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**Examining motivational factors and challenges of ethnic female entrepreneurs: Lessons learnt from the UK**

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**Abstract**

Ethnic female entrepreneurship (EFE) has become a popular concept in modern multi-cultural society. This research paper seeks to offer an overview of the factors that motivate ethnic females to start a business in the UK. The present paper addresses the challenges faced by EFE and the strategies used to overcome them. Based on 12 interviews with EFE in the London and Leeds area. The purpose of this research was to identify differences in motivational factors across different female ethnic groups in their decision to start a business, specifically in the UK. Through qualitative thematic analysis several themes were identified as the key motivational factors for these women. The themes were as follows: the desire to help their ethnic community, personal values, self-achievement, financial rewards, market opportunity and societal pressures. Additionally, this paper seeks to identify strategies EFE use in order to overcome and cope with the challenges they face during the start-up process. The main challenges that EFE faced as a minority in the UK were found to be the language barrier and workplace discrimination. It was concluded that women are motivated by both push and pull factors, and that the challenges they faced in the workplace, or as a new arrival in the country contributed to their desire to start a business. This study underscores the need for more research into EFE' challenges and perhaps a greater insight into how they are able to overcome these. Understanding the motivations and challenges faced by EFE when starting a business in the UK has important ramifications for aspiring female entrepreneurs, academics and policy makers in order to encourage entrepreneurship.

*Keywords:* ethnic female entrepreneurs, ethnic minority, motivation, challenges

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**EFE: Ethnic female entrepreneurs**
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**INT 2: Interview 2**
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## 1.0 Introduction

Females in today's society have been undervalued in terms of their significance and ability to compete against their white-male counterparts in the business environment. Due to the labour market subordination faced by females they are forced to enter self-employment as a form of escaping. This dissertation investigates EFE' motivations, challenges and ways of overcoming the challenges faced when starting a business in the UK. There has been little research on the constraints faced by new arrivals moving into self-employment and their potential contribution to disadvantaged areas (Lyon et al., 2007). Evidently more research is needed here as a recent study found that 32% of new arrivals in the UK are self-employed after being employed before moving (Kirk, 2004). In addition, more attention needs to be placed on ethnic communities different from South Asian and African-Caribbean which many studies have previously researched (Clarke et al., 1990; Barrett et al., 1996; Nwankwo, 2005; Davidson et al., 2010). Other ethnic communities play a huge role in entrepreneurial activity, for example, Polish immigrants are the largest foreign group in the UK accounting for 15.7% of foreign citizens (Rienzo and Vargas-Silva, 2012). The Somali community is also an ethnic community that has not received much attention even though entrepreneurship is seen as a means of social mobility for this community (Griffiths et al., 2006).

It is evident that male and female entrepreneurs have different reasons for entering self-employment. The differing motives between men and women may be explained by the societal requirements of women holding the mothering role, whilst men are expected to be the breadwinners (Cromie, 1987). Generally, women are motivated by more than one single motivational cause for starting their business; usually from both push and pull factors (Stevenson, 1986), where the majority are pull factors (Buttner and Moore, 1997). However, other studies argue that men and women have similar motives for starting their businesses such as the desire for self-achievement (Feldman and Bolino, 2000; Hisrich et al., 1997). Other approaches that attempt to explain entrepreneurial motivation include the trait approach which explains how entrepreneurs are born and not made (Gartner, 1988), also the cognitive social learning variables, and the social development model (Gibb and Ritchie, 1982). The recognition of EFE has not generated insightful studies of ethnic minority businesses that are run by women. Some studies have given useful insights (Dawe and Fielden, 2005; Dhaliwal, 2000), although, these do not provide an accurate profile of female entrepreneurship in ethnic-minority communities because of the narrowed focus on a specific region in Asia. In 2014, around 20% of small medium enterprises in the UK were women-led, and 6% were led by minority ethnic groups (Gov.uk, 2015). Hence, there is a clear gap in the literature for explorative research into the area. The need for this information is portrayed in the government intervention of boosting entrepreneurship amongst women (Ram and Jones, 2008).

Furthermore, it has been acknowledged that although there are public policies created to aid ethnic and female entrepreneurs, such as, the creation of black-led enterprise agencies in areas of high minority ethnic population, they still face many underlying problems (Ram and Smallbone, 2003). Prompting self-employment in ethnic minority communities has fitted in neatly with successive government agendas. The academic and policy developments in the UK demonstrates a need to understand the connection between ethnic culture and entrepreneurial dynamic (Levie, 2007). Initiatives have been established on the assumption that introducing certain measures can actively encourage individuals to become self-employed or start their own business. Unfortunately, there was no empirical evidence to prove this. There is little evidence on the role that entrepreneurship may play in public and policy concern about immigration (Ram and Jones, 2008). It is important to note that the majority of these initiatives seem to be on the assumption that minority businesses represent a special case treatment (Ram and Smallbone, 2003). Despite the many studies on ethnic entrepreneurship and female entrepreneurship, EFE is still understudied. The majority of research on ethnic minorities in the UK have used small numbers of case studies or relied on self-employment data collected for adult population surveys (Bagwell, 2008; Reynolds et al., 2005). This dissertation will argue that there are significant differences in the motivational factors between male and female entrepreneurs, as well as, between varying ethnic groups, in which an issue arises as the majority of research into motivation is based on male entrepreneurs. An exploratory qualitative research approach will be used to examine the motivational factors and challenges faced by EFE. The study will consist of semi-structured, in-depth interviews with EFE who own businesses in the UK, specifically in London and Leeds. Administrative and regulatory barriers, lack of credit, language barrier, lack of knowledge, lack of management skills and ethnic discrimination are among the common problems ethnic entrepreneurs face (Levent et al., 2003). As such, the study will examine how EFE can overcome the particular challenges they face. By exploring these the dissertation makes a significant contribution to the literature, in both female and ethnic entrepreneurship by merging them together providing visibility to an understudied group. Evidently, there is a need for more work in the field, recognising the complex, contingent and changing nature of ethnic-minority entrepreneurship (Ram and Jones, 2008).

This study aims to investigate the motivational factors, challenges and methods of overcoming challenges for EFE when starting a business in the UK. After looking at the previous literature around female and ethnic entrepreneurship, the methodology will explain the way in which the research conducted in-depth interviews, followed by the results explaining the findings from the collection of data. The findings suggest that ethnic female entrepreneurs are motivated by both push and pull factors, and that they experience certain challenges as a minority in the UK, however, entrepreneurship is used as a method of overcoming the challenges faced. The findings from this research suggest that EFE have different motivational factors, according to their

ethnicity, and encounter different entrepreneurial challenges. This study contributes to the literature by exploring both female and ethnic entrepreneurship, whilst providing a greater understanding and detailed evidence of different perspectives from a variety of ethnicities.

## 2.0 Literature review

### 2.1 Female entrepreneurship

It is clear that there has been a significant increase in the number of women entering self-employment in the UK since the 1980s (Marlow, 2002). Nevertheless, gender bias remains an issue in female entrepreneurship (Levent et al., 2003). Entrepreneurial characteristics have been closely associated with the male figure (Ahl, 2006) in which women are not seen as representative of what an entrepreneur should be (Achtenhagen & Welter, 2005). The notion of female entrepreneurship refers to women who have started a business of their own and actively involved in managing all aspects relating to the business (Marlow and Patton, 2005). While there are a number of similarities in male and female entrepreneurs, there are many differences- especially in their motivation for starting a business (Brush, 1992; Fischer et al., 1993). As indicated by Brush (1992), female entrepreneurs view their business as a cooperative network of relationships rather than a separate profit-making entity, and success for them means finding harmony within their relationships, with their business being a necessary but not a sufficient condition. This definition reflects a growing awareness that entrepreneurship is a process that may take years to evolve, rather than a state of being (Mazzarol et al., 1999). However, Shabbir and Gregorio (1996) state that women gain motivation through seeking personal freedom, security, and satisfaction with their work; when these changed, their businesses changed accordingly.

### 2.1.1 Motivation

Women, just as men, are primarily motivated by autonomy, achievement and a desire for job satisfaction- money is not a key motive. The differing motives between men and women may be explained by the societal requirements of women holding the mothering role, whilst men are expected to be the breadwinners (Cromie, 1987). Husbands helping with children is seen as a necessity, although household chores seem to be the wife's responsibility. It is apparent that women entrepreneurs' lives consist of not only work, but also home and family, where work and family are seen as separate entities (Ahl, 2002). Women are given a secondary complimentary role, whilst expecting to compete with male entrepreneurs in the same business who ultimately hold less responsibility (Ahl, 2002).

Women are motivated by a combination of push and pull factors. Push factors are those that encourage women to start a business, seeking opportunities to stretch their underutilised skills (Buttner and Moore, 1997). Pushing factors may include personal factors such as, family, or

external factors, such as, redundancy (Itani et al., 2011), they are often associated with elements of necessity (Orhan and Scott, 2001). Women tend to choose self-employment as they are able to combine career aspirations and the role of being a mother (Cromie, 1987). This study aims to identify the different motivational factors for starting a business, there are gaps in the literature that show a relationship with pull motivational factors and female entrepreneurs where this research aims to provide greater depth.

A number of studies in the UK have indicated that redundancy and firm closure have caused individuals to leave their previous jobs acting as a 'push' factor (Storey, 1992; Keeble and Walker, 1994; Birley and Westhead, 1994). Dissatisfaction within the workplace appears to be a common reason for individuals to turn to entrepreneurship (Stoner and Fry, 1982). The extent of women in the workplace being underpaid for their roles is an aspect that motivates them to enter self-employment. On the other hand, pull factors attract women towards self-employment. Pull factors may include personal factors, such as, an interest in the area or external factors, such as, seizing a market opportunity (Sarri and Trihopoulou, 2005). Knowledge of the industry was also seen as a motivating factor for females (Dhaliwal, 2007). Research suggests that male entrepreneurs are primarily motivated by pull factors when deciding to start a business, there was greater emphasis on controlling their money (Birley and Westhead, 1994; Kirkwood, 2009). There are many opportunities for women in entrepreneurship in terms of flexibility for mothers where they are able to combine both domestic and employment responsibilities, along with training opportunities (Birley, 1987). The uniqueness of motherhood is the ability to have a work-life balance whilst achieving personal satisfaction (Nel et al., 2010). Flexibility is another important motivating factor for female entrepreneurs

### 2.1.2 Challenges

Gender is most certainly a source of subordination for women (Marlow, 1997). Female entrepreneurs generally have fewer opportunities to develop work experience, fewer contacts and difficulties in accessing resources such as bank loans (Carter and Rosa, 1998). Female entrepreneurs face disadvantages in terms of gaining access to finance from banks, in comparison to the white-male entrepreneur, they are perceived with some incredulity. Thus, not being taken seriously by society was an important factor in stimulating motivation for women to prove that they can do it (Cromie, 1987). Shabbir and Di Gregorio (1996) suggests that the majority of women, especially freedom and security seekers, start their businesses from home, in order to be cost effective and convenient with location. Their desire for independence was found to be a key motivation for females starting their own business evidenced in a number of interviews conducted with female entrepreneurs in the US (Nielsen et al., 1985).

Cultural differences also give rise to challenges for many female entrepreneurs. Women living in Arab countries legitimise their public behaviour by describing it as 'helping'. They are able to present their entrepreneurial identity in line with their Muslim identity through being self-employed. A study by Essers and Benschop (2009) identified that helping others is regarded as one of the five pillars of Islam. They use of their religious identification and separate this from their ethnic identity in order to legitimise their position as a female entrepreneur. The notion of being able to help others is key in their motivation to starting a business. Their experience of being under-represented in entrepreneurship makes it easier for them to identify with other women who are discriminated against (Essers and Benschop, 2007 and 2009). The combination of their ethnic opportunities and ambitious personalities aid their business success. This success increases their self-confidence and encourages them to expand their business (Levent et al., 2003). EFE demonstrate that female ethnicity can have a different complexion than the narrowly defined notions of gender which are normally accepted.

## 2.3 Ethnic entrepreneurship

Ethnic minority businesses play a vital role in the UK economy contributing more than £15 billion per year (Ram and Jones, 2008). Ethnic entrepreneurship is described as a set of patterns of interactions among people who share a common national background or migration experiences (Aldrich and Waldinger, 1990). It is seen as a means of overcoming discrimination and racism- a way for foreign individuals to gain social acceptance in their host country (Masurel et al., 2002). In entrepreneurship literature the terms 'ethnic' and 'immigrant' seem to be used interchangeably, where ethnic groups are associated with those from Southern Europe, Asia, Africa and Latin America (Collins and Low, 2010). The transition from their home countries to a host country is seen as a competitive advantage, as they have a greater cultural awareness which can be beneficial in terms of a potential business opportunity. The culturist approach identifies that ethnic groups have certain values, skills and cultural features which makes them suitable for entrepreneurship (Levent et al., 2003). Distinctive benefits over local entrepreneurs due to their culturally determined features include their dedication and hard work (Volery, 2007). Furthermore, immigrants usually acquire their skills from previous work experiences. Thus, the majority of ethnic businesses have low innovativeness and easily portable, in which they have the flexibility to return to their home country (Volery, 2007). Cultural and social factors are vital for growth in ethnic businesses (Aldrich and Waldinger, 1990). The social resources explanation identifies three social resources: rotating credit associations, a protected market, and a labour source, all of which have attributed to Asian minorities' business success. On the other hand, the class resources explanation suggests that success in business development is achieved through investment in

human and financial capital (Lee et al., 1997). Other studies suggest that factors such as individual cultural characteristics can actually hinder growth (Volery, 2007). As such, these contrasting findings represent a significant gap that can be addressed by looking at ethnic entrepreneurs in the UK as this study aims to do.

### 2.3.1 Motivation

Informal networks are vital to ethnic minorities' success, evidence suggests that informal economic networks amongst Somalis have impacted business activity in Birmingham and London (Griffiths et al., 2006). Family and community play an important role for ethnic firms' social networks. Social networks are the most associated with ethnic entrepreneurs which comprises of family and friends (Ram, 1994). Family plays an important role in the business development process for ethnic entrepreneurs, these social networks offer a much wider resource than is generally available to non-ethnic entrepreneurs (Ram, 1994). Nevertheless, over-reliance of these networks can also be seen as a constraint due to the limitation of co-ethnic sources of information. In particular, Asian female entrepreneurs experience high pressure to run their family business (Bagwell, 2008). It is often acknowledged that women play a pivotal role in family-owned businesses (Ram, 1992). However, the underlying problem is that women are unacknowledged as the 'owner' even though women are catalysts for achieving economic survival for small firms (Morokvasic et al., 1990). It can be argued that Asians in Britain have access to denser social networks than those of the mainstream population (Janjuha-Jivraj, 2003). However, the value of social capital is universal rather than a particularistic ethnic institution (Ram and Jones, 2008). Ethnic entrepreneurs get into contact with a great deal of cultures which is a real advantage to their businesses, attracting customers from around the globe (Essers and Benschop, 2007).

It is acknowledged that ethnic entrepreneurs enter self-employment as a method of escaping from the challenges they face in the workplace. Discriminatory wages in previous employment have 'pushed' women into self-employment (Clark and Drinkwater, 2000). However, it is important to consider why some ethnic groups may be more likely to start their own business compared to others. It has been argued that Indians are ethnically predisposed to self-employment, and therefore attracted to self-employment due to pull factors. Cultural norms within Indian ethnic groups in the UK include having extended families and large saving accounts, which makes it more socially acceptable and economically feasible to carry out entrepreneurial activities. Viewing the UK as a place of 'work' rather than 'home'. They also have certain entrepreneurial characteristics that makes them better suited to take on the entrepreneurial role (Borooah and Hart, 1999).

