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Female Entrepreneurs from Ethnic Backgrounds: An Exploration of Motivations and Barriers

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Biography

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Biography

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Abstract

The aim of this research is to explore the motivations of ethnic minority women starting up their own businesses and to identify any external and internal barriers they may face during this phase. The research is based upon two groups of women all of whom undertook the New Entrepreneur Scholarship (NES) programme during a similar period. The NES programme is a national scheme developed to reduce barriers to self-employment for disadvantaged people in England. Both groups of women were interviewed at the beginning of the programme and then again at the end. The implications of our research for both theory and practice are the need to understand more clearly the specific needs of particular groups seeking and needing entrepreneurial opportunities and the provision of appropriate programmes of support.

Introduction

Since the 1980's, Britain has seen a significant increase in the number of women entering into entrepreneurship. According to the labour force survey, the number of self-employed women in the UK increased by 163% during the period from 1979 to 1997. In the same period, male self-employment rose by only 67% (Carter 2000). Despite this increase, women's share of self-employment has remained much the same for the last ten years, with women representing approximately a quarter of the self-employed population of Britain. According to the 1991 census, a higher percentage of people from ethnic minority groups are self-employed than white people, 14.6% compared to 12.3% (Clark and Drinkwater 2000). Similarly, a higher percentage of ethnic minority women are self-employed than white women. However the discrepancy between the numbers of South Asian men and South Asian women in self-employment is larger than any other ethnic group (Ram and Jones 1998)

The aim of this research is to explore the motivations of women who are interested in starting up their own businesses, and in particular ethnic minority women, and to identify any external and internal barriers they may face during this phase. The research is based upon two groups of women all of whom undertook the New Entrepreneur Scholarship (NES) programme during a similar period. The NES programme is a national scheme developed to reduce barriers to self-employment for disadvantaged people in England. The programme provides comprehensive business education and support and utilises an action learning approach. The first group attended the NES programme in Oldham, Lancashire, and the second in Rochdale, Lancashire. The Oldham group was an all women group, made up of eleven women, six of which were from ethnic minority backgrounds (five of south Asian origin and one Thai). The Rochdale group was a mixed sex group and including eight women, two of which were from ethnic minority backgrounds (one of south Asian origin and one Thai).

Both groups of women were interviewed at the beginning of the programme in order to explore their business ideas, to understand what motivated them to start their own businesses and to identify the obstacles they had faced in the past and might face in

the future. Additionally, follow-up interviews were conducted after the groups had completed the NES programme in order to evaluate the programme, to establish preferred learning styles, and to assess the efficacy of working in all women group.

Oldham and Rochdale

Both Oldham and Rochdale have similar population sizes, 217,273 and 205,357 respectively (2001 Census, ONS), and large ethnic minority populations. According to the 2001 Census, Oldham has a non-white population of 13% and Rochdale a non-white population of 11%. This is in comparison with an average of 4% in the North West as a whole, and the National average of 6%. The majority of the non-white population in both towns are of South Asian origin, primarily Pakistani and Bangladeshi. Unfortunately, there are no accurate figures available representing the number of male and female ethnic minority businesses in Oldham and Rochdale. The 2001 census does, however, show the number of self-employed men and women in both towns. Approximately 3% of women were self-employed in both towns and 11% of males. Both figures are a little lower than the National average (4% women and 12% men).

Literature Review

Following a review of the existing literature in this area, it appears that research concerning women entrepreneurs and ethnic minority entrepreneurs generally is more forthcoming than research that specifically focuses on ethnic minority women entrepreneurs.

In an early study of women entrepreneurs, Carter and Cannon (1988) examined the motivational and behavioural characteristics of 60 female business owners, utilising both structured questionnaires and unstructured interviews. They found that the need for independence was an important motivating factor to start-up a business for the women in their sample. However, they do point out that independence can take on different meanings for women depending on their life-stage. They also discovered that not all the women were particularly motivated towards starting businesses, as some had found themselves drifting into self-employment from unemployment. In this sense, these women were pushed rather than pulled into self-employment by disadvantaged circumstances.

Brindley and Ritchie (1999) aimed to explore the personal and contextual factors that influence the start-up and successful continuation of women's businesses. Taking a comparative approach, they conducted twenty semi-structured interviews with SME owner/managers, ten female and ten male, in order to examine how personal and contextual factors may be gender related. They found that the female entrepreneurs' main motivations for starting their own businesses were the need for flexibility due to childcare responsibilities, and their negative experiences of previous employment. These negative experience included gender discrimination and/or childcare difficulties. Similarly, as Carter and Cannon (1988) discovered, the need for independence was a significant motivating factor for these women. The male respondents, however, were not actively seeking independence, as their main motivation to start-up their own businesses was redundancy.

Marlow (1997) carried out a comparative study of male and female business owners, attempting to match businesses as far as possible, so that gender became the only characteristic that differentiated the two groups. By using this method of aggregate matching, Marlow claims that any differences in experience and behaviour can thus be attributed to gender. Her sample consisted of 28 male owned firms and 28 female owned firms. In terms of motivational factors for entering self-employment, women ranked being able to combine paid employment with domestic labour the highest factor (43%), compared to 0% of men. Both groups ranked career frustration equally (32%), whilst men were more motivated by independence (54%) than women (18%). Men were also more likely to mention financial gain as a motivation than women (21% and 0% respectively), whilst women were more likely to be motivated by the potential to develop a hobby than the men (11% and 0% respectively).

Many authors have suggested that women are choosing to enter self-employment in order to overcome certain barriers such as the 'glass ceiling', thus linking women's motivations with their position in the labour market more generally (Buttner and Moore 1997). As Marlow (1997) found in her study (see above), dissatisfaction with previous employment was a significant motivating factor for both men and women to enter self-employment. This finding is supported by evidence from Cromie and Hayes' (1991) study comparing male and female business owners with non-business owners. They state: -

It was found that the job satisfaction of business founders in their pre-entrepreneurial jobs was significantly lower than the job satisfaction of other employees. (1991:23)

However, Cromie and Hayes discovered that the women in their study ranked limited promotional prospects as the most important source of their job dissatisfaction, whilst men were more dissatisfied with the way the organisation was managed. Cromie and Hayes suggest that women business founders may see entrepreneurship as a means of overcoming such career advancement barriers.

Similarly, several authors have suggested that the high number of ethnic minority entrepreneurs is a reflection of racial discrimination and blocked upward mobility in the labour market (Phizacklea and Ram 1995, Ram and Jones 1998). Phizacklea and Ram (1995) carried out research comparing ethnic minority businesses in Britain and France. The aim of their research was to compare motivations for entering into entrepreneurship. Phizacklea and Ram studied ten firms in both countries using semi-structured interviews and observational techniques. The entrepreneurs in France were Maghrebian (Algerian, Moroccan and Tunisian) whilst the business owners in Britain were Pakistani, Indian and East African Asian. Phizacklea and Ram discovered that in terms of motivational aspects, only a minority of the entrepreneurs from both countries expressed positive pull factors. The most common motivating factor for both groups of entrepreneurs was limited mainstream employment opportunