

Analysing the key Challenges that women Entrepreneurial businesses are facing in the UK: The case of BAME Group

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Abstract

Black Asian Minority Ethnic (BAME) women entrepreneurs are facing several challenges while initiating new business development including professional skills, funding opportunities and other social challenges (Sahira & Surangi, 2022). According to Lawton and Owalla (2021), white entrepreneurs have higher rate of success in terms of operating the business profitably comparing to BAME groups. Therefore, this research will investigate key challenges and barriers that BAME women entrepreneurs are facing in terms of professional skills, business knowledge, understanding market, product innovation and how to deal with various changes in the business environment. Primary data was collected via the qualitative research method and data was gathered through semi-structured interviews from twenty-seven participants. All participants are based in UK from the BAME community and are involved with operating SME businesses in the various sectors. The findings revealed that access to finance, professional skills linked to business, communication (including language) issues and prejudiced attitudes were the major challenges that BAME female entrepreneurs are facing in the UK. However, there is a need for more extensive research. Future research would formulate both gender-related aspects and the racial or cultural aspects affecting the BAME female entrepreneurs' appearance in the business world.

Introduction

The landscape of entrepreneurship in the United Kingdom has witnessed a remarkable transformation in recent years, with women playing an increasingly significant role in driving economic growth and innovation (Yadav & Unni, 2016). According to Lawton and Owalla (2021), white entrepreneurs have higher rate of success in terms of operating the business profitably comparing to BAME groups. However, within this entrepreneurial ecosystem, women from Black, Asian, and Minority Ethnic (BAME) backgrounds face unique and distinct challenges that can hinder their business ventures (Sahira & Surangi, 2022). This study aims to shed light on the key challenges that women entrepreneurs, particularly those from BAME groups encounter in the UK. By exploring these challenges, the researchers seek to contribute to a better understanding of the dynamics of female entrepreneurship and the impact of ethnicity on the entrepreneurial journey.

Research Aim and Objectives

The primary aim of this research is to comprehensively analyse and identify the key challenges faced by women entrepreneurs from BAME backgrounds in the UK. This study will delve into the various socio-economic, cultural, and institutional barriers that hinder the growth and success of their businesses. The objectives of this research are as follows:

1. To review the existing literature and theoretical frameworks regarding women entrepreneurship, BAME entrepreneurship, and the intersection of both in the UK.
2. To identify and categorise the primary challenges and barriers faced by women entrepreneurs from BAME backgrounds in the UK.

Reviewing Existing Literature

Concept of Women Entrepreneurs

The concept of women entrepreneurs encompasses women who actively engage in entrepreneurial activities by starting, managing, and growing their businesses. Women entrepreneurs play a crucial role in the global economy by contributing to job creation, innovation, and economic development. These individuals exhibit various entrepreneurial traits, such as risk-taking, innovation, and determination, while navigating the challenges and opportunities that come with business ownership. Their businesses can span a wide range of industries and sizes, from small start-ups to established enterprises (Cardella et al., 2022). The Global Entrepreneurship Monitor (GEM) (2022) highlighted that entrepreneurship is progressing as there are remarkable raise in the number of women entrepreneurs. Moreover, the GEM's Women's Entrepreneurship Report 2021/2022 illustrated that business start-up rates for females declined by 15% from the year 2019-2020 and remained constant in 2021 (GEM, 2022).

Feminist Theory and its Influence on Female Entrepreneurs:

Feminist theory has significantly influenced the study and understanding of female entrepreneurship. Feminist theories rooted in the broader field of gender studies, emphasised the importance of analysing and addressing gender-based inequalities and discrimination. (Ali, 2018). These theories have shed light on the unique challenge that women entrepreneurs face due to social, cultural, and economic factors that are often deeply embedded in society. Dean et al., (2019) emphasised the need to challenge traditional gender roles, norms, and biases that can impact women's access to resources, opportunities, and support in the entrepreneurial realm.

Key Challenges that BAME Women Entrepreneurs are facing.

BAME women entrepreneurs in the United Kingdom encounter a range of challenges that affect their ability to start, operate, and grow successful businesses. These challenges are often intertwined with both gender and ethnic factors, creating a complex web of obstacles.