### 2.3.2 Challenges

Despite the increased number of women and minority group members entering organisations, there remains a barrier to their advancement. Stereotype-based expectations have impacts on diminishing women and ethnic minorities' value in the workplace (Heilman and Chen, 2003). The stereotypes of Asians portray them as passive, reserved and soft-spoken (Niemann et al., 1994). This leaves Asian females in a disadvantage to their white counterparts, as most managerial jobs require more assertive and proactive qualities. Characteristics of successful executives are attributes associated with men but not women (Martell et al., 1998). However, self-employment depends largely upon the individual's abilities and efforts rather than the stereotypes against minorities (Borooah and Hart, 1999). This perception of 'lost opportunities' is eliminated once self-employment takes place (Heilman and Chen, 2003).

From the literature reviewed it is evident that the understanding of EFE' motivation for entering self-employment is still unclear, and how they overcome the challenges that are associated with being a minority in the UK. EFE in the UK face many challenges throughout the business development stage, most of which, non-ethnics do not experience, for example, labour market barriers such as the 'accent ceiling' affecting women with minority linguistics (Collins and Low, 2010). London is one of the most culturally diverse cities in the world, with approximately 29% of its population of black and ethnic minority origin (Gov.uk, 2005). Asian firms in all sub-sectors of London are small businesses, with a few exceptions (Basu and Altinay, 2002). The problems hindering these ethnic groups and women from achieving success in organisations are alleviated when they become entrepreneurs (Heilman and Chen, 2003). Ethnic entrepreneurs are estimated to own over 50% of start-ups and 7% of small businesses in London (NatWest, 2000, as cited in Basu and Altinay, 2002, p. 371). Relevant literature suggests that ethnic minorities face three key challenges when starting their business: accessing resources, accessing markets and locational characteristics (Barrett et al., 1996). Additionally, administrative and regulatory barriers, lack of credit, language barrier, lack of knowledge, lack of management skills and ethnic discrimination are some of the common problems ethnic entrepreneurs face (Levent et al., 2003). However, a main problem with this explanation is that environmental constraints, such as, lack of credit not only hinder ethnic entrepreneurs but entrepreneurs in general, especially in developing countries (Mat and Razak, 2011).

Ethnic entrepreneurs specifically black and Hispanic-owned firms reported negative impacts of credit market conditions, both face discrimination even without any previous credit problems (Blanchard et al., 2003). Black-owned businesses are three times more likely to be denied access to credit than equally qualified white-owned firms. However, there is no evidence that suggests

women or racial groups are disadvantaged when trying to acquire bank loans compared to men or white firms (Blanchflower et al., 2003). On the other hand, ethnic and gender bias is recognisable (Fafchamps, 2000). The importance of finance from banks is considerably higher for ethnic entrepreneurs, as the majority rely on personal finance, it is the most significant barrier for business development (Deakins et al. 1997). However, immigrant credit networks are a significant advantage that solely benefit ethnic entrepreneurs (Tenenbaum, 1993), they offer alternatives to bank loans specific for their community. Ethnic minority entrepreneurs are far from homogeneous in terms of their aspirations and goals. It is possible to distinguish between family-first, business-first, money-first and lifestyle-first aspirations (Basu and Altinay, 2002). Furthermore, the mixed embeddedness perspective aims to explain the trajectory of ethnic minority businesses by examining the influence of sectoral, spatial and regulatory environments (Kloostermann et al., 1999).

### 2.4 Ethnic female entrepreneurs

There is a huge bias involved with one of the two minority groups, ethnic and female entrepreneurs that contribute to the perception of them not being competent at fulfilling the responsibilities of an upper-level, corporate position (Heilman and Chen, 2003). Thus, barriers exist that prevent women and ethnic employees from being evaluated in an unbiased manner (Heilman and Chen, 2003). The view that ethnic minority businesses is a transitional state, suggests that entrepreneurial activity is a process of trying to fit into the adopted society, rather than a destination (Ram and Jones, 2008). Thus, this research aims to identify whether societal pressures impact the EFE' motivation to enter self-employment. It has been acknowledged that female entrepreneurs' gender, ethnic, entrepreneurial and religious identities are dynamic co-constructions, rather than accumulations of womanhood, entrepreneurship, ethnicity and religion (Essers and Benschop, 2009). Gender, ethnicity and religious beliefs requires extensive identity work to cope with inequalities. For example, Muslim women practicing entrepreneurship in the UK are discouraged to follow their beliefs in wearing a headscarf as it may not be profitable for them. Therefore, forcing many Muslim women to prioritise their entrepreneurial identity (Essers and Benschop, 2009). The diversity of characteristics and experience between different ethnic minority groups in the UK is important to understand entrepreneurial motivation and activity (Smallbone et al., 2005).

It has been acknowledged that EFE turn their alleged disadvantage as an ethnic minority to an advantage by making the most of both cultures to sustain their businesses (Essers and Benschop, 2007). It is important to understand how they adhere to or refrain from possible constraints in the entrepreneurial context of being an ethnic woman in the UK. Furthermore, EFE who have two-

side effects of ethnic and female characteristics offer services for ethnic female needs, they constitute a special market niche in the urban economy (Levent et al., 2003). They provide employment opportunities for their own ethnic groups. It is apparent that in order to achieve successful entrepreneurial performance support systems, mentors and advisors are important factors (Hisrich et al., 1997). Although, mentorship within organisations are often more available to white men than to women or ethnic groups (Heilman and Chen, 2003). Thus, ethnic networks are also crucial in recruiting new employees (Levent et al., 2003). However, over reliance of recruiting through networks may result in a biased team; a challenge may be distinguishing such cronyism from the business-support agencies targeting ethnic-minority communities (Ram and Jones, 2008).

## 2.5 Summary

In this section we provide a summary of the motivational factors for both female and ethnic minorities to start a business claimed in the literature. Both push and pull factors were defined in this section as motivations for females and ethnics, where females have more emphasis on pull factors. It is evident that the majority of studies focus on female or ethnic entrepreneurship but rarely on both ethnic female entrepreneurship. Thus, there is a need for more research into this area, in which this research aims to contribute to the reviewed literature.

## 3.0 Methodology

### 3.1 Research aim

This chapter will explain the qualitative methodology that this study uses to complete primary research to answer the research questions. It starts by explaining the nature of the study, and then goes on to describe and justify the research design used to investigate the motivational factors for starting a business.

### 3.2 Research questions

This dissertation focuses on three main questions which are:

1. **What factors motivate ethnic female entrepreneurs to start their own business?**
2. **What are the main challenges ethnic female entrepreneurs face when starting their business?**
3. **How ethnic female entrepreneurs overcome or cope with the challenges faced?**

By focusing on these questions this research will identify the differences in motivational factors for EFE' decision to start a business in the UK, and the challenges they may have experienced along the way in which they have managed to overcome. Thus, this research will contribute to the literature on both female entrepreneurship and ethnic entrepreneurship by linking them together and showing its significance.

### 3.3 Research strategy

This section describes and justifies the qualitative in-depth interviews method, study size, participants, research procedure and data analysis method used in this study. The section begins by outlining relevant philosophical approaches, then explains why interviews are ideal for explorative research into motivation. According to the research objective this was the most appropriate strategy. This study adopts a social interpretivist philosophy which aims to study and reflect on inner feelings of participants, due to the study's research objective of analysing the motivational factors of EFE, this approach is most appropriate. The positivist approach is not being utilised here as credible data can only be derived through quantitative analysis of the phenomena observed. Qualitative methodology is the most appropriate for this study as it aims to go into depth of the participants' stories, therefore quantitative methods will not be appropriate for this research as it lacks richness.

## 3.4 Research design

Relevant qualitative philosophy includes ontology which refers to the nature of reality, while epistemology refers to the creation of knowledge (Denzin and Lincoln, 2011). This dissertation focuses on this philosophical assumption looking at reality in this way, along with the creation of knowledge in a similar way. Thus, the research questions were developed through this philosophy. There are four main interpretivist paradigms that structure qualitative research: positivist and post positivist, constructivist-interpretive, critical and feminist-post structural (Denzin and Lincoln, 2011). Due to the nature of this research focusing on the understanding of human reality and making sense of human beings' subjective reality this study focuses on the interpretivist approach.

Qualitative interviews are the most common method used in social science research for gathering data on people's experiences through their words, where the researcher asks a series of questions based on an interview guide, along with unplanned questions according to the participants' response (Braun and Clarke, 2013). A one hour long in-depth, semi-structured, informal interview took place in the participants' business environment. Participants explained their motivation for starting a business in the UK. A semi-structured interview technique was used as they often lead to a higher degree of confidentiality as the replies from the interviewees tend to be more personal in nature. In addition, the interviewer used the opportunity to identify non-verbal clues in order to develop secondary questions and emerging topics that were not considered in the interview guideline were noted. This method is useful for gathering exploratory data regarding participants' motivation as they are able to reflect back on their experiences. An interview guideline with themes was used to ensure the main themes were covered **(Appendix 1).** However, the use of semi-structured interviews allowed the researcher to add any new themes that were not considered prior to the interview. A risk assessment was conducted to ensure the research compiled with the Leeds University Business school ethical guidelines **(Appendix 2).** The research questions aim to develop a deeper understanding of EFE' motivation for starting their own business.

## 3.5 Sampling

Whilst probability sampling would provide the most representative sample of the population, due to the time-scale and resources available this was not possible. Purposeful sampling was the most relevant here as it enabled a selection of information-rich cases for studying in depth. It enables the researcher to gain an in-depth understanding rather than generalisations (Patton, 2005). Participants were required to meet a specific criteria, in this case, they had to be female and an immigrant who has founded a business in the UK, information of each participant can be found

in Table 1. The empirical context focused on the Leeds and London region. These areas have a high degree of the population being migrants, for example, in 2016 there were around 30,900 new long-term immigrants arriving in Leeds City Region (Migrant Yorkshire, 2017), and London being one of the most culturally diverse cities (Gov.uk, 2005). Permission was granted to contact EFE through personal email. Below is a table illustrating the participants' profiles regarding their demographics and business information.

**Table 1.** *Information of participants*

| Participant | Age (years) | Education (level) | Ethnicity | Arrival in the UK (age) | Industry | Size of business | Age of business (years) |
|---|---|---|---|---|---|---|---|
| INT 1 | 35 | Bachelor | Jamaican | 13 | Consultancy | 20 | 5 |
| INT 2 | 33 | Bachelor | Indian | 1 | Consultancy | 5 | 8 |
| INT 3 | 62 | High school | Brazilian | 47 | Beauty | 6 | 10 |
| INT 4 | 49 | Bachelor | Polish | 21 | Retail | 5 | 7 |
| INT 5 | 43 | Masters | Filipino | 30 | Retail | 10 | 13 |
| INT 6 | 57 | High school | Filipino | 18 | Retail | 6 | 20 |
| INT 7 | 32 | Bachelor | Jamaican | 10 | Beauty | 8 | 5 |
| INT 8 | 24 | Bachelor | Algerian | 3 | Retail | 3 | 1 |
| INT 9 | 29 | Bachelor | Israel | 10 | Property | 6 | 2 |
| INT 10 | 48 | A level | Filipino | 16 | Cake decorating | 1 | 7 |
| INT 11 | 49 | Bachelor | Indian | 27 | Beauty | 5 | 9 |
| INT 12 | 40 | High school | Filipino | 24 | Catering | 3 | 4 |

### 3.6 Data collection

Primary interview data was collected through face to face semi-structured interviews with those EFE who replied to the email that was sent to specifically to those who matched the criteria. To maximise the response rates, each email was personally addressed. To accommodate the richness inherent in the experiences of the participants while staying focused on the research question and the phenomenon explored, the importance of being flexible when gathering data was adhered to (Neergard and Ulhoi, 2007). The initial discussions concerned the EFE' background and demographic characteristics, but gradually moved towards their motivations.

Brudin emphasises the significance of real-time methodologies in the attempt to understand the entrepreneurial process, demonstrated in her own research into the feelings and emotions of entrepreneurs (Neergaard and Ulhøi, 2007). McKenzie adds to this by describing techniques for collecting verbal histories focusing on the life stories of entrepreneurs. However, he acknowledges the challenges in gaining access to these stories therefore the quality dimension and accuracy of interviews is important (Neergaard and Ulhøi, 2007). The questions created for the purpose of interviews were analysed in terms of accuracy by both the researcher and the supervisor; ensuring all questions asked were specific and related to the research questions. The aim is to collect information about the EFE's experiences, and from this create general aspects of the phenomenon. Qualitative research method is the most appropriate when studying people's subjective experience, their views and perceptions (Morse 1991).

### 3.7 Data analysis

Following the interviews, data analysis was carried out by manually converting the recorded audio files and later transcribed verbatim**.** The hard copy transcripts enabled thorough examination of the data. This analysis was ongoing throughout the transcription phase ensuring the rigour of the study, and themes were constantly refined throughout as new insights emerged (Smith and Firth, 2011). Thematic analysis was then used to identify these themes and patterns of relationships amongst the data collected. The transcripts were later colour coded in order to identify the recurring topics discussed in the interviews **(Appendix 3).** Only relevant quotes and statements were added to the thematic table **(Appendix 8).** Nvivo was also employed in the analysis of this research in order to efficiently organise the codes (**Appendix 4)** and develop a mind map **(Appendix 5),** rather than due to the quantity of data collected. By identifying the dominant themes, the commonalities and differences between data collected can be better understood and comparisons can be drawn. However, thematic analysis has many limitations compared to an analytical method. The interpretivist approach was used when analysing the data due to the nature

of qualitative research, and validity was enhanced through the six-phase process of thematic analysis procedure (Braun and Clarke, 2006). Thematic analysis was the most appropriate method for this entrepreneurial research as it enabled the researcher to articulate themes in a meaningful and constructive way.

Descriptive labels were used to categorise the content, such as facing discrimination in the workplace. The aim of creating a category system is to ensure that all of the meaning units are accounted for (Burnard, 1994). The use of qualitative data allowed a more holistic view of the research context, preserving the richness of the data. The results of this analysis are reported in the results chapter, with the inclusion of tables to aid interpretation.

## 3.8 Ethical implications

Gregory (2003) describes ethics in research as the involvement of human beings giving fully informed voluntary consent. Block ethical approval from the University of Leeds research ethics committee was granted **(Appendix 6)**, covering the scope of this dissertation, and a consent form was handed to each participant before conducting the interview **(Appendix 7)**, advising participants of the purpose of the study and that the results would be treated anonymously. Participants were given complete freedom to decide whether they want to answer all questions during the interview, hence their informed consent given prior was the approval needed. No participants were recruited from any potentially vulnerable groups and so further considerations were not needed for this. The assumption of the individualistic focus in entrepreneurship research, precludes collective solutions to problems that are conceived of as individual (Ahl, 2004). It is for this reason that the study of entrepreneurship is restricted, and the effect is that individuals are to be blamed for the problems in the world while institutional arrangements remain largely unquestioned. Additionally, triangulation is viewed as an alternative to validation (Denzin & Lincoln, 2003). The protection of anonymity and confidentiality was considered throughout the data collection process, as some entrepreneurs desired anonymity due to the risk of being inundated with requests of support. In addition, the permission for tape recordings and note taking was discussed prior to interviews.

