providers could make greater use of the skills within the communities. For example, skills within the communities could be used to develop targeted marketing strategies and translate the literature on business support, available financial instruments and so on. Further, services providers could also consider training women within the local community to run courses for other local women.

5.3 The Way Forward
The findings of this pilot study indicate that there appear to be a number of barriers and problems encountered by BME women in the pursuit and running of small businesses in the North West. The issues are associated not only to gender, but also arise from racial and cultural factors. In particular, this pilot study indicates that BME women not only share common barriers and problems, but there are specific differences between the various ethnic minority groups. Before any effective strategies could be developed to encourage BME women to participate in enterprise creations, further clarifications are critical and imperative.

Building on the findings of this pilot study, the research team is undertaking a two-year extension comparative research (from January 2004 to December 2005), looking at the comparative experiences of BME women and men in SMEs in the North West. The new study will provide a more detailed and representative analysis and evaluation of a larger sample of BME women from a variety of ethnic groups, and a comparison with a smaller sample of BME men. This large scale study will establish and isolate both gender related factors, as well as specific cultural and racial factors influencing entry of BME women in small businesses and business growth and success. The methodology of the new project will involve qualitative and quantitative data collection techniques, including:

- Structured in-depth interviews with male BME SME business owners in the North West to collect comparative qualitative data that can be used in survey questionnaire development

- Survey questionnaire based on an extensive literature review and content analysis of the structured in-depth interviews. The aim would be to collect data from 200 women and 100 men BME business owners in the North West

- Focus groups, broken down by ethnicity and gender.
The findings of this extended project would form the basis of important policy recommendations to increase the number of BME women in small business ownerships. For three Asian and four Blacks entrepreneurial women in this pilot study, further research into the experiences of BME women and the problems they faced in their daily lives as businesswomen were important to uncover ‘real’ issues and enhance ‘understanding’ as to what strategies would work to help BME women. The following comment by an African woman who have encountered gender and racial problems in paid employment and self-employment aptly summarised these views:

“It is very important to get input from ethnic minorities. I see a lot of ‘research’ about us but only few really bothered to talk to us, for feedback and views. You cannot help ethnic minority without first finding out the ‘real’ issues. How can you help us if you don’t know what our problems are and what type of help we need?”
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