Access to resources (Finance and Funding)

Access to financial resources is a fundamental challenge for BAME women entrepreneurs. They often encounter difficulties in securing loans, investments, and grants compared to their male and non-BAME counterparts (Martinez & Jayawarna, 2020). This financial barrier can limit their ability to launch and expand their businesses, as they may lack the necessary capital to cover start-up costs, scale operations, or weather economic downturns. Giazitzoglu & Korede, (2023) study findings reveal that Black female entrepreneurs documented a median turnover of around £25,000 annually which is higher than a third less than white female business owners i.e., £35,000. Furthermore, Rose (2019) reported that female business owners are less likely to take loans compared to men.

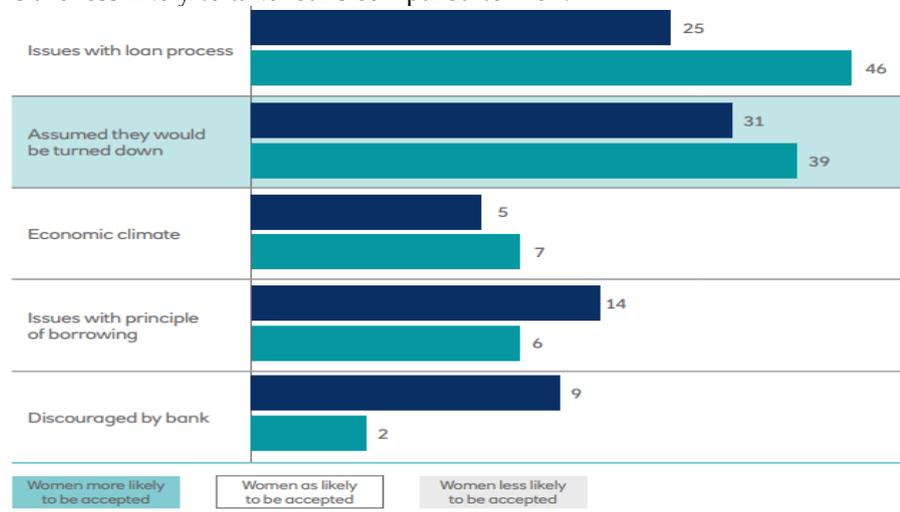


Figure 1. Women are less likely to seek scale up loans than men (Source: Rose, 2019)

Moreover, Aman et al., (2022) discussed in a comprehensive manner that poor language expertise, the fear of debt, and the dearth of confidence could also possess a significant part in dissuading BAME women entrepreneurs from attempting to access the formal banking system. This forces them towards their communities or areas for informal solutions. For instance, Rahman et al., (2018) demonstrated that female ethnic minority business owners relied on community and personal sources for finance. Furthermore, LLOYD Bank (2019) gave an illustration of financial support which the Black Entrepreneurs needed.

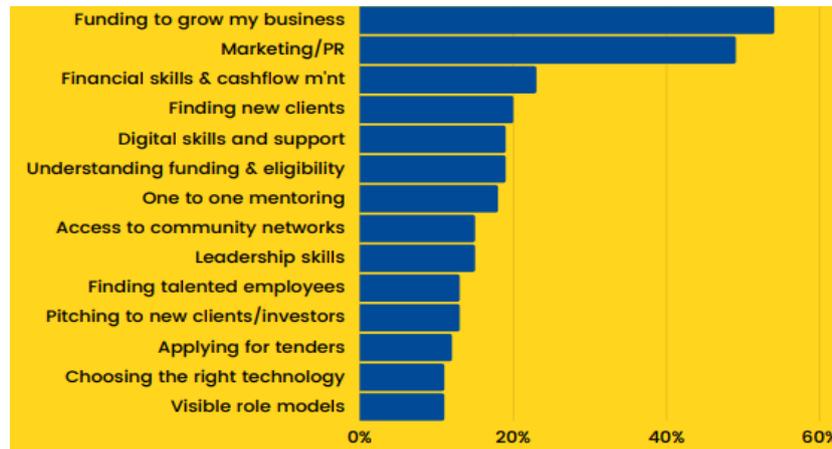


Figure 2. Financial support needed by Black Entrepreneurs (Source: LLOYD Bank, 2019)

Negative Effects of Racism and Sexism

BAME women entrepreneurs frequently experience the negative impacts of both racism and sexism. They may face discrimination and bias in various aspects of their entrepreneurial journey, including access to markets, networking opportunities, and mentoring relationships. These prejudices can limit their growth prospects and stifle their self-confidence (Sarfraz et al., 2014). Deigh (2022) interviewed around 300 BAME women managers and explored the BAME females survived in a bicultural world and experienced even higher role conflict. Particularly, the findings demonstrated that these females experienced the double negative impact of racism or sexism and significant stereotypical pictures depending on ethnic regions were contented. Furthermore, TUC (2022) reported the impact of racism and sexism challenges on women business owners.