## 3.9 Summary

This chapter looked at the research methodologies used in this research. Qualitative data was used, and interviews were the main method of data collection used to gather relevant information

to achieve the research objectives. The data was analysed using thematic analysis in which the themes can be found in the following chapter.

## 4.0 Results

### 4.1 Introduction

This chapter presents the findings of the interviews from the conducted research. Structured thematically, which helps in identifying the emerging motivational factors.

### 4.2 Pull factors

As stated in the literature review women are motivated by a combination of both push and pull factors. Pull factors are related to the need for accomplishment, self-achievement, independence and social status (Sarri and Trihopoulou, 2005), respondents mentioned three of them which were the desire to help others, personal values and self-achievement that motivated them to start a business.

#### 4.2.1 Desire to help ethnic community

A recurring theme that indicated a motivational factor for EFE starting their own business was their desire to help others, especially those from their own ethnic group. The cultural similarities women have with other members from their ethnic community may explain the sympathy they have towards those of them that are unemployed. For example,

*"I did want to provide employment for the Filipino community as there were many of them jobless and out of work, I managed to help many of them by employing them to work for my business"* [INT 6].

Evidently these women felt responsible to provide support to the unemployed members of their ethnic communities in the UK. Their concern for helping others was portrayed in the majority of respondents' comments, such as, *"I want to enable more and more services to help the migrants"* [INT 2], and *"my goal is always to see people reach their full potential"* [INT 1]. Success is associated with making a positive change and a difference in others' lives, they seek intrinsic rewards of satisfaction rather than extrinsic rewards of economic factors. Correspondingly, R2 stated that her greatest satisfaction in owning her business was *"to see some people who have progressed over the years has been fantastic, and you begin to think 'this is why I'm here' you know"* [INT 2]. Demonstrating the desire to help others in order to increase self-worth.

There appeared to be a link between the industry these women specialised in, and their aspiration to help others. Working in the beauty industry R3 stated that her passion for beauty, and devotion to making people feel good about their appearance motivated her to start a business. Similarly, the Filipino respondents who opened a convenience store expressed their desire to increase cultural awareness. For instance, *"I also sold other cultural products from Japan and Korea, the people there soon realised that I was doing a good thing for the community"* [INT 6], thus wanting to provide cultural awareness by selling Asian products which the local area lacked.

### 4.2.2 Values

Another common topic related to helping others was their religious beliefs. The majority of these ethnic women were religious which reaffirmed their views on making a change in others' lives. R1 discussed,

*"having seen the struggle for migrant women in the church that I went to, so I am quite a strong believer in God and helping others, to cultivate others to bring out the best in them"* [INT 1].

The same participant emphasised that her strong religious beliefs motivated her to start a business, and more specifically branding her business after a biblical passage. Thus, having strong values increased their determination to make a difference in others' lives. The Filipino women presented themselves as having strong family values in which supporting their families was a priority. Supporting their children who have been left in their home country was their main concern. R6 commented, "*I send money to the Philippines all the time, that is something Filipinos cannot avoid, as long as they know you're abroad they expect help*" [INT 6]. Therefore, the concept of seeking work abroad in order to earn a higher income to support family is expected for some ethnicities due to cultural traditions. However, it is evident that these women were giving emphasis on family values rather than explicitly stating the need to earn more money in order to have a higher standard of living. In addition, the same respondent felt comfortable when opening up about her experiences of difficulty growing up in a less economically developed country, "*life was hard when I was young*" [INT 6]. Thus, this was seen as a motivation for women to create a better life for themselves and learning from their experiences.

### 4.2.3 Self-achievement

A further motivation identified is the need for approval. Discrimination with previous work experience encouraged them to aim higher and reach their full potential. Lessons learnt from such

experiences made ethnic women want to continue growing as an individual by helping others. Achievement to them is reflected on the impact they are able to make on others' lives, and how they can help make a difference, R8 highlighted, "*I believe in having a life's purpose and that I was put on this earth for something bigger and better than to be working on someone else's terms*" [INT 8]. Furthermore, gaining autonomy was another underlying reason for women to enter self-employment. For instance R1 discussed,

"*I've always believed that I've been given a gift and I stand accountable in the sense that whatever gift I have, I have to deliver that to the world, so I'd rather not suppress that in a job where I am being told what to do where you are sort of limited in a sense*" [INT 1].

These women desired flexibility in their work schedules enabling a work-life balance. The independence they gained from running a business and not being restricted in the workplace was an important motivating factor.

## 4.3 Push factors

Pushing factors refers to elements of necessity such as insufficient family income and difficulty in finding employment (Orhan and Scott, 2001), respondents highlighted three important factors which are financial rewards, market opportunity and societal pressures.

### 4.3.1 Financial rewards

When considering income as a main motivator for starting a business there were varying responses. For some, financial rewards were seen as an important factor. Evidence of push factors was shown in R4 claiming, "*my business was not my passion, simply as a means to earn an income […] more importantly to make sure I could provide for my home and children*" [INT 4]. However, some respondents also discussed income not being a primary focus yet emphasised difficulties experienced in terms of finance, "*am I going to be able to be sustained, but I think having that drive, that I must be self-sustained pushed me to go forward*" [INT 1]. Correspondingly, R10 stated,

"*it's really like a hobby and the fact that I get paid is a bonus. When somebody asks me to make a cake my first thought is not the money, no, the first thing that comes to my mind is how am I going to make this beautiful*" [INT 10].

Highlighting that money was not her initial thought, it is merely viewed as a 'bonus' aspect of her business. Thus, EFE motivation to start a business cannot be simplified to one factor. The majority of women suggested that it was a combination of both push and pull motivational factors.

Furthermore, income played a major role for ethnic women to leave their countries and start a life in the UK due to better monetary conditions, R3 commented, *"it was a struggle for me to earn good money for my living there, so I came to the UK"* [INT 3]. R6 commented in the same vein stating that *"money is not good in the Philippines so like a lot of people you're just looking for a job abroad"* [INT 6]. Respondents interviewed from the same ethnicity appeared to have taken the position of a domestic helper as their initial form of employment. Filipino women preferred holding the position as a domestic helper in the UK compared to having an office job in their home country. Demonstrating that ethnic women are willing to make sacrifices in order to earn more, despite being away from family, they are satisfied knowing they are in a position to help. Their transition from coming to the UK as a domestic helper, and now owning a business of their own clearly proves their determination to achieve more. However, it should be considered that this was a sensitive topic, in which it is assumed respondents did not feel comfortable having their responses recorded. This may explain why the majority were hesitant to admit that financial rewards motivated them, instead they commented on factors, such as, the ability to send money to support their families in their home country.

### 4.3.2 Market opportunity

A few respondents acknowledged a gap in the market which initiated their business idea. R7 admitted "*it all started from my frustration of a lack of getting what I specifically want*" [INT 7], the niche was clear, thus she decided to accommodate to the market needs. Another respondent stated, "*I was getting frustrated with the lack of laundrettes in my area*" [INT 4] thus she opened a laundrette of her own, similarly R5 identified a "*gap in the market for Filipino and cultural products in general*" [INT 5]. Therefore, the women's frustration contributed to them starting a business because they acknowledged an opportunity in the market. Not finding a specific product in the market and identifying the absence of some cultural products gave some women the ability to enter the market, such as, opening a Filipino convenient store selling solely cultural products.

### 4.3.3 Societal pressures

Another theme that emerged from the discussions was the societal pressures women felt which motivated them to enter self-employment; this was not the aim of this study, however, it was an

important finding that respondents made known. The initial move to self-employment provides an insight into the significance of labour market forces. R1 emphasised the pressure she felt growing up in the UK stating, "*people are worried about pension and all these other things and sometimes you feel that push*" [INT 1]. The fast-paced work life environment pushed her to aim higher. Furthermore, seeking approval motivated her to keep going, thus she took the risk to start a business at the age of nineteen. Additionally, having a work-life balance was particularly emphasised for women with children. Holding the mothering role alongside full-time employment has served quite a challenge for these women. R4 mentioned, "o*ne of the most frustrating things when I was employed was that I had to have au pairs to look after children when I was unable to get them from school*" [INT 4]. The need to combine both domestic and employment responsibilities was evident. Hence, flexible employment was a motivational factor. However, having children was not viewed as a barrier for some women starting a business, it motivated them to earn more to support their families.

## 4.4 Challenges for ethnic female entrepreneurs

### 4.4.1 Language barrier

The majority of women emphasised that language was a key barrier hindering them to find professional employment. However, the language barrier acted as both a challenge, and a motivation for such women. The respondents that indicated no difficulty with language communication stressed the ease of communication when hiring those from the same ethnicity. R4 stated that Polish people "*worked for me as they were comfortable with the fact they could communicate with me*" [INT 4], highlighting the importance of communication for employees feeling satisfied at work, as well as, entrepreneurs being able to trust them.

The underlying issues identified with language barriers were miscommunication. The difficulty in presenting their thoughts as fluently in their own language which reduced their confidence in seeking more challenging roles and limiting employment opportunities. For instance, R3 stated, "*because of my English [...] I knew it would be very difficult for me to find employment here*" [INT 3]. Discrimination was evidenced by, "*the manager would be frustrated with me sometimes because I would misunderstand*" [INT 3]. Evidently, R3 had the most concerns with the language barrier, limiting her performance in the workplace. She attributed this difficulty with the fact that she only started learning English when she arrived in the UK, whereas, the other respondents had arrived with a basic understanding, or arrived in at an early age. Filipino and Jamaican

respondents did not experience any difficulties relating to language, as English is a necessary language to learn in their home countries.

### 4.4.2 Discrimination in previous work

Dissatisfaction with previous work experience due to discrimination influenced the majority of women to enter self-employment. Respondents expressed their experience of being disrespected, earning low pay, receiving poor treatment at work and having inflexible working hours. A result of being disrespected and not taken seriously in the workplace has led the majority to leave and go forth with their own business. Experiencing discrimination has made women acknowledge their potential, a participant reported, *"I just feel like we learn a lot more, we are a lot more resilient" [INT 2]*. She also explained the difficulty of being open about such a sensitive topic due to the interview being recorded which may imply a risk for them to be honest about this information. This was evidenced in the statement,

*"It's difficult to get these kinds of things recorded [...] if it was a white middle-aged man he would earn a lot more money than me... white men getting promoted and really looked after and I do remember thinking, why not me [...] unfortunately it is what it is" [INT 2]*.

It can be assumed that the majority of women felt the same way about opening up on such a sensitive topic, rather than explicitly stating their experience of gender bias in the workplace they responded quite generally. Thus, there is little evidence of workplace gender bias. R9 mentioned frustratingly that as a woman "*you'll be sat in meetings and you'll get spoken to like you are immoral*" [INT 9], which encouraged her to leave her role in the company and start her own property business. Evidently, these women are constantly seeking opportunities to be seen as equal to their male counterparts.

However, despite the discrimination these women faced they were still able to remain positive and value the lessons learnt. Ethnic women feel privileged to be living in a developed country and they acknowledge that they have more opportunities available to them compared to their home country. R6 discussed the difficulty of living in the Philippines, and suggested it is not common to stay there in the long-run if you want to be successful. Therefore, their experience of discrimination is overlooked to a certain extent as they consider themselves in a better position.

**4.5 Overcoming challenges**

**4.5.1 Male support**

In order to overcome the challenges ethnic women faced in the workplace and during the start-up process, the male figure played an important role in supporting them through times of difficulty. Most respondents emphasised the need to have a male figure, usually their partner to advise and reassure them; "*having that male influence, and it was probably one of the only male influences going actually you can do this that makes the difference*" [INT 9]. Similarly, R4 admitted "*it was actually because of my husband that I started up my own business as he had been running his own restaurant for years*" [INT 4]. Therefore, these women valued their husbands' input and, in some ways, felt reliant on their encouragement to keep going. Having a male influence provided these women with the confidence needed to go forth with their business idea, and more importantly believe they can.

**4.5.2 Social networks**

The importance of social networks was underlined by R9 stating that "*being able to speak to other female friends that have had the same experience, and to know that we were all basically experiencing the same thing*" [INT 9] was reassuring for her, resulting in increased business confidence. The importance of moral support in increasing women's confidence to start a business was highlighted. In addition, the religious communities play a vital role, R12 commented on the immense guidance she received when starting her business through her church community. Networking with other EFE and other communities was a strategy used in order to overcome the discrimination faced.

Furthermore, these social networks were also viewed as a resource to aid the business development. The assumption that these social networks offer a wider range of opportunities was supported by the discussion of the moral and financial support that these communities provide. Specific ethnic groups were able to provide brand awareness of their business as R5 states, "*I would ask them to help me spread the word about my business, to reach more customers in the area*" [INT 5]. The cultural advantage for these ethnic females was highlighted. It was also apparent that the majority of women had a family member or a friend who had their own business. All of the women from the South Asian origin expressed the influence that family and friends had on their decision to enter self-employment.

### 4.5.3 Self-belief and educating oneself

Women that emphasised their passion for their business appeared to have higher self-confidence, as they believed they had the knowledge and skills to succeed. Having a strategy in place was important for overcoming the challenges that these women faced. R7 commented "*although there were difficulties I think I had a good strategy for overcoming these*" [INT 7]. The majority of women used their own resources to educate themselves on their specific business area, comments such as, "*most of the stuff I do now I taught myself, nobody helped, just using the internet as a resource*" [INT 10], and "*nowadays the internet is your best friend*" [INT 8]. The majority of women were self-taught and those that took advantage of the resources available to them by educating themselves showed an increase in confidence in their entrepreneurial abilities.


### 4.6 Summary

While there are push and pull motivational factors that motivate EFE, the results show that it can be a combination of both that motivates them to start a business. More specifically, their negative experience of discrimination in previous employment has played a major role in motiving these women to enter self-employment.  This chapter addressed the research questions on motivation, challenges and strategies to overcome the challenges faced by EFE.

**5.0 Discussion**

**5.1 Introduction**

This section establishes a connection of the findings with the relevant theory reviewed earlier. It is organised as per the research questions, helping to address the research objectives. It was found that overall ethnic women were motivated by multiple factors, such as, self-achievement, autonomy and higher income, although pull factors were most common for women entering self-employment. Firstly, these women had a higher need to help others with their business and believed in having a life's purpose. In particular, the deep-rooted explanations for this was their experience of being poorly treated in previous employment. Secondly, it became clear that specific ethnic groups had commonalities, such as, Filipinos prioritise family, Indians emphasised family encouragement, and Jamaican women lacked confidence in terms of gaining finance from external sources.  In terms of challenges, language barrier was the most common factor hindering these ethnic women from finding employment opportunities and affected their rate of business progression. Finally, EFE managed to overcome the challenges face through male support, social networks or educating themselves on the business area.

**5.2 Motivational factors for ethnic female entrepreneurs to start a business in the UK**

This study explicitly demonstrates the positive impact social networks have in motivating EFE to start a business in the UK. The findings identify the importance for ethnic females to help employ others from their communities, whether ethnic or religious. Levent et al. (2003) supports this in emphasising how crucial ethnic communities are during the recruitment process and the opportunities available to those in the same ethnic group. Additionally, family and friends played a major role, which echoes Ram's (1994) findings on the wider resources available to ethnics who are part of a social network, compared to non-ethnics. One explanation for the increase in the number of female businesses stemmed from women's greater social capital (Renzulli et al., 2000). This study builds on Griffiths et al.'s (2006) findings, regarding the positive impact informal networks have on Somali businesses in the UK, by providing evidence from a variety of ethnicities to support this. However, social capital may not be limited to ethnics but also applicable to non-ethnics (Ram and Jones, 2008).