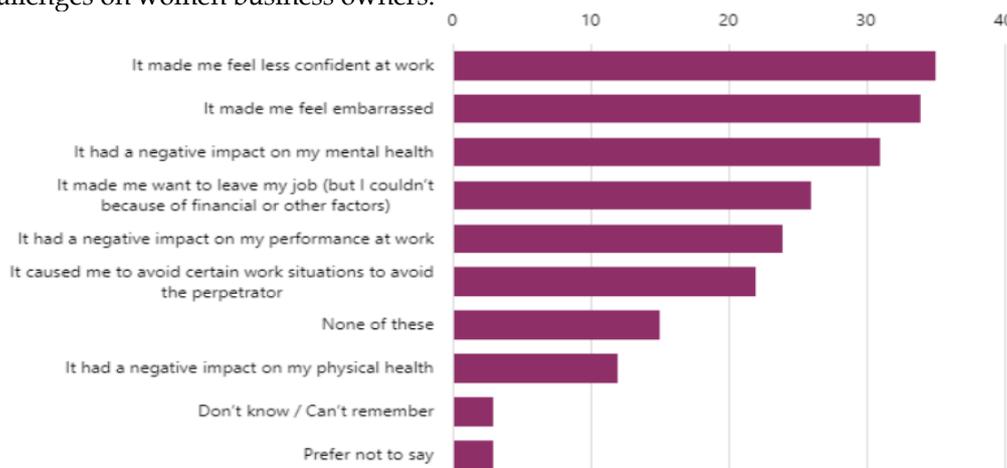


Figure 3. Impact of racism on BME workers (Source: TUC, 2022).

Lack of Professional and Management Skills

Limited access to education and professional development opportunities can hinder BAME women entrepreneurs' ability to acquire the necessary skills and knowledge for effective business management. They may struggle to access training and mentorship programs that are essential for enhancing their

entrepreneurial capabilities (Hazen, 2023). Moreover, Hwang and Beauregard (2022) suggested that female BAME entrepreneurs are not normally less skilled it must be made evident and many of them possess higher degrees of qualification. However, this expertise might not be relevant to the self-minority BAME entrepreneurs.

Family Commitments

Balancing family commitments with business ownership can be a significant challenge for BAME women entrepreneurs (Constantinidis et al., 2019). Female business owners require to be financially independent by means of possessing their own capital and assets. It is because financially independent females normally possess the power to make their own business decisions without managing the influence of family members or spouses (Marks, 2023). Cultural and social expectations often place additional responsibilities on them, making it challenging to devote the time and energy required to run and grow a successful business. This challenge can impact their ability to participate fully in the entrepreneurial ecosystem (Gerlach, 2021).

Entrepreneurship and Diversity in UK

BAME entrepreneurship and diversity in the UK have been important topics of discussion and policy development in recent years. The UK is home to a diverse population, and promoting diversity and inclusion in entrepreneurship is seen as crucial for economic growth, innovation, and social equity. The BAME community makes up a huge portion of the UK's population, contributing to the country's diversity and richness (Bishop, 2019). British Business Bank (2023) reported profound effects of entrepreneurial opportunities on gender and ethnicity parities.

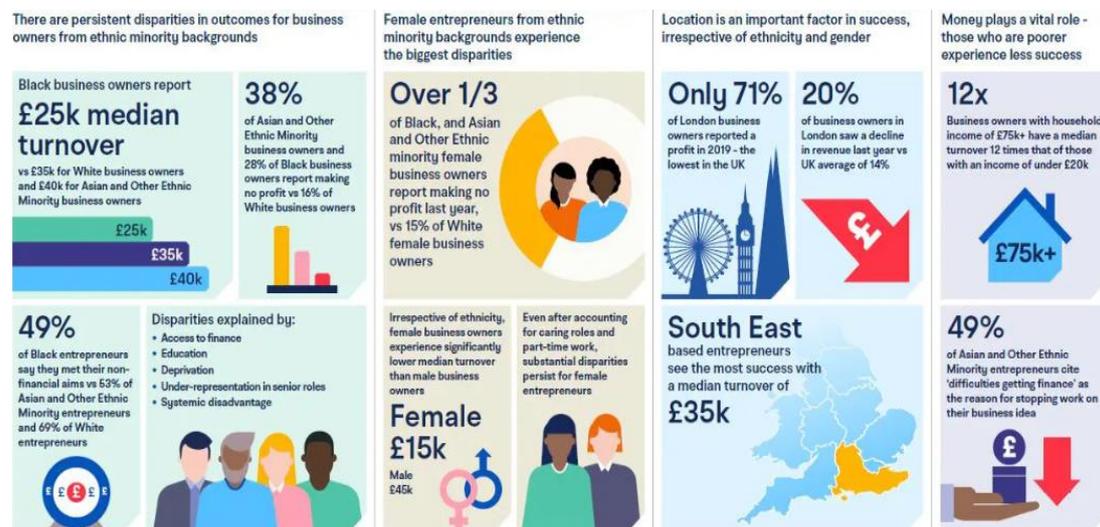


Figure 4. Diversity and Entrepreneurship in UK (Source: British Business Bank, 2023)

Research Methodology

The motive of this research is to obtain a clear comprehension of the challenges faced by female BAME entrepreneurs in the UK. The analysis requiring accepting the setting in which the female entrepreneurs are rooted, a qualitative research approach catching primary data is more adequate permitting the exploration of uncovered facts of the challenges (Turner III & Hagstrom, 2022). Thus, this research project employed a qualitative method as it could respond to more complicated problems by permitting the participants to give nuanced answers. However, Savin & Major (2023) assert that giving participants the autonomy to use their own words might accompany ambiguous answers that do not appropriately answer the question. This research employed interpretivism philosophy because it could generate great data in validity, also interpretivism concentrates on personal motivations and meanings.

This research used semi-structured interviews to collect data from participants. Watt et al (2022) define semi-structured interviews as one of the qualitative research methods that join the pre-arranged set

of open questions with the chance from the interviews to discover specific themes. Overall, twenty-seven BAME female entrepreneurs from a cross-section ethnic environment were interviewed in the UK.

This research used the thematic analysis technique which contains reading of the collected data, for instance, transcripts from focus groups or interviews and then recognising pattern in meaning around the gathered data to generate themes (Braun & Clarke, 2022). The reason for the selection of thematic analysis is that it aids the researcher to comprehend those facets of phenomenon which respondents talk about in-depth or often and the manners in which those facets of phenomenon are connected (Morgan, 2022). Furthermore, it enables the researcher to build real codes from collected data set, which aids in improving the analysis' authenticity.

The research implemented combination of theoretical sampling and snowball sampling for the qualitative research. Charmaz & Thornberg (2021) define theoretical sampling as one of the iterative sampling procedures which is dependent on appearing theoretical concepts. On the other hand, the snowball sampling technique for gaining a sample that uses respondents to recruit extra participants (Schroeder et al., 2022).

Data Analysis & Discussion of Findings

The key themes that emerged after the interview procedure were access to finance, language, or communication issues, staffing problem, and prejudicial attitudes.

Lack of Finance

Various published studies revealed that the dearth of access to finance is the major challenge faced by BAME women entrepreneurs (Martinez & Jayawarna, 2020). The findings of this research qualitative data analysis also revealed that access to finance is the biggest challenge for them. Every respondent accepted that access to finance from the country's local bank was extremely hard because of the dearth of collateral (See Appendix 1). This accompanies dependence on personal savings obtaining finance from the banks. One of the participants revealed that the access towards finance was quite easy but as they were immigrants, so getting a simple loan from the bank was troublesome for them.

Only one participant from the twenty-seven ones asserted that she had luck in supporting her finances from the bank. They claimed that during the initiation process, it was easy to get finance support from bank. Number issue arises after the start-up procedure. If the BAME entrepreneurs want to develop and run their business adequately then they must get access from the bank for financial resources. Once there is an easy access towards the finance from local banks, then it becomes efficiently feasible to run the business. Table 1 and Figure 5 depicts percentages of the statements given by respondents who face the challenges for the access towards finance resources.

Table 1. Percentage of respondents who faced access to finance challenges.