In line with Ram et al.'s (1999) study relating to the importance of family on ethnic minority businesses this research found that women, particularly South Asians, emphasised that family played a major role in encouraging them to start a business. This result reflects that of Borooah

and Hart (1999) who also found that Indian men have entrepreneurial characteristics making them suitable for the entrepreneurial role in Britain. This study extends this by providing the perspective of female entrepreneurs from a variety of ethnicities. Additionally, Asian women highlighted the importance of social networks during the business start-up process, which broadly supports Janjuha-Jivraj's (2003) findings in that Asians in Britain have access to denser social networks. The cultural approach acknowledged by Levent et al. (2003) identifies that ethnic groups have certain values, skills and cultural features that make them suitable for the entrepreneurial role, which this study supports through emphasising their cultural advantage. Thus, the first question in this study sought to determine: ***What factors motivate ethnic female entrepreneurs to start their own business?***

A further motivation identified from the research is the ability to combine career aspirations with the role of being a mother, this echoes work by Cromie's (1987) which suggests that women become entrepreneurs as a way of simultaneously meeting their career aspirations and the needs of their children. Women desire a work-life balance (Nel et al., 2010). Stevenson (1986) suggests that women are motivated by more than one single motivational cause, similarly, this research found that EFE' motivation stemmed from a combination of both push and pull factors. However, pull factors were the most motivating factor.

The findings drawn from this research highlight women's beliefs on having a purpose in life, thus they constantly seek ways in which they can make a positive impact in others' lives. Self-belief was a recurring theme amongst respondents, however, it was further expanded with many commenting on their religious status. However, in some instances autonomy was their main motive due to dissatisfaction in the workplace. Previous literature employed that women are primarily motivated by autonomy, achievement and a desire for job satisfaction (Cromie, 1987) which this study supports. Ethnic women seek to control their own lives, although Cromie (1987) suggests this is the case for both men and women. Furthermore, the findings from this study contradict with Clark and Drinkwater (2000) who suggest that ethnic minorities enter self-employment as a rational response to the labour market obstacles, as this research found it was closely related to personal values. Self-achievement was an important motivating factor for these women, which supports the existing literature (Feldman and Bolino, 2000; Hisrich et al., 1997).

Furthermore, frustration of not getting what they want was an aspect that motivated them (Marlow, 1997; Cromie and Hayes, 1991). Women identified a market gap and seized the opportunity. This study also supports Dhaliwal's (2007) findings that having knowledge on the industry was an aspect that motivated women to start a business. Sharing their skills with others

was a common response. This study highlights the ways in which ethnic women are able to turn the challenges faced into their motivation for starting a business.

On the contrary, a few women suggested that they were motivated by extrinsic rewards, such as, financial rewards. A recurring theme was their desire to earn more, to be able to provide for their family back home. Therefore, although achieving a higher income was a motivation for them starting a business in the UK, it was only reflected through their desire to support family. There was no evidence of respondents starting a business that is of low innovativeness, as suggested by Volvery (2007), the majority of women started a business as a result of their strong interest in the industry.

**5.3 Challenges ethnic female entrepreneurs face prior and post self-employment**

Language and access to finance was the main barriers for EFE. Women mentioned the slow progression in their business due to language difficulties. This study gives a nuanced perspective when looking at this particular group it was found that the language barrier reduced women's confidence in seeking professional employment opportunities, thus entered into self-employment as a coping strategy. Relatedly, another recurring theme was their willingness to employ those from the same ethnic group as they felt more at ease in terms of communication. The incentive to improve language fluency played a major role in their decision to move to the UK and gain social acceptance in the host-country. Thus, these results relating to the theory and addressing the gaps in the literature respond to question 2: ***What are the main challenges ethnic female entrepreneurs face when starting their business?***

Evidence of ethnic discrimination was not found in this study, contrasting to Levent et al.'s (2003) findings. However, the significance of gender discrimination was emphasised throughout the discussions, women experience feelings of inferiority, and thus feel discouraged to seek higher positions in the organisational pipeline. Hence, the increase in the number of women-owned businesses, as women desire to control their own lives (Renzulli et al., 2000). Thus, this study highlights the importance of the issue of gender bias, specifically for ethnic women who are new arrivals struggling to find employment due to their limited resources and language ability.

Finance was a key barrier for ethnic minority women starting their business, hence the majority rely on their own personal finance during the start-up process. At the same time, one of the recurring themes was the fear of loan rejection ethnic women had, and the differences between ethnic groups. A Jamaican respondent claimed that her discouragement was related to not expecting a white middle-aged man to understand her business idea and cultural background. Fear

of rejection led her to other sources of finance, such as, family and ethnic community. On the contrary, a Filipino respondent acknowledged the immense support she received from previous employment that aided her in gaining access to start-up finance. The empirical focus of this particular group for this study gives a nuanced perspective on how EFE from varying ethnicities have different experiences in terms of the financial barriers they face.

Furthermore, the results from this study suggests that fear of financial rejection varies amongst ethnicities and echoes with previous studies in that Black African firms report higher loan denial rates as discouraging them to ask for a loan (Blanchflower et al., 2003). Thus, the results demonstrate the varying experiences in gaining access to finance amongst different ethnic groups. Although finance was a common barrier for women, it cannot be specified to ethnic women as Cromie (1987) suggests it is applicable to female entrepreneurs in general. This study highlights the challenges EFE face, however, the financial problem may be due to the lack of confidence, which suggests there is a need to redefine the nature of ethnic disadvantages.

There appears to be evidence of entering self-employment as a result workplace frustration, perhaps due to the glass ceiling as suggested by Marlow (1997), in which, gender plays a crucial role in workplace experiences. The lack of respect they received as a result of being female was heavily emphasised, relating to studies on stereotype-based expectations (Heilman and Chen, 2003). The challenges imposed by their less favoured position is an aspect that instigated EFE' motivation. However, this research does not provide evidence for ethnic women experiencing challenges in terms of gaining employment due to racial discrimination. Dissatisfaction in previous employment was a result of inflexible hours, poor treatment and gender related discrimination, and as a result women enter self-employment, providing affirmation of Marlow's (1997) findings. Furthermore, supporting Cromie's (1987) findings in that women are less concerned with making money compared to men. Consequently, this study highlights that ethnic women enter self-employment as a method of escaping the challenges faced in the workplace.

What is of particular significance is that comments on push factors, such as, financial rewards were in direct relation to supporting family in their home-country. This study has been valuable in understanding the personal sacrifices EFE are willing to make in order to support their family and to prove their potential. However, an unexpected finding is that children are not viewed as a barrier hindering them to move abroad and enter self-employment. In contrast, Carter and Allen (1997) suggests that women who do not have dependent children are more likely to have larger businesses. Several women had children back in their home countries in which they were motivated to send them money and provide a better life. There appears to be little evidence in the research that ethnic women experience challenges other than language barrier and lack of finance,

in which Levent et al. (2003) suggests other constraints include lack of knowledge, lack of management skills and regulatory barriers. In addition, this finding is contrary to that of Dhaliwal (2007) who states that ethnic entrepreneurs experience both race and gender discrimination.

**5.4 Ethnic female entrepreneurs coping with or overcoming the challenges faced**

There were numerous factors mentioned to help EFE overcome the challenges they faced. In summary, the most pertinent factors involved were; social networks, having a male support and having a sense of self-belief. By acknowledging the strategies used to overcome the challenges faced, adds further weight to the importance of pull factors as a motivation to add a sense of meaning to their work. A key finding gathered from this research is that women do not feel comfortable acquiring finance through external sources, demonstrating their reliance on social networks as their preferred method of gaining access to finance. Thus, this study supports previous research that underlines the importance of social ties for EFE overcoming the challenges they experience as a new arrival in the UK, and starting a business (e.g. Davidsson & Honig, 2003; Greve & Salaff, 2003). In addition, the value social networks provide to EFE as a wider resource has been portrayed in this study through the immense opportunities. As mentioned in the literature, informal networks are vital for business success (Griffiths et al., 2006). This research addresses the need for female support networks, and also the underlying importance that a male figure has on boosting these women's confidence. Ram (1994) suggests that reliance on such networks is a result of racism in the wider environment. Undoubtedly, these women have managed to turn their disadvantage as an ethnic minority into an advantage.

The profound influence of husbands motivating ethnic females to start a business and encourage them to achieve their full potential has been revealed throughout this study. It was evident that particularly Asian women, viewed their husbands as being a major influence. This finding was consistent with that of Dhaliwal (2007) who suggests husbands encourage Asian women into self-employment. However, it is worth noting that those respondents who did not have a husband claimed their motivation stemmed from their family encouragement or childhood upbringing. This research identifies the extent to which husbands provide women with business knowledge, guidance and moral support. In addition, the majority of women had entrepreneurial husbands. This increased the likelihood of women wanting to own a business, relating to McElwee and Al-Riyami's (2003) findings on Omani women, suggesting that the more successful a women's husband is the more likely they are to become an entrepreneur. This study extends this in highlighting that women with successful husbands provided them with the confidence needed, this was evident across all ethnicities. Therefore, the presence of a male figure was a strategy for

overcoming the lack of confidence and feelings of inferiority, hence responding to the third research question to investigate*: How ethnic female entrepreneurs overcome or cope with the challenges faced?*

The issue of lacking the relevant skills in some aspects of the business was overcome through acquiring resources and attending courses to help them. Women were constantly trying to improve themselves, and the majority were self-taught. This finding was also reported by Dhaliwal (2007) although, identified that men are more reluctant to attend courses for self-improvement. An explanation of this may be due to mentorship being more available to men than women or ethnic groups (Heilman and Chen, 2003). The desire to constantly improve themselves was an aspect that motivated them to enter self-employment.

This study suggests that women's negative experiences contributed to their decision to leave full employment and start a business in which they can prove that they can do it. Thus supporting Stoner and Fry's (1982) findings on workplace dissatisfaction being a key motive for self-employment. Although, these negative experiences were found to be related to gender rather than their ethnicity. These ethnic women did not suggest that they experienced any forms of racial discrimination in the workplace which pushed them into self-employment. Nevertheless, women were able to turn their negative experience of discrimination into a positive, using it as a motivation to start a business in the UK. In addition, this study supports Nel et al. (2010) in that these women have the desire to have a work-life balance. The majority of respondents claimed that having a flexible work schedule was a main motivator for them.

### 5.5. Summary

This chapter aimed to answer the research questions through analysing the results section. However, this study does have its limitations as explained in the following.

### 5.6 Limitations of the study

Qualitative research does not aim to ensure representativeness, but rather it yields substantive information in order to clarify the problem issue, through this facilitate ideographic, holographic, naturalistic or analytical generalisation (Sandelowski, 1995). The issue of generalisability is hard to avoid since qualitative studies are often rejected by reviewers, as they lack belief in the value of small purposeful samples due to difficulties with generalisability (Neergaard, 2007). In addition, regional effects may have influenced the results. Although, a large number of the

respondents were from the Filipino community the results can be applied to both female and ethnic entrepreneurial literature. Generalisability, however, is not the purpose of this paper. The criteria of representativeness and reliability generally do not belong in the qualitative research tradition (Neergard and Ulhoi, 2007).

To suit the aims of the study, purposive sampling based on the respondents' ethnicity and career choice was used. Although not a particular limitation, as the nature of qualitative research is concerned with gathering rich data on experiences and not generalisability, findings may be attributed to other factors. The majority of the respondents came from a less economically developed countries. Therefore, their higher levels of determination may be a result of their difficult experiences growing up. Perhaps this could explain their need for approval. Future research could perhaps investigate the motivations for those ethnic females arriving from wealthier backgrounds, as these may differ.

## 5.7 Recommendations for future research

This study has provided an exploration into the different motivational factors for EFE starting a business in the UK. However, gaps in the understanding prevail; further research is therefore required in other similar areas. A wider sample of different ethnicities would have enabled more valid research to determine whether it is due to the individual's ethnicity. While this dissertation focused on comparing entrepreneurial motivations across different ethnic women, it would be useful to limit the area to a couple ethnicities or regions, and compare the main similarities and differences. One interesting area could be focused on South East Asians in London. Thus, future research could determine whether ethnic status has an independent effect on the engagement in different stages of the entrepreneurial process. Another area of focus could be on the demotivating factors for these EFE. It is evident that most of them would have had doubts when deciding to start their business, especially due to the challenges.

**6.0 Conclusion**

The number of female and ethnic entrepreneurs in the UK is rapidly increasing, stimulating much academic and organisational interest. Yet there remains a lack of literature focusing on both ethnic and female entrepreneurship. This study has explored the different push and pull factors that have motivated EFE to start a business in the UK. The research questions that are detailed in section 3.2 have been addressed. Having critically discussed the findings against existing literature and theory, this study has provided some notable contributions to this field of research.

Despite the aforementioned limitations, this study has yielded some important findings which have addressed the research aims and objectives. Firstly, this study explores both female and ethnic entrepreneurship, whilst providing a greater understanding and detailed evidence of different perspectives from a variety of ethnicities. This study was exceptionally rich in drawing attention to EFE' motivations, challenges and ways of overcoming challenges faced, being a minority and starting a business in the UK. This research has brought attention to the differing experiences of EFE from a variety of ethnicities, acknowledging that the business start-up process and challenges faced varies according to the individual's ethnic background. Factors such as cultural traditions, values and social networks all play a part in the EFE entrepreneurial experience. The main problems hindering the EFE from starting a business were found to be limited access to funding and lack of language skills. Based on the results it is evident that EFE are able to turn their alleged disadvantage as an ethnic minority to an advantage by making the most of both their cultural advantage and personal resources.

In particular, this research demonstrates the differences in entrepreneurial experiences amongst different ethnicities within the London and Leeds region. It is important to acknowledge that their needs and experiences of starting a business in the UK vary according to many factors, such as, ethnicity and previous employment. Furthermore, practical implications of this study, is that policy makers could enable more targeted support according to EFE' needs, motivations and challenges. In addition, it has important ramifications for aspiring female entrepreneurs and academics.

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**8.0 Appendices**

**Appendix 1: Interview guideline**

**Building rapport**

- Tell me a bit about yourself and your background?
- Where were you born? When did you come to the UK and why?
- When did you start thinking about becoming an entrepreneur?

**Before they started their business**

- What previous work experience did you have before starting your business?
- Did you do entrepreneurial activities as a youth?
- Did you have parents that were entrepreneurial?
- Who, if any, influenced you to want to become an entrepreneur?
- How did you come up with your business idea?
- What talents do you possess that have helped you in your business?
- Initially what was your main concern for entering self-employment, flexibility of a work-life balance or the need for control and proving to yourself that you can do it?

**During their business start-up process**

- What sort of resources did you have (not just financial) when you started your business? What sort of networks did you have? Any communities that helped you throughout your business start-up process?
- Who taught you about the business you are in, or was most of your learning self-taught?
- Has this business always been a passion or was it something to fall back on?
- What difficulties did you have when you started your business? How has being an ethnic female entrepreneur INFLUENCED your experiences and challenges?
- Would you say your business is currently where you hoped it to be when you first started?
- How long did it take to get to where you wanted to be?