Statements given by respondents	Percentage of respondents
"Access to finance was major challenge we faced during our business growth"	70%
"I did not face any difficulty in finance by Banks during my initial business days"	10%
"Due to crisis, the cash in the bank was less so it was hard to obtain access to money during the start-up"	30%

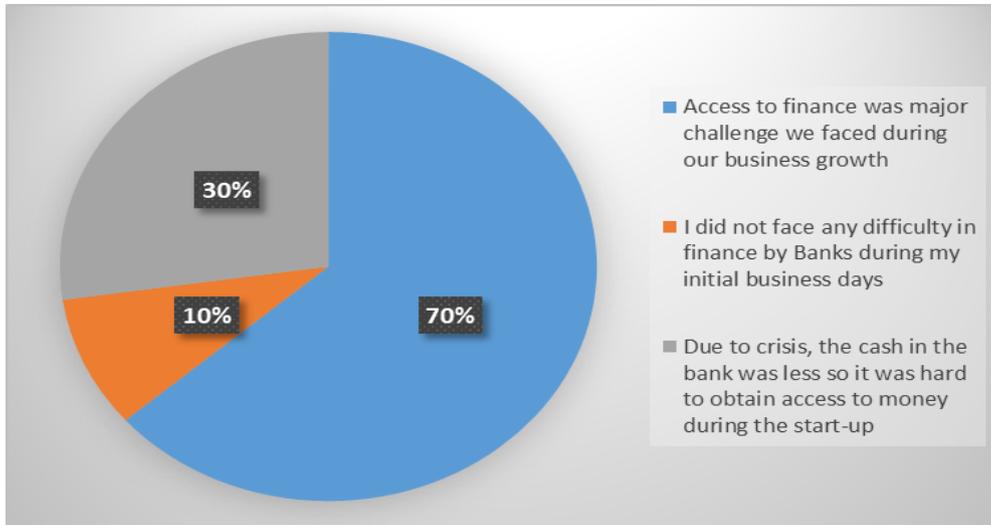


Figure 5. Percentage of respondents who faced access to finance challenges.

Hiring Staff and Lack of Management Skills

Hiring staff is another challenge for BAME women entrepreneurs in the UK because they could not afford to provide minimum or moderate wages to workers (Appendix 1). It is become growingly problematic for most entrepreneurs with the launch of the National Living Wage (Harper-Anderson, 2019). One of the participants claimed that they initially faced difficulty for the gaining of management experience along with working with others because of the discrimination. Table 2 and Figure 6 showcases the reaction statement proposed by participants in the challenge of hiring staff.

Table 2. No of participants reacting on hiring staff challenge

Reaction statements	No of participants
“Yes, I was unable to provide demanding wages to my workers”	6
“Due to lack of financial assistance from banks, I was unable to provide higher salaries to my workers”	9
“Candidates were highly qualified and demand for higher wages that I could not afford”	12



Figure 6. No of participants reacting on hiring staff challenge

Cultural and Language Issues

Females from Asian backgrounds encountered communication and language obstacles. A Research conducted by Fielden and Davidson (2012) validated that Asian female entrepreneurs were more disadvantaged or discriminated against accessing financial and business support due to society’s androcentric nature and the poor English language skills of female business owners. Discovering solutions to these issues is crucial as the females acknowledged that their communication or language

issues were influencing their business development potential and their self-confidence. Also, complaints from females who had encountered discriminatory exercises contained having to continuously prove their credibility, capability, and worth and having to address systems which are formulated for males by males.

The participants also stated that there was so much potential in the market of entrepreneurs, but they were not able to do anything due to insufficient finance. Nine of the BAME entrepreneurs also stated that because their English language is not good, they could not write and explain properly which however declined their motivation in running the business. Table 3 and Figure 7 portrays language and communication issues which the participants faced.

Table 3. Language and communication issues which participants faced.

Statements	No. of participants
"Our English is highly terrible, and we do not properly write it as well"	15
"I face difficulty while speaking English"	9
"It was the least barrier which I faced during the business operations"	3

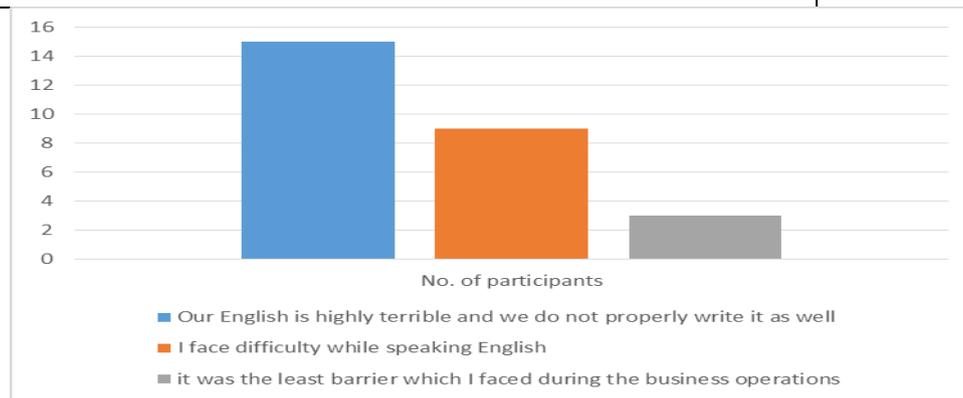


Figure 7. Language and communication issues faced by participants.

The Double Negative Effects of Racism and Sexism

Prejudicial attitudes of other people were the major obstacles encountered by BAME women entrepreneurs in the UK. Jackson (2021) stated that these BAME female entrepreneurs who encountered double obstacles in accessing financial assistance, they restricted from seeking financial assistance outside their own community. Females from distinct ethnic groups highlighted that they must tackle negative prejudices like they lacked credibility, are uneducated, or possess restricted abilities (Kite et al., 2022). Further, Black females complained of having to tackle the stereotypical picture of the "Black Mama," whereas Asian females are supposed to be "Timed Asian Flowers" (Jackson, 2021).

Furthermore, one of the participants observed that being Black female immigrant in the UK, certain individuals automatically supposed that the BAME business owners were uneducated or lacked education due to their ethnic background and colours of their skins (Yadav & Unni, 2016). An Asian business owner claimed that being a Black woman amounted the lack of poor education and credibility. It was not her sense of viewing, but the sense of how other people views them.

They emphasised that there is vast discrimination in the community and not in the world of business. Certain people believe that BAME entrepreneurs are not interested in anything but only in raising their children and family. According to Deigh (2022), four Afro-Caribbean and African female business owners were not happy to relate to the stereotypical picture of "Black Mama". BAME female business entrepreneurs in this research also argued that being the Black mama or Black female meant they were more expected to be considered within a positive way by males in the sector and they were viewed as being less competitive, less hostile, or friendly.

Conclusion

In this modern era, women's participation in business has grown due to the transformation in globalisation and development that has influenced all countries across the world. However, various pieces

of literature continuously highlight the key challenges that BAME female entrepreneurs are facing. Few of the BAME female entrepreneurs failed to build a profit and fewer females were satisfied with their business aspirations. One of the most notable challenges that female BAME entrepreneurs are facing is access to finance. The majority of the female ethnic minority entrepreneurs relied mostly on the community and personal sources of finance. The literature outlined another profound challenge towards double negative effects of racism and sexism that female BAME entrepreneurs are experiencing (Miller, 2020).

Few Black and Asian female entrepreneurs have been discriminated against based on gender and race. Also, BAME female entrepreneurs struggle to obtain management experiences functioning for others because of the dissemination within the mainstream personnel (Gornall & Strebulaev, 2020). These research findings revealed four major themes: access to finance, language and communication barriers, prejudicial attitudes toward other behaviours, and staff hiring. Multiple authors outlined that the management and regulation challenge, but the majority of the study's participants did not encounter. Thus, there is a need for investigating further whether management skills, regulations, and other challenges influence BAME women entrepreneurs' business performance.

Further Research

Research on Black, Asian, and Minority Ethnic (BAME) entrepreneurs is crucial for understanding the challenges and opportunities they face in the business world. The research in this field is extremely sensitive and establishes unique experiences and perspectives of BAME entrepreneurs. Collaborating with BAME entrepreneurs and organisations that support them can be invaluable in conducting meaningful research. The findings of this research showed that there emerge few obstacles and challenges faced by BAME female entrepreneurs in running their businesses in the UK. The challenges relate to gender and the appearance of cultural or racial aspects. Before any effective tactics can be built to motivate BAME females to be involved in enterprise formulations, further understanding and classification is imperative or crucial. Based on the findings of this research, the researcher would undertake a 3-year extension comparative research (from 2023-2025), seeking the BAME female's and men's comparative experiences in the UK. The new research would offer a more representative and comprehensive analysis and a bigger sample evaluation of BAME females from a range of BAME groups as well comparison of BAME male's smaller sample. The results of this extended research will create the foundation of significant policy suggestions to raise the number of BAME female entrepreneurs in the business world.