**Intrinsic or extrinsic motivation**

- Have you ever experienced discrimination within the workplace being a female or due to your ethnicity? How did you overcome this/ handle it?
- What would you say was the most motivating factor for you to start your business? Economic situation/ Helping others
- What has been the greatest satisfaction in owning your own business?
- Did your need for control change as the business grew?

**After establishing their business**

- How have your goals and values changed since starting your business?
- Why did you establish your business in the UK?
- What would you do differently if you had to do it all over again?
- What advice would you give to a female ethnic student interested in starting a business in the UK?

**Appendix 2: Risk Assessment Form**

UNIVERSITY OF LEEDS

## Fieldwork Assessment Form (Low Risk Activities)

| **Fieldwork Project Details** | |
|---|---|
| Faculty School/Service | Business school |
| Location of Fieldwork | Small businesses in Leeds and London |
| Brief description of Fieldwork activity and purpose (include address, area, grid reference and map where applicable). | In-depth qualitative interviews carried out on ethnic female entrepreneurs with SME within the Leeds and London region, investigating the motivations for starting their business |
| Fieldwork itinerary e.g. flight details, hotel address, down time and personal time. | 1 hour long interviews |
| University Travel Insurance Policy Number | N/A |
| **Organiser Details** | **Contact details** Name, email, telephone |
| Fieldwork Activity Organiser / Course Leader | XXXXXXXXXXXXXXXXXXXXX |
| Departmental Co-ordinator | |
| Nature of visit Size of Group, lone working, staff, postgraduate, undergraduate. | An undergraduate student working alone for researching purposes |
| **Participant Details** Attach information as separate list if required. | **Contact details** Name, Address, email, telephone, gender and next of kin contact details |
| | |
| | |
| | |
| | |
| | |
| | |

# HAZARD IDENTIFICATION

Identify all hazards specific to fieldwork trip and activities, describe existing control measures and identify any further measures required.

**HAZARD(S) IDENTIFIED**

**CONTROL MEASURES**
*(e.g. alternative work methods, training, supervision, protective equipment)*

| HAZARD(S) IDENTIFIED | CONTROL MEASURES |
|---|---|
| **Nature of the site**<br>*School, college, university, remote area, laboratory, office, workshop, construction site, farm, etc.* | Business office environment |
| **Transport**<br>*Mode of transport while on site, to and from site, carriage of dangerous goods etc.* | N/A |
| **Violence**<br>*potential for violence in location, political and social unrest; against participants (previous incidents etc.).* | N/A |
| **Cultural Considerations**<br>*Specific to the activity or participants.* | N/A |
| **Individual(s)**<br>*medical condition(s), young, inexperienced, disabilities etc.* | N/A |
| **Work Pattern**<br>*time and location e.g. shift work, work at night.* | N/A |
| **Other**<br>*e.g. temperature, humidity, confined spaces.* | N/A |

| Title: | Fieldwork Assessment Form (low risk) | Number: | PR 8G17.4 v2 | Issue date: | 10/ /06/13 | Page Number: | Page 2 of 4 |
|---|---|---|---|---|---|---|---|

## Additional Control Measures

| **Pre-departure Briefing**<br>*Carried out and attended.* | N/A |
|---|---|
| **Training**<br>*Identify level and extent of information; instruction and training required consider experience of workers.* | N/A |
| **Supervision**<br>*Identify level of supervision required e.g. full time, Periodic telephone/radio contact.* | N/A |
| **FCO advice**<br>*Include current FCO advice for travel to the area where applicable.* | N/A |
| **Other Controls**<br>*e.g. background checks for site visits.* | N/A |
| **Identify Persons at Risk**<br>*This may include more individuals than the fieldwork participants e.g. other employees of partner organisations.*<br><br>*Copy of other Organisation's risk assessment attached?* | N/A |
| **Additional Information**<br>*relevant to the one working activity including existing control measures; information instruction and training received, supervision, security, increased lighting, emergency procedures, first aid provision etc.* | N/A |

| **Residual Risk**<br>*Is the residual risk acceptable with the identified controls?* | Yes | |
|---|---|---|
| | No | |

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|---|---|---|---|---|---|---|---|

**Assessment carried out by**

**Names of person(s) involved in Fieldwork**
*N.B: This can take the form of a signed class register when large group work*

**Fieldwork Activity Organiser / Course Leader** *e.g. PI, etc*

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**Appendix 3: Example Annotated Transcript**

**Respondent 1 Interview Transcript**

**START OF INTERVIEW**

**Interviewer: I'd like to start by asking you to tell me a bit about yourself, your background your business?**

**Participant:** I was born in Jamaica and I came to the UK when I was 13 years old, so I managed to finish most of my high school in the UK. Most of my siblings and both my parents are here, being the youngest of all my siblings. I am currently married, with four beautiful children, four girls.

*Microsoft Office User*
*Bio*

*Microsoft Office User*
*Bio*

At this moment in life I run my own organisation, so I have two different sides of what I do in business. One side of my business focuses on working with other entrepreneurs as well, and also I run a charitable organisation which focuses mostly on education and training, so it goes alongside supporting people who have started their own businesses, wanting to stay compliant, so we work alongside providing personal hygiene, those who might be builders and might need self-aid,

*Desire to help others*

We have those who have started their own catering business. So we provide food hygiene, those that might be builders they need health and safety if they are self-employed builders, we also provide first aid which is good to have training for in these particular industries.

**Interviewer: When did you decide to become an entrepreneur?**

**Participant:** Oh gosh, I started thinking about becoming an entrepreneur since I was fifteen years old, straight out of high school. Towards the end of the year we had to choose what subject we wanted to study, and I chose business because somehow, I knew I always wanted to start my own business. In what particular field was not established at the time but I knew I always wanted to start my own business.

*Entrepreneurial desire at a young age*

**Interviewer: And it all stemmed from taking the entrepreneurial course when you were fifteen?**

**Participant:** Yes

**Interviewer: What previous experience did you have before you started your business?**

**Participant:** previous experience, well my main grounds enabling me to start my own business was in college from when I was seventeen years old having left high school I did a diploma in business with that course we were given the opportunity to start our own business, um it was called young enterprises, it was actually in park lane college so while we studied the business course we had the opportunity to start our own business in groups in the class

**Interviewer: I see so during this course you were able to learn the main entrepreneurial skills?**

**Participant:** I would say the basis of starting your own business depends, for some people you can have the natural desire or you can have the skills taught to you, but obviously you learn a lot more when you actually embark on starting your own business more so than studying it in college, but I would say that the ground started from being able to start my own business and I think that brought out my creativeness, so when as a group we decided to make our own greeting cards, that kind of brought out my creativeness, I was surrounded by a bunch of boys, not sure how that happened but I was grouped with all boys, I think there were more boys in the class so I ended up with more boys so obviously I had to make the cards and it started from there, we had the opportunity to sell them at a fair as well so exhibition and a fair, that's when I thought yes this is definitely what I want to do.

**Interviewer: So you clearly had a lot of exposure to entrepreneurial activities during this course. Were your parents by any chance entrepreneurial in any way?**

**Participant:** Most definitely, both my parents!

My mum sort of does sewing and my dad is a mechanic. He had his own business shop and garage back home in Jamaica, so I would definitely say definitely.

**Interviewer: Did they perhaps influence your decision to start your business?**

**Participant:** Definitely, as well as my own desire.

I think it sort of flows naturally, rather than if my parents did it I can do it. It flows naturally because of the desire I had to start my own business, and as you become more aware… because I was only

fifteen, you're not as aware as you would be at the age of twenty-one and over, so I started understanding the sort of implications as well as the benefits of starting your own business as I grew older beyond, over eighteen years old, I realised the contrast of rather than saying if they can do it I can do it, I often wonder why they didn't continue, as my parents stopped when they came to the UK. So, my parents came here before I turned thirteen and they came to England and brought us over. For me when I started my own business, I wondered why my parents had stopped, they didn't continue.

So I got to a point where I started to try and encourage them because my dad being a mechanic, it is a huge opportunity and a huge business and so it took him a while before he grasped the idea that he could start here... and I think actually only in the last two years I started supporting my dad in buying and selling vehicles because as a mechanic he has the opportunity to buy, fix the cars and then sell them, so my dad is doing that kind of business now.

**Interviewer:** Wow, it must be an amazing feeling to now be able to help your father, giving back in a way

**Interviewer: Initially what was your main concern for entering self-employment? Was it the need for self-control or perhaps a way of proving to yourself that you can do it?**

**Participant:** I think it's more proving myself that I am able to do it, because growing up in this country, in the UK, there is sort of that idea that you have to have a job or have to be in a job in order for you to go forward and achieve something, people are worried about pension and all these other things and sometimes you feel that push, you know that you've got to be in a job but I took that risk at the age of 21 when I got offered a job, but I did start my own business at the age of 19 straight school doing the greeting cards but you find there was a bit of struggle in between trying to establish, leaving school, not having a follow-up support not having someone to guide you in the right place, it was sort of as if you study, get what you need, get the qualifications that you need and then you are sort of send on your way to 'fly the nest' in a sense, there was not that support after where the college would say ok these are the different routes you can take if you want to start your own business, so even though I decided to continue doing greeting cards, it did not take of as well as what you would expect with any business, so I still had to take on employment and I was offered a full time job at the age of 29... but having thinking about you know I can make my own greeting cards, the first sort of cards I made were actually wedding invitations, the first set of cards I remember I sold around 50 and they

were handmade and I made £200 from that, and I thought with this great potential in this and I decided to turn the job down and I didn't regret it at all until this day.

There was that sort of risk factor of am I going to make it, am I going to be able to turnover some profit to be able to go forward with this, but I was driven having experienced my potential of having done my first set of wedding invitations sold at £200 and for me that experience definitely pushed me to continue. So my first business was greeting cards, then I went on in doing the full wedding planning and started to sell wedding gowns and all these other things

**Interviewer: Amazing, so you mentioned you've owned many businesses?**

**Participant:** Yes so one of my main businesses was in wedding planning which went really well, ive had an online shop before so I had an ecommerce website doing children wear which stemmed again from doing weddings, I think the riskiest business idea I've ever done was starting a butcher shop with my husband, here in Leeds. So that was an amazing experience of 2 years, so I got married with my husband at 23 years old, starting the business with my husband we started with parcel deliveries having an agent account with DHL where we send parcels worldwide.

**Interviewer: What difficulties did you have when you started your business?**

**Participant:** Like I said it is mostly around the financial aspect of the business, am I going to be able to be sustained but I think having that drive, that I must be self -sustained pushed me to go forward. Everyone as their belief stands in a way, I've always believed that I've been given a gift and I stand accountable in the sense that whatever gift I have, I have to deliver that to the world, so Id rather not suppress that in a job where I am being told what to do where you are sort of limited in a sense, because when you work for someone you develop in their business so they have a particular criteria that you have to go according to or they schedule your time when you have to leave and when you have to come but I just thought you know what there is that burning desire, I just wanted to get my gift out and one of my greatest gift I would say is administration being organised and able to manage well, that for me I realised those skills enabled me to be able to go forward so I focused on delivering everything I have to others.

Comments (margin):
- **Microsoft Office User** — Have to be risk oriented- success is not guaranteed
- **Microsoft Office User** — Initial business idea created opportunity to create new businesses
- **Microsoft Office User** — New businesses were a result of success in first business
- **Microsoft Office User** — Risk oriented
- Concern to be sustained
- A belief in life's purpose
- **Microsoft Office User** — Rather not suppress her own potential by working for someone else
- **Microsoft Office User** — Recognised the restriction in paid employment

**Interviewer: Any challenges as an ethnic female entrepreneur?**

**Participant:** I think yes, there were challenges. I know I have a purpose to fulfil on this earth and that means its my gift that I have to give to the world, I keep it to myself I experienced challenge from when I was in high school here and I remember when one of my English teachers once said to me that you are not going to do any better than an E in your English at the pace that you're going, and I thought well whatever pace I'm going is the pace that you're taking me at, and that was my thought. I think that one of the areas that troubled me as well when I was growing up in school, not in a way where it frustrated me, is being in a country where my teachers were in a position where they were trying to keep me low, I always loved numbers and my maths teachers put me in a lower grade that I didn't think I deserved to be there. One of the things I realised was the way they taught maths here was completely different to the way that they taught maths in Jamaica, so there was never that understanding, they never understood that where I came from its different how I learnt it, so I don't think they even thought about those things back in those days back in the year 2000s that there are children coming from different countries who may have learnt in a different way, being 13 years of age you would have learnt a lot within that time. I really struggled, because of the way I was working my maths out although I got to the same answer they said that's not the way you do it. Massive educational difference- and there was that massive struggle there. Now I am at a point where I am doing book keeping and accounts, so I would love to have a little chat with my teacher now.

**Interviewer: Is your business where you want it to be? How long did it take for you to get your business to where it is today?**

**Participant:** Having started my business when I was 19, multiple businesses in fact I learnt a lot from that so in the year 2015, having seen the struggle for migrant women in the church that I went to, so I am quite a strong believer in God and helping others, to cultivate others to bring out the best in them, and I realised that there was a struggle for women who have travelled from different countries to come here, in fact it was through my religious belief that I came up with the company name.

**Interviewer:** Wow, definitely

**Participant:** the English barrier, not finding employment because of the barriers and I decided that I would join with this other lady to deliver health and safety and training in first aid, so she had a company in which she would deliver for care, for people that were doing home care, so I partnered

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*Margin annotations:*

Purpose on this earth- want to make a change

Discouragement from high school teacher

Perceived discrimination in classroom at a young age

Culture difference in education

**Microsoft Office User**
Bio

Religious status supports belief of helping others

Motivation stemmed from religious belief

Language barrier main challenge

with her to start to deliver these trainings in health and food safety to these women in the church, but they were grown women and I thought to enable them to have even a certificate to say yes I've done something to improve my English, go through the process and be around others and be in a group and learn, so we started delivering these trainings in a group, some of them wanted to actually start their own business, some who had already started their own business in catering and they needed to know how to stay compliant for the safety of others and it grew from there in 2015 so within just about 2 years we've developed our organisation in education and training and we now have our own place and we're turning over pretty well, it seems like we've been doing it for years but the last 2 years we started the education and training organisation, and over the last 2 years we've been doing really well and grown, so where I'm at right now it's not too much of a surprise but it's been quite wonderful and overwhelming and I definitely attribute that in a sense of that what I've experienced from starting multiple businesses of my own you learn what not to do and what to do, you learn who to go to and who not to go to. You also know when to improve, so I've taken on other sort of training in education and training, and also assessing so coaching and I am looking forward to doing a teaching course. These are classroom and online. I've been doing a classroom course to do with teaching English, because I realised that those who are involved with the church community are mostly migrants and they want to start their own business, there are some that are really passionate and as I said you have some who are doing it just because others are doing it, or they are doing it because they can't find mainstream employment but then they have the barrier of their English and they want to try and translate what they know or what they have learnt in English. So that is one of the areas we are working with those who have started their own business very close process of literally teaching them English while they are developing their business, so that is something that I am doing at the moment. It's a huge challenge but it's beautiful.

**Interviewer: What would you say was the most motivating factor for you to start your business?**

**Participant:** The motivating factor is realising others' potential, ive realised my potential and I want others to realise theirs, and I think that is really what is motivating me, especially in this time is understanding that people don't realise that they have hidden potential that they need somebody to help them to tap into that and realise that they can do more than either what people have said, or they can do more than what they've thought about themselves because of circumstances so that's what's motivating me right now, it's to bring out people's potential.

**Interviewer: Not money at all then?**

**Participant:** Not at all, if it was money I wouldn't be volunteering at the migrant access project because the support that we give them is real.

**Interviewer: How have your goals and values changed since you've started your business?**

**Participant:** My goal is always to see people reach their full potential. It's as though I am my own experience in the sense that, ive done my very best through my business experience and the work that ive done and by realising my own potential and working on weaknesses and strengths, then realising that others do have potential that they may not even realise; it's amazing when you fail in certain things what you can learn about yourself in that time of hardship of difficulty and failure you learn that you can actually cope in a way that you never thought, or you found a solution that you would've never thought because going through that difficult time and I think that people should understand that they shouldn't run away from failure or crisis.

**Participant:** One international speaker once stated that in the Chinese language there is no word or translation for crisis, it's actually opportunity so the word crisis is actually opportunity. When you look at the last shooting that has happened in the US, they came up with a protective box to place in classrooms which is camouflaged in a way that you wouldn't realise it was made from a crisis. People need to understand that failure is not a crisis it is an opportunity.

**Interviewer: Definitely agree with you there, so you clearly embrace failure.**

**Interviewer: What advice would you give a female ethnic student wanting to start a business in the UK?**

**Participant:** The first advice I'd give is look at your experience, use your experience to shape where you're going to go, because sometimes it is your experience that shapes where you are going to go. If you have experienced something that is negatively, it's going to impact whatever you do in the future, so you've got to look at your experience first and then study it.

If there is something in me that I've either gone through that is affecting me now, I've got to deal with it now. Don't go into business because you've been hurt or upset, do it because you desire to do it, do it because you want to leave a legacy behind. If you use your past a positive driving force it will impact you later. I've seen it happen before with people who have experienced mental health issues, and still decided to start with their business and halfway through their business they broke down because they did not solve their own issues first. If your experience is going to impact negatively on what you're going to do then you need to deal with that first. It takes a lot of soul searching and building on your own skills before you actually start a business of your own.

**END OF INTERVIEW**

**Appendix 4: Nvivo Codes from transcripts**

Code 1 and Notes: Bio

Quote 1:
"I was born in Jamaica and I came to the UK when I was 13 years old"

Code 2 and Notes: Bio

Quote 2:
"I managed to finish most of my high school in the UK"

Code 3 and Notes: Entrepreneurial desire at a young age

Quote 3:
"I started thinking about becoming an entrepreneur since I was fifteen years old, straight out of high school"

Code 4 and Notes: Bio

Quote 4:
"I was seventeen years old having left high school I did a diploma in business"

Code 5 and Notes: Lessons learnt through business process

Quote 5:
"You learn a lot more when you actually embark on starting your own business more so than studying it in college, but I would say that the ground started from being able to start my own business and I think that brought out my creativeness"

Code 6 and Notes: Bio

Quote 6:
"My mum sort of does sewing and my dad is a mechanic. He had his own business shop and garage back home in Jamaica"

Code 7 and Notes: Bio

Quote 7:
"My parents came here before I turned thirteen and they came to England and brought us over."

Code 8 and Notes: Encourage parents to reach full potential

Quote 8:
"So I got to a point where I started to try and encourage them"

Code 9 and Notes: Support father for his business

Quote 9:
"in the last two years I started supporting my dad in buying and selling vehicles because as a mechanic he has the opportunity to buy, fix the cars and then sell them, so my dad is doing that kind of business now"

Code 10 and Notes: Prove to oneself they can do it

Quote 10:
"I think it's more proving myself that I am able to do it"

Code 11 and Notes: Societal pressure- making something of yourself and having a good job

Quote 11:
"Growing up in this country, in the UK, there is sort of that idea that you have to have a job or have to be in a job in order for you to go forward and achieve something, people are worried about pension and all these other things and sometimes you feel that push"

Code 12 and Notes: Bio

Quote 12:
"I took that risk at the age of 21 when I got offered a job, but I did start my own business at the age of 19 straight school"

Code 13 and Notes: Challenge starting a career in entrepreneurship with no guidance from college

Quote 13:
"not having a follow-up support not having someone to guide you in the right place, it was sort of as if you study, get what you need, get the qualifications that you need and then you are sort of send on your way to 'fly the nest' in a sense, there was not that support after where the college would say ok these are the different routes you can take if you want to start your own business"

Code 14 and Notes: Expectation vs reality

Quote 14:
"It did not take of as well as what you would expect with any business"

Code 15 and Notes: Initially business was not profitable

Quote 15:
"it did not take of as well as what you would expect with any business, so I still had to take on employment and I was offered a full time job at the age of 29"

Code 16 and Notes: Needed an extra source of income when starting business

Quote 16:
"it did not take of as well as what you would expect with any business, so I still had to take on employment and I was offered a full time job at the age of 29"

Code 17 and Notes: Saw the opportunity and experience of success initiated drive to start business

No regrets

Quote 17:
"cards I remember I sold around 50 and they were handmade and I made £200 from that, and I thought with this great potential in this and I decided to turn the job down and I didn't regret it at all until this day"

Code 18 and Notes: Have to be risk oriented- success is not guaranteed

Quote 18:
"There was that sort of risk factor of am I going to make it, am I going to be able to turnover some profit to be able to go forward with this,"

Code 19 and Notes: Initial business idea created opportunity to create new businesses

Quote 19:
"So my first business was greeting cards, then I went on in doing the full wedding planning and started to sell wedding gowns and all these other things"

Code 20 and Notes: New businesses were a result of success in first business

Quote 20:
"I had an ecommerce website doing children wear which stemmed again from doing weddings"

Code 21 and Notes: Risk oriented

Quote 21:
"The riskiest business idea I've ever done was starting a butcher shop with my husband"

Code 22 and Notes: Access to finance always a challenge

Quote 22:
"the financial aspect of the business, am I going to be able to be sustained but I think having that drive, that I must be self -sustained pushed me to go forward"

Code 23 and Notes: A belief in life's purpose

Quote 23:
" I've always believed that I've been given a gift and I stand accountable in the sense that whatever gift I have, I have to deliver that to the world"

Code 24 and Notes: Rather not suppress her own potential by working for someone else


Quote 24:
"I'd rather not suppress that in a job where I am being told what to do where you are sort of limited in a sense, because when you work for someone you develop in their business so they have a particular criteria that you have to go according to"

Code 25 and Notes: Recognised the restriction in paid employment


Quote 25:
"I'd rather not suppress that in a job where I am being told what to do where you are sort of limited in a sense, because when you work for someone you develop in their business so they have a particular criteria that you have to go according to or they schedule your time when you have to leave and when you have to come but I just thought you know what there is that burning desire"

Code 26 and Notes: Purpose on this earth- want to make a change

Quote 26:

"I know I have a purpose to fulfil on this earth and that means its my gift that I have to give to the world, I keep it to myself"

Code 27 and Notes: Discouragement from high school teacher

Quote 27:
"My English teachers once said to me that you are not going to do any better than an E in your English at the pace that you're going, and I thought well whatever pace I'm going is the pace that you're taking me at"

Code 28 and Notes: Perceived discrimination in classroom at a young age

Quote 28:
"Where it frustrated me, is being in a country where my teachers were in a position where they were trying to keep me low"

Code 29 and Notes: Culture difference in education

Quote 29:
"so there was never that understanding, they never understood that where I came from its different how I learnt it, so I don't think they even thought about those things back in those days back in the year 2000s that there are children coming from different countries who may have learnt in a different way"

Code 30 and Notes: Bio

Quote 30:
"Having started my business when I was 19"

Code 31 and Notes: Religious status supports belief of helping others

Quote 31:
"So I am quite a strong believer in God and helping others, to cultivate others to bring out the best in them"

Code 32 and Notes: Language barrier main challenge

Quote 32:
"The English barrier, not finding employment because of the barriers"

Code 33 and Notes: Support other women from religious community

Quote 33:
"I partnered with her to start to deliver these trainings in health and food safety to these women in the church"

Code 34 and Notes: Every experience and lesson learnt is valuable

Quote 34:
"What I've experienced from starting multiple businesses of my own you learn what not to do and what to do, you learn who to go to and who not to go to"

Code 35 and Notes: Migrants who cannot find mainstream employment

Knowing these women on a personal level initiated the desire to start this training business to help them become more employable/ self-employed

Quote 35:
"I realised that those who are involved with the church community are mostly migrants and they want to start their own business, there are some that are really passionate and as I said you have some who are doing it just because others are doing it, or they are doing it because they can't find mainstream employment"

Code 36 and Notes: Language barrier main challenge

Quote 36:
"They have the barrier of their English and they want to try and translate what they know or what they have learnt in English"

Code 37 and Notes: Evidently language is the main challenge for these migrant women

Quote 37:
" So that is one of the areas we are working with those who have started their own business very close process of literally teaching them English while they are developing their business "

Code 38 and Notes: Realising others' potential

Quote 38:
"The motivating factor is realising others' potential, I've realised my potential and I want others to realise theirs, and I think that is really what is motivating me, especially in this time is understanding that people don't realise that they have hidden potential that they need somebody to help them to tap into that and realise that they can do more than either what people have said"

Code 39 and Notes: Money is not at all a form of motivation

Quote 39:
"Not at all, if it was money I wouldn't be volunteering at the migrant access project"

Code 40 and Notes: Always had a desire to help others

Quote 40:
"My goal is always to see people reach their full potential"

Code 41 and Notes: Realising ones full potential occurs through experiences

Quote 41:
"I am my own experience in the sense that, I've done my very best through my business experience and the work that I've done and by realising my own potential and working on weaknesses and strengths, then realising that others do have potential that they may not even realise"

Code 42 and Notes: Best lessons are learnt through failure

Quote 42:
"; it's amazing when you fail in certain things what you can learn about yourself in that time of hardship of difficulty and failure you learn that you can actually cope in a way that you never thought"

Code 43 and Notes: Failure is inevitable, and key to success

Quote 43:
"People should understand that they shouldn't run away from failure or crisis"

Code 44 and Notes: Perceive failure as an opportunity

Quote 44:
"People need to understand that failure is not a crisis it is an opportunity"

Code 45 and Notes: Started the business to leave a legacy

Quote 45:
"Don't go into business because you've been hurt or upset, do it because you desire to do it, do it because you want to leave a legacy behind"

Code 46 and Notes: Bio

Quote 46:
"I've been working with Leeds city council ever since I left university and more recently, for the past 8 years, I'd say I've been working around migration the first 7 years working on the successful project called the Leeds migrant access project"

Code 47 and Notes: Passion for business grew during the process

Quote 47:
"I became a lot more passionate as I met new people from various backgrounds, from all walks of life from all over the world and decided that actually this is the area of work that I want to be in"

Code 48 and Notes: Bio

Quote 48:
"I studied Bsc service sector management and then a post-graduate in general management"

Code 49 and Notes: Parents encouraged entrepreneurial activity

Quote 49:
"My mum used to say to me, do you really want to be a waitress on air and I thought not really"

Code 50 and Notes: Feel fortunate for opportunities

Quote 50:
"I also think I was really lucky, just to be in the right place at the right time to see this opportunity and really develop it, and now I know this is what I really want to do"

Code 51 and Notes: Afraid to speak up about topic

Quote 51:
"Sometimes it's difficult to get these kind of things recorded, but sometimes I think if it was a white middle-aged man he would earn a lot more money than me, doing what I'm doing"

Code 52 and Notes: Feeling of inferior to male-counterpart

Quote 52:

"Sometimes it's difficult to get these kind of things recorded, but sometimes I think if it was a white middle-aged man he would earn a lot more money than me, doing what I'm doing"

Code 53 and Notes: Discrimination in the workplace

Quote 53:
"I have definitely witnessed this in my previous workplace, where white men getting promoted and really looked after and I do remember thinking, why not me"

Code 54 and Notes: Feeling of inferior to male-counterpart

Quote 54:
". I do feel like we have to work a lot harder"

Code 55 and Notes: Strategy to overcome the feeling of inferiority

Quote 55:
"But I just feel like we learn a lot more, we are a lot more resilient"

Code 56 and Notes: Intrinsic motivation- rewarding

Quote 56:
"More work for me and my team; but it is so rewarding as well. To see some people who have progressed over the years has been fantastic, and you begin to think 'this is why I'm here' you know"

Code 57 and Notes: Intrinsic motivation

Quote 57:
"People have actually said to me, if it wasn't for this project I would be out on the streets, I would be homeless, because one of the things that my project does is that it might fund some ideas"

Code 58 and Notes: Language barrier as a main challenge

Quote 58:
"The two main barriers are the English language and the need to understand how things work"

Code 59 and Notes: The need to understand how things work was another challenge

Quote 59:
"The two main barriers are the English language and the need to understand how things work"

Code 60 and Notes: Language barrier resulting in poor communication of ideas

Quote 60:
"But I think that in order to understand how things work you need to understand language can be a huge barrier, a lot of ideas where communication is poor"

Code 61 and Notes: Embrace experiences

Quote 61:
"Because it is a learning curve and it is about getting out there on the ground"

Code 62 and Notes: The need for support although entrepreneurship is a lonely process

Quote 62:
". I would say never work on your own, you need to put that trust into other people"

Code 63 and Notes: Bio

Quote 63:
"I am originally from Brazil, I came to the UK fifteen years ago now"

Code 64 and Notes: Language is a huge concern

Quote 64:
". English language is very important for me, especially with my job but it is hard for me"

Code 65 and Notes: Bio

Quote 65:
"I have three sons, two are in Brazil still and one son here in the UK with me"

Code 66 and Notes: Passion for hair and beauty

Quote 66:
"I feel very passionate about hair and beauty, I really enjoy it. I knew that it is what I am good at"

Code 67 and Notes: Bio

Quote 67:
"I never went to university"

Code 68 and Notes: Bio

Quote 68:
"I never went to university"

Code 69 and Notes: Felt limited in terms of employment

Quote 69:
"I felt like I didn't have many options"

Code 70 and Notes: Bio

Quote 70:
"I have been doing hair and beauty for thirty-three years now, I've never done anything else"

Code 71 and Notes: Always had a desire to run a business

Quote 71:
"Nobody influenced me actually I knew I had a gift for hair and beauty and I wanted to pursue this dream I always had of owning my own salon"

Code 72 and Notes: Language barrier main challenge

Quote 72:

"Because of my English the language barrier I knew it would be very difficult for me to find employment here"

Code 73 and Notes: Limited in terms of employment

Quote 73:
"Because of my English the language barrier I knew it would be very difficult for me to find employment here"

Code 74 and Notes: Risk oriented

Quote 74:
"I like to take risks with everything I do"

Code 75 and Notes: Desire to earn more

Quote 75:
"It was a struggle for me to earn good money for my living there so I came to the UK"

Code 76 and Notes: Ethnic community as a resource

Quote 76:
"I had a small community here of Brazilians that I knew would help me establish the business"

Code 77 and Notes: Received discrimination due to language

Quote 77:
"So the manager would be frustrated with me sometimes because I would misunderstand what they wanted"

Code 78 and Notes: Beauty industry dominated by women

Quote 78:
"As a woman in the hair and beauty industry I did not experience much discrimination as its mostly women here"

Code 79 and Notes: Passion main motivator

Quote 79:
"My passion for hair and beauty really was the most motivating factor for me, like I said I wanted to show others and share my skills"

Code 80 and Notes: Bio

Quote 80:
"Well I was born in Warsaw, in Poland and came to the UK at the age of 21 to improve my English"