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APPENDICES
Interviews T1

QUESTION 1: What was the major challenge you faced during your business start-up	
Participant 1	"Due to crisis, the cash in the bank was less so it was hard to obtain access to money during the start-up."
Participant 2	"Obtaining financial support was the biggest challenge that I encountered during my business world"
Participant 3	"It was very easy to get the finance from the bank, however, for migrant people, currently, it is not easy very simple to get a certain loan from the bank unless they possess a house in their name."
Participant 4	"At the time it was very feasible to obtain financial assistance from the bank."
Participant 5	"Initially, I did not obtain any penny from the bank, however, when my business was running properly, my account was good, they began offering me money to enhance me shop."
QUESTION 2: Did you face any difficulty in hiring workforce as entrepreneur? If yes , then why?	
Participant 1	"I cannot find qualified workers to function for the wage that I could provide. Workers were either too inexperienced or expensive".
Participant 2	"Initially, I faced difficulty in obtaining management experience working for others because of the discrimination within the mainstream staff".
Participant 3	"In the business world, there is a major discrimination between men and women. It is not considered good to hire women in top positions such as managers. This restricted me from gaining some management experience or skills before starting my own business"

Interviews T2

Participant 4	"In the business world, there is a major discrimination between men and women. It is not considered good to hire women in top positions such as managers. This restricted me from gaining some management experience or skills before starting my own business"
Participant 5	"Hiring staff was also the biggest challenge I faced as an entrepreneur due to my poor management skills"
QUESTION 3: Did you encounter any criticism based on the language or cultural differences?	
Participant 1	"There is so much potential within the market, however, I could not do anything without adequate money. This issue is that my English is extremely poor, and I could not write in properly".
Participant 2	"One of the main challenges that I encountered who properly speaking English."
Participant 3	"People hurt me by making jokes about my English language, which declined my overall motivation to run my business".
Participant 4	"I have acknowledged that there are certain parts of my life which would be hard. It is a gift from God, but not discrimination. There are some reasons why certain things occurred, I am learning that I must not do that with others"
Participant 5	"The majority of the individuals in the business world talk in English, however, I faced difficulty in speaking it and understanding their viewpoints".

Interviews T3

QUESTION 4: Are there any gender or race related issues that you are experiencing?	
Participant 1	"To be black and to be a woman amounts to poor education or lack of credibility. This is not how I view myself but how I sense other people view me. When I dealt with the individuals for the first time, I could feel they were not confident in my capability. I was required to prove to them that I could do the job role before they respected me".
Participant 2	"There is discrimination of course, not in the business world but in the community. I do not think individuals in the North recognise or appreciate ethnic minorities as we do not receive due recognition or appreciation, especially when you are female it is harder. People believe that we come from cultural baggage, and we are not interested in anything but home or family. We have to work hard to prove them wrong".
Participant 3	"A lot of the individuals expected me to play sexual games, but it is not what I am. I believe that the stereotype that individuals possess regarding black females is unjustified or insulting. I desire individuals to respect me for what I deserve. I am capable and possess knowledge and skills. I will not and do not utilise my sexuality"
Participant 4	"I do not feel anything bad when anybody discriminates me against racism or sexism as I always love my black skin".
Participant 5	"Sometimes my motivation level goes down as the majority of the people around me make fun of my Black Skin".

Interviews T4

QUESTION 5: Rate the challenges you faced the most, financial, management skills, and language or communication issues?	
Participant 1	"I faced financial support challenge mostly."
Participant 2	"Financial issues".
Participant 3	"Management skills".
Participant 4	" I am poor at English speaking, so I faced communication challenges the most".
Participant 5	"English language problem".
QUESTION 6: What was the least challenge you faced? Tell me in one word	
Participant 1	"Racism".
Participant 2	"Racism issue".
Participant 3	"Financial issue".
Participant 4	"Racism".
Participant 5	"Financial issue".