Code 81 and Notes: Bio

Quote 81:
"I had 8 years of working and managing a restaurant"

Code 82 and Notes: Unplanned venture

Quote 82:
"It was not part of my plan for moving to the UK"

Code 83 and Notes: Bio

Quote 83:
"I was studying medicine and then came to London"

Code 84 and Notes: Partner encouraged business start-up

Quote 84:
"It was actually because of my husband that I started up my own business as he had been running his own restaurant for years"

Code 85 and Notes: Frustration initiated start-up

Quote 85:
"I was getting frustrated with the lack of laundrettes in my area, whenever I needed to get something dry cleaned it was always busy, full of people"

Code 86 and Notes: Identified market opportunity

Quote 86:
"When I opened my restaurant, I identified the gap in the market"

Code 87 and Notes: No flexibility in paid-employment

Quote 87:
"One of the most frustrating things when I was employed was that I had to have au pairs to look after children when I was unable to get them from school"

Code 88 and Notes: Work-life balance challenge

Quote 88:
"One of the most frustrating things when I was employed was that I had to have au pairs to look after children when I was unable to get them from school"

Code 89 and Notes: Risk oriented

Quote 89:
"And you are more concerned about the risk of failure"

Code 90 and Notes: More responsibility being self-employed

Quote 90:
"You always worry about business outgoings such as, the payments which you have to be able to cover, and you are more concerned about the risk of failure"

Code 91 and Notes: Partner influenced the start-up

Quote 91:
"My husband taught me about running the business"

Code 92 and Notes: Male figure to help with the process

Quote 92:
"I think I was fortunate to have him help me throughout the process"

Code 93 and Notes: Feel fortunate for opportunities

Quote 93:
"I think I was fortunate to have him help me throughout the process"

Code 94 and Notes: Passion was not the main motivator

Quote 94:
"My business was not my passion"

Code 95 and Notes: Expectation vs reality

Quote 95:
"However it was not as easy as we thought it would be"

Code 96 and Notes: Language barrier main concern

Quote 96:
"If there was a language barrier between me and them, it would have been a lot more difficult"

Code 97 and Notes: More welcoming atmosphere employing those of the same ethnic background

Quote 97:
"As they were comfortable with the fact they could communicate with me"

Code 98 and Notes: Feel fortunate for opportunities

Quote 98:
"Never experienced discrimination within the workplace myself. Actually, I think I was very lucky for this"

Code 99 and Notes: Challenge of being an entrepreneur

Quote 99:
": I now know how difficult and time consuming and energy draining running a business is"

Code 100 and Notes: Bio

Quote 100:
"I was born and raised in the Philippines, but I actually moved and worked in Madrid first"

Code 101 and Notes: Bio

Quote 101:
"I had the first shop in Madrid and before that I used to sell home baked cakes to friends and family"

Code 102 and Notes: Entrepreneurial family members

Quote 102:
"I witnessed my brother start his own business"

Code 103 and Notes: Desire to earn more money

Quote 103:
"Life was hard when I was young and my parents did not have much, so we were struggling with money most of the time"

Code 104 and Notes: Ethnic community as a resource

Quote 104:
"When I had to do some marketing and promote my business I would ask them to help me spread the word about my business, to reach more customers in the area"

Code 105 and Notes: No help with finance

Quote 105:
"But financially nobody is helping you"

Code 106 and Notes: Limited in terms of employment options

Quote 106:
"In Madrid most Filipinos only get a job as a domestic helper, there are not many options for us"

Code 107 and Notes: More welcoming atmosphere employing those of the same ethnic background

Quote 107:
"I managed to help many of them by employing them to work for my business"

Code 108 and Notes: Ethnic community as a resource

Quote 108:
"I wanted to help some of the many jobless Filipinos at the time, I provide employment for around ten different people at the moment with this store"

Code 109 and Notes: Bio

Quote 109:
"I am a Filipino woman who came to the UK in 1977, unplanned just all of the sudden. I started this store in 2009, just to try the business again not planned"

Code 110 and Notes: Support family back home

Quote 110:
"I send money back to help their families too"

Code 111 and Notes: Support from partner

Quote 111:
"Now my husband is here also, helping me run the business sometimes"

Code 112 and Notes: Most Filipino women that come to the UK are limited to 'domestic helper' roles

Quote 112:
"When I was in the Philippines I found this opportunity to work abroad here in the UK and decided to take it and work as a domestic helper"

Code 113 and Notes: Learning English was not a concern

Quote 113:
"You know that everyone can speak English in grade 1 there. In the Philippines the curriculum is English and Tagalog"

Code 114 and Notes: Ethnic community as a resource

Quote 114:
"Yes I did help others also in the Filipino community"

Code 115 and Notes: Risk oriented

Quote 115:
"I thought why not take the risk and go for it."

Code 116 and Notes: Support from partner

Quote 116:
"I only happened that my husband and I had a little bit of savings that I managed to bought his place, otherwise I think we would still be working as a domestic helper"

Code 117 and Notes: Support family in home country

Quote 117:
"But I send money to Philippines all the time"

Code 118 and Notes: Feel fortunate for opportunities

Quote 118:
"I think I was very lucky though because I worked hard and managed to get a mortgage and this came along so I said okay, why not take on the business"

Code 119 and Notes: Support from partner

Quote 119:
"My husband did have a little so he helped me"

Code 120 and Notes: Bio

Quote 120:
"I am originally from Jamaica but I moved to the UK when I was 10 with my parents"

Code 121 and Notes: Frustration was

Quote 121:
"It all started from my frustration of a lack of getting what I specifically want"

Code 122 and Notes: Felt limited in the workplace

Quote 122:

"Throughout my previous work I knew that I wasn't going to reach a level where I would be earning what I wanted to"

Code 123 and Notes: Main motivation for starting business

Quote 123:
"It was pretty much frustration, passion and financial independence"

Code 124 and Notes: Felt limited in the workplace

Quote 124:
"I always knew that I was not at that level of a stylist where I would be like called upon naturally to continue to do the work, I knew that I was competing with a lot of 'cool' stylists at the time"

Code 125 and Notes: Lack of knowledge

Quote 125:
"The fact that I've never opened a shop before was a huge problem"

Code 126 and Notes: Implemented a good strategy to overcome challenges

Quote 126:
"Although there were difficulties I think I had a good strategy for overcoming these"

Code 127 and Notes: Comfortable communicating with ethnic community

Quote 127:
"Because I knew myself and every time I told someone from my community they would get it, but some people just don't understand"

Code 128 and Notes: Money is not a motivating factor

Quote 128:
". I also think that the less money I have the less I have to deal with"

Code 129 and Notes: Money is not a motivating factor

Quote 129:
"I spent most of my time and effort in actually building my brand value and fan base, rather than focusing on how I'm going to make money, which has really paid off"

Code 130 and Notes: Challenge of going it alone

Quote 130:
"Being an entrepreneur is a very lonely life"

Code 131 and Notes: Educating oneself

Quote 131:
"I'm an avid reader I always have read a lot of books since I was a little girl, anything from a science textbook to a magazine and I like reading business stories especially"

Code 132 and Notes: Highly passionate

Quote 132:
"But I think that you need to really stick with what you feel passionate about and what you believe, because really anything can be monetised"

Code 133 and Notes: Strong belief in self and business idea

Quote 133:
"But I think that you need to really stick with what you feel passionate about and what you believe, because really anything can be monetised"

Code 134 and Notes: Goal oriented

Quote 134:
"Everyone seems to think that I am super ambitious and determined, but really I just have a vision that I want to complete, like painting the wall"

Code 135 and Notes: Bio

Quote 135:
"My parents come from Algeria in North Africa. They moved to the UK nearly 30 years ago, I was only 3 years old at the time. So I technically grew up here"

Code 136 and Notes: Belief in having a life's purpose

Quote 136:
"I believe in having a life's purpose and that I was put on this earth for something bigger and better than to be working on someone else's terms in their business"

Code 137 and Notes: Challenge of going it alone

Quote 137:
"Being an entrepreneur is a scary and lonely process"

Code 138 and Notes: Internet is the best resource

Quote 138:
"I had the idea and I knew I just needed to find resources to help me and nowadays the internet is your best friend"

Code 139 and Notes: Entrepreneurial family members

Quote 139:
"My uncle has a business in Algeria and he's very successful, so I do ask him for advice and he's been very helpful"

Code 140 and Notes: Family encouraged business start-up

Quote 140:
"Yes my family did help encourage me"

Code 141 and Notes: Self-belief

Quote 141:
"I have always believed I could do it"

Code 142 and Notes: Flexibility being an entrepreneur

Quote 142:
"It gives me that job security in a sense that I don't need to worry about anyone telling me what to do or what time I have to be at a certain place"

Code 143 and Notes: Religious status supports belief of helping others

Quote 143:
"I actually attend an Algerian church every Sunday and we have a very tight circle where it feels more like a family almost"

Code 144 and Notes: Ethnic community as a resource

Quote 144:
"I actually attend an Algerian church every Sunday and we have a very tight circle where it feels more like a family almost, but yes they have all been supportive of me starting this new venture"

Code 145 and Notes: Entrepreneurial flexibility

Quote 145:
"It's also satisfying knowing I can produce something in the way that I like and want to- I am free to use my own creativity"

Code 146 and Notes: Bio

Quote 146:
"I am a female entrepreneur, owning a property management firm. It started it in 2016. I came to the UK when I was 10 years old, my parents are originally from Israel. I went to university here and studied law as a degree"

Code 147 and Notes: Bio

Quote 147:
"No sort of fell into it my partner at the time had already started his property business"

Code 148 and Notes: Encouragement from partner

Quote 148:
"Releases some pressure on me, and if I really need to I will ask for some advice or encouragement"

Code 149 and Notes: Support from partner

Quote 149:
"If I really need to I will ask for some advice or encouragement but the whole starting up process was all me"

Code 150 and Notes: Challenge of owning business

Quote 150:
"I would say I was actively trying to avoid it to a degree because of the stress involved in owning your own business"

Code 151 and Notes: Previous experience in the industry

Quote 151:
"I had experience and some knowledge of things from previous experience"

Code 152 and Notes: Educating oneself

Quote 152:
"I would say I was self-taught definitely, it was pretty much if you get stuck you Google it. It's about educating yourself on how to do things"

Code 153 and Notes: Entrepreneurial family members

Quote 153:
"My grandparents, however, is probably where the fly entrepreneurship comes from, my grandmother and grandfather have their own business"

Code 154 and Notes: Prove to oneself they can do it

Quote 154:
"I think the fact that I wanted to prove that I could do it, yes, that was a big motivation"

Code 155 and Notes: Intrinsic motivation

Quote 155:
"I think the fact that I wanted to prove that I could do it, yes, that was a big motivation"

Code 156 and Notes: Money not a motivator

Quote 156:
"Oh God no, Jesus the money isn't good"

Code 157 and Notes: Expectation vs reality

Quote 157:
"The money isn't good"

Code 158 and Notes: Seeking advice from male figure

Quote 158:
"Actually an ex-boyfriend gave me some advice"

Code 159 and Notes: Finance business from personal savings

Quote 159:
"From my previous work experience I managed to save up quite a bit"

Code 160 and Notes: Discrimination in the workplace

Quote 160:
"You'll be sat in meetings and you'll get spoken to like you are immoral"

Code 161 and Notes: Feeling inferior to male-counterpart

Quote 161:

"You'll be sat in meetings and you'll get spoken to like you are immoral"

Code 162 and Notes: Restriction in paid employment

Quote 162:
"You can be the smartest person in that room and know the most about it, but because you are the only woman at that table, you are spoken down to"

Code 163 and Notes: Example of discrimination

Quote 163:
"I have been sat in a meeting where I have not said a word, I've just been listening to the conversation because it was just getting a bit too venomous, and someone turned around and said directly to me, can you be a bit more kind, I hadn't said a word at this point"

Code 164 and Notes: Expected to soften disputes

Quote 164:
"Because I was the only woman at that table I was expected to soften it"

Code 165 and Notes: Female discrimination is evident

Quote 165:
"It is absolutely acute what you experience, particularly as a woman in property"

Code 166 and Notes: Discrimination especially in property industry

Quote 166:
"Particularly as a woman in property"

Code 167 and Notes: Discouragement

Quote 167:
"'The only way you're going to get anywhere is by sleeping your way to the top'"

Code 168 and Notes: Discrimination for being a woman

Quote 168:
"'The only way you're going to get anywhere is by sleeping your way to the top'"

Code 169 and Notes: Partner encouraged motivation to start

Quote 169:
"But it was probably through my partner"

Code 170 and Notes: Male influence is important

Quote 170:
"Having that male influence, and it was probably one of the only male influences going actually you can do this- that makes the difference"

Code 171 and Notes: Discrimination in the workplace

Quote 171:

"But it does take a massive knock in your confidence and I wish it didn't but it completely affected me, profoundly, I would cry over it"

Code 172 and Notes: Discrimination in the workplace

Quote 172:
"you get spoken to like a minority, I've had it where I've been sat in a meeting and I know I'm right yet I've been told over and over and over again that I'm wrong, which then transpires that I was right"

Code 173 and Notes: Feeling of being left out

Quote 173:
"Again it was due to being the only woman at that table"

Code 174 and Notes: Feeling inferior to male-counterpart

Quote 174:
"It's massively male dominated, very much all boys club"

Code 175 and Notes: Workplace is male dominated

Quote 175:
"It's massively male dominated, very much all boys club"

Code 176 and Notes: Support from women experiencing same discrimination

Quote 176:
"Developed good working relationships because I think we all know what it can be like"

Code 177 and Notes: More comfortable with community

Quote 177:
"And getting more confident you start meeting other women"

Code 178 and Notes: Gain confidence through networks

Quote 178:
"Once you start branching out there and getting more confident you start meeting other women"

Code 179 and Notes: Bio

Quote 179:
"I started the business at 24"

Code 180 and Notes: Bio

Quote 180:
"I came to the UK from the Philippines when I was 16, and then I went to school and then I did college"

Code 181 and Notes: Business not a passion

Quote 181:

"You know what, I've never had a passion for baking. In fact that was one of the things I never wanted to do because it can get very messy and that, but then because I saw people's reactions from the first time I made cakes and saw that it was making them happy"

Code 182 and Notes: Intrinsic reward

Quote 182:
"It was seeing the people so happy with the cakes that I was able to produce that motivated me to start a business in the cake industry"

"It really is seeing the reactions of the clients' faces and seeing how happy they are. I also love getting positive feedback after an event about the taste of my cakes, because I really do out a lot of effort when making them, especially when it's someone who is close to me"

Code 183 and Notes: Church community as a resource

Quote 183:
"The church community, its actually mostly Filipinos there, have helped me in finding clients through their friends and spreading the word about my cake business. This helped a lot when I was first starting out, and it was mostly through word of mouth that my business was able to progress so fast"

Code 184 and Notes: Money not a motivator

Quote 184:
"Yes, money is a bonus for me, that's it. When I see the work that I create when I bake something and it's beautiful; that's my joy. So it's really like a hobby and the fact that I get paid is a bonus. When somebody asks me to make a cake my first thought is not the money, no, the first thing that comes to my mind is how am I going to make this beautiful"

Code 185 and Notes: Bio

Quote 185:

"I was born in India and moved to the UK when I was 24, on my own but I had a cousin who had lived here for 6 years so she helped me fit in"

Code 186 and Notes: Desire to help others

Quote 186:

"Making people feel beautiful and confident"

Code 187 and Notes: Family encouragement

Quote 187:

"My parents definitely encouraged me to open my beauty business, in fact helped me finance it too"

Code 188 and Notes: Husband influence

Quote 188:

"My husband was very supportive throughout the whole process"

Code 189 and Notes: Discrimination in the workplace

Quote 189:

"That feeling of inferiority"

Code 190 and Notes: Bio

Quote 190:

"Born and raised in the Philippines, but decided to move to the UK to find better work"

Code 191 and Notes: Money not a motivator

Quote 191:
"I enjoy cooking, it is a hobby of mine since I was very young, I do it for enjoyment over anything"

Code 192 and Notes: Husband influence

Quote 192:
"My husband also recently came to this country and he has been quite successful with his business and makes quite a bit, so I thought if he can do it then surely I can too"

**Appendix 5: Thematic Mind Map**
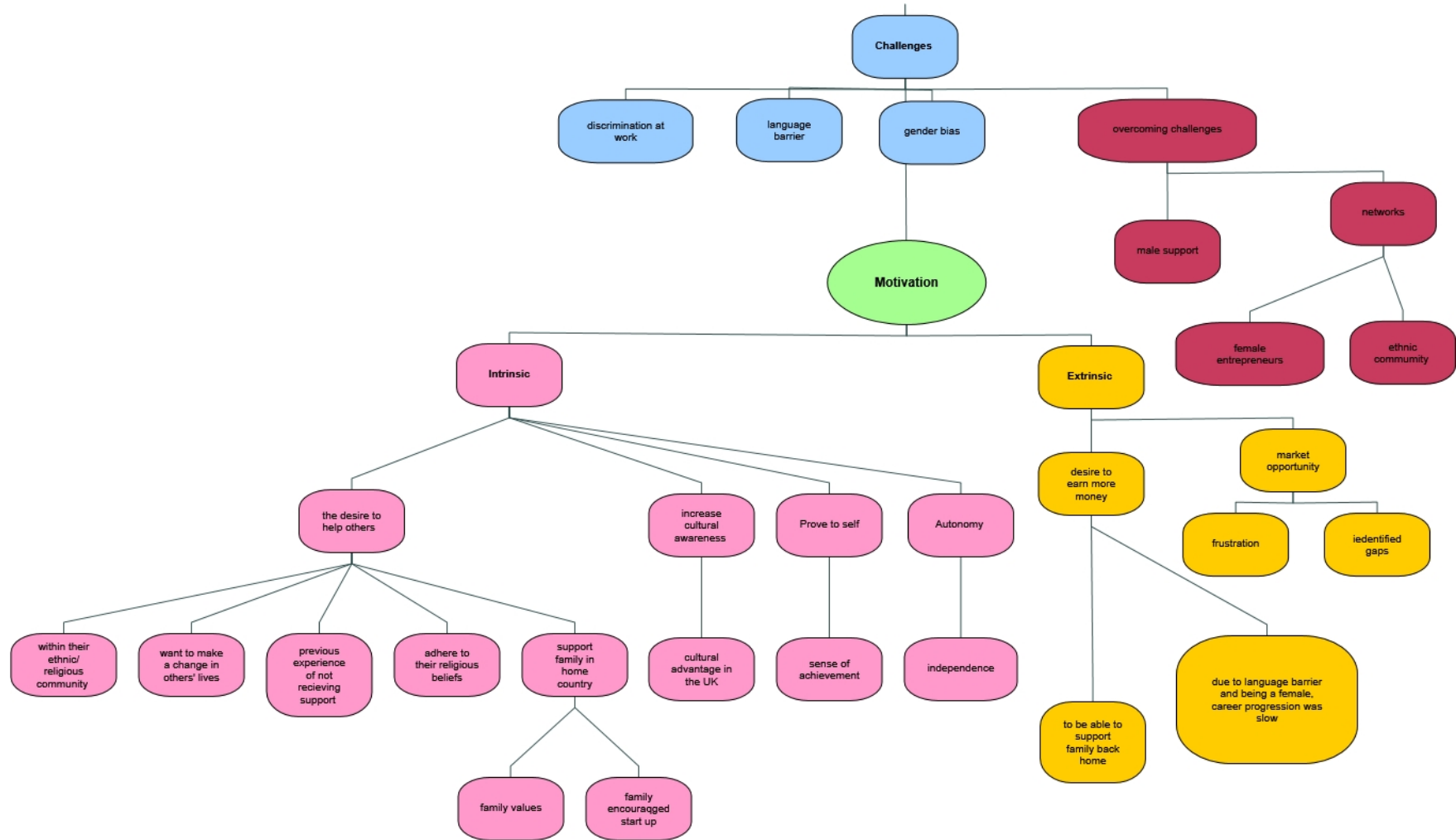
**Appendix 6: Ethics form**

## INTERNAL RESEARCH ETHICS APPLICATION
## Part A: Compliance with the module's block ethical approval

Ethical review is required for all research involving human participants, including research undertaken by students within a taught student module. Further details of the University of Leeds ethical review requirements are provided in the *Research Ethics Policy* available at: http://ris.leeds.ac.uk/ResearchEthicsPolicies and at www.leeds.ac.uk/ethics.

| 1. Will your dissertation involve any of the following? | Yes | No |
|---|---|---|
| New data collected by administering questionnaires/interviews for quantitative analysis | ✓ | |
| New data collected by qualitative methods | ✓ | |
| New data collected from observing individuals or populations | | ✓ |
| Working with aggregated or population data | | ✓ |
| Using already published data or data in the public domain | ✓ | |
| Any other research methodology, please specify: | | |

| 2. Will any of the participants be from any of the following groups? (Tick as appropriate) | Yes | No |
|---|---|---|
| Children under 16 | | ✓ |
| Adults with learning disabilities | | ✓ |
| Adults with other forms of mental incapacity or mental illness | | ✓ |
| Adults in emergency situations | | ✓ |
| Prisoners or young offenders | | ✓ |
| Those who could be considered to have a particularly dependent relationship with the investigator, e.g. members of staff, students | | ✓ |
| Other vulnerable groups, please specify: | | |

| 3. Will the project/dissertation/fieldwork involve any of the following: (You may select more than one) | Yes | No |
|---|---|---|
| Patients and users of the NHS (including NHS patients treated under contracts with private sector) | | ✓ |
| Individuals identified as potential participants because of their status as relatives or carers of patients and users of the NHS | | ✓ |
| The use of, or potential access to, NHS premises or facilities | | ✓ |
| NHS staff - recruited as potential research participants by virtue of their professional role | | ✓ |
| A prison or a young offender institution in England and Wales (and is health related) | | ✓ |

**If you have answered 'yes' to ANY of the above questions in 2 or 3 then you will need to apply for full ethical review, a faculty committee level process. This** can take up to 6-8 weeks, so it is important that you consult further with your supervisor for guidance with this application as soon as possible. Please now complete and sign the final page of this document. The application form for full ethical review and further information about the process are available at http://ris.leeds.ac.uk/uolethicsapplication.

**If you answered 'no' to ALL of the questions in sections 2 and 3 please continue to part B.**

## INTERNAL RESEARCH ETHICS APPLICATION
## Part B: Ethical considerations within block ethical approval

| 4. Will the research touch on sensitive topics or raise other challenges? | Yes | No |
|---|---|---|
| Will the study require the cooperation of a gatekeeper for initial access to groups or individuals who are taking part in the study (eg students at school, members of self-help groups, residents of a nursing home)? | | ✓ |
| Will participants be taking part in the research without their knowledge and consent (eg covert observation of people in non-public places)? | | ✓ |
| Will the study involve discussion of sensitive topics (eg sexual activity, drug use)? | | ✓ |
| Could the study induce psychological stress or anxiety or cause harm or have negative consequences beyond the risks encountered in normal life? | | ✓ |
| Are there any potential conflicts of interest? | | ✓ |
| Does any relationship exist between the researcher(s) and the participant(s), other than that required by the activities associated with the project (e.g., fellow students, staff, etc)? | | ✓ |
| Does the research involve any risks to the researchers themselves, or individuals not directly involved in the research? | | ✓ |

*If you have answered 'yes' to any of the questions in (4), please describe the ethical issues raised and your plans to resolve them on a separate page. Agree this with your supervisor and submit it with this form. Again, you MAY be referred for light touch or full ethical review.*

| 5. International Research<br>Does your research involve participants outside of the UK? | Yes | No |
|---|---|---|
| Are any of your research participants located outside of the UK, e.g., will you be gathering data through Skype interviews with participants located overseas? | | ✓ |
| Will any of the fieldwork or research require you to travel outside of the UK to collect data? | | ✓ |

*If you have answered 'yes' to either part of question (5), please describe the ethical issues raised with: gaining consent and gathering data from participants located overseas, securely storing and transferring data from the field back to the UK, any cultural issues that may be relevant. Please outline your plans to resolve this on a separate page and ensure that you have completed a risk assessment form. Agree this with your supervisor and submit it with this form.*

**You MAY be referred for light touch or full ethical review if you are unable to demonstrate that you have resolved the ethical issues relating to international research.**

### 6. Personal safety
Where will any fieldwork/ interviews/ focus groups take place?

| | Yes | No |
|---|---|---|
| At the university or other public place (please specify below). | ✓ | |
| At my home address | | ✓ |
| At the research subject's home address | | ✓ |
| Some other location (please specify below). | | |

If you conduct fieldwork anywhere except at the university or other public place you need to review security issues with your supervisor and have them confirmed by the Module Leader who may refer you for light touch or full ethical review. Write a brief statement indicating any security/personal safety issues arising for you and/or for your participants, explaining how these will be managed. Agree this with your supervisor and submit it with this form.

Please note that conducting fieldwork at the research subject's home address will require strong justification and is generally not encouraged.

**A risk assessment is required before any data is gathered for any dissertation project, please view the Health and Safety advice on the module's VLE pages.**

### 7. Anonymity

| | Yes | No |
|---|---|---|
| Is there any potential for data to be traced back to individuals or organisations, for instance because it has been anonymised in such a way that there remains risk (eg highlighting people's positions within an organisation, which may reveal them). | | ✓ |

If you have answered 'yes' to question 7, please discuss this further with your supervisor. You need to provide a strong justification for this decision on a separate sheet. **This application will need to be reviewed by the dissertation Module Leader and may require a full ethical review.**

## 8. Data management issues

| Will the research involve any of the following activities at any stage (including identification of potential research participants)? | Yes | No |
|---|---|---|
| **a.** Examination of personal records by those who would not normally have access | | ✓ |
| **b.** Sharing data with other organisations | | ✓ |
| **c.** Use of personal addresses, postcodes, faxes, e-mails or telephone numbers | | ✓ |
| **d.** Publication of direct quotations from respondents | ✓ | |
| **e.** Publication of data that might allow identification of individuals to be identified | | ✓ |
| **f.** Use of audio/visual recording devices | ✓ | |
| **g.** Storage of personal data on any of the following: | | |
| FLASH memory or other portable storage devices | | ✓ |
| Home or other personal computers | ✓ | |
| Private company computers | | ✓ |
| Laptop computers | ✓ | |

If you have answered 'yes' to any of the questions under 8, you must ensure that you follow the University of Leeds Information Protection Policy:
http://www.leeds.ac.uk/informationsecurity and the Research Data Management Policy:
http://library.leeds.ac.uk/research-data-policies#activate-tab1_university_research_data_policy.

You are obliged to provide a copy of your anonymised data to your supervisor for their records and to destroy other copies of your data when your degree has been confirmed.

**Appendix 7: Consent form**

This research is subject to ethical guidelines set out by the University of Leeds Research Ethics Committee.

These guidelines include principles such as obtaining your informed consent before research starts, notifying you of your right to withdraw, and protection of your anonymity.

Have you had the opportunity to ask questions and discuss the study to your satisfaction?

YES/NO

Do you understand that you are free to end the interview at any time or to choose not to answer a question without giving a reason why?

YES/NO

Do you agree to take part in this study?

YES/NO

Do you grant permission for extracts from the interview, and any other data produced during this interview to be used in reports of the research on the understanding that your anonymity will be maintained?

YES/NO

SIGNED   …………………………………………………………...

NAME
(IN BLOCK LETTERS)   …………………………………………….

DATE   …………………………………………………………

**Appendix 8: Thematic Table Analysis**

| Question | Codes | Themes | Frequency of response (out of 12) | Illustrative Quotes |
|---|---|---|---|---|
| **What factors motivate ethnic female entrepreneurs to start their own business?** | • Seeking approval from others<br>• Rewarding feeling of satisfaction | Self-achievement | 9 | "I think the fact that I wanted to prove that I could do it, yes, that was a big motivation" [INT 9] |
| | • Money not viewed as a motivator for business start-up | | 7 | "Money was not the main focus for me, hair and beauty was my hobby. I think it's very important to do a job that you love, because life is too short to do something that does not make you happy, and making people look and feel good makes me feel good" [INT 3] |
| | • The desire to support family back home<br>• Family encouraged business start-up | Values | 10 | "I send money to Philippines all the time, that is something Filipinos cannot avoid, as long as they know you're abroad they expect help" [INT 6] |
| | • Feelings of sympathy for those from same ethnicity<br>• Cultural similarities | Desire to help ethnic community | 5 | "I did want to provide employment for the Filipino community as there were many of them jobless and out of work" [INT 5] |
| | • Desire to earn more money | Financial rewards | 3 | "It was a struggle for me to earn good money for my living there so I came to the UK" [INT 3] |
| | • Frustration (market or workplace) initiated start up<br>• Seized market opportunity | Market opportunity | 4 | "It all started from my frustration of a lack of getting what I specifically want" [INT 7] |

| Question | Codes | Theme | Count | Quote |
|---|---|---|---|---|
| **What are the main challenges ethnic female entrepreneurs face when starting their business?** | • Miscommunication<br>• The need to understand how things work<br>• Restricted to employment options<br>• More welcoming atmosphere employing those of the same ethnic background | Language barriers | 3 | "Because of my English the language barrier I knew it would be very difficult for me to find employment here" [INT 3] |
| | • Discrimination in the workplace<br>• Female disadvantage<br>• Feeling of inferiority<br>• Stereotype-based discrimination<br>• Expected to soften disputes | Workplace discrimination from previous employment | 9 | "I have been sat in a meeting where I have not said a word, I've just been listening to the conversation because it was just getting a bit too venomous, and someone turned around and said directly to me, can you be a bit more kind, I hadn't said a word at this point" … ""you get spoken to like a minority, I've had it where I've been sat in a meeting and I know I'm right yet I've been told over and over and over again that I'm wrong, which then transpires that I was right" [INT 9] |
| | • Ethnic disadvantage of misunderstanding | | 1 | "the manager would be frustrated with me sometimes because I would misunderstand what they wanted" [INT 3] |
| **How ethnic female entrepreneurs navigate/ overcome these challenges?** | • Encouragement from husband during start-up process<br>• Male influence to help overcome challenges | Male influence | 5 | "Having that male influence, and it was probably one of the only male influences going actually you can do this- that makes the difference" [INT 9] |
| | • Networking with other women experiencing similar discrimination<br>• Ethnic networks as a wider resource | Social Networks | 11 | "Once you start branching out there and getting more confident you start meeting other women " [INT 9] |
| | • Implemented good strategy to overcome challenges<br>• Believing in self-worth<br>• Educating oneself through free resources | Self-achievement | 6 | "Although there were difficulties I think I had a good strategy for overcoming these" [INT 7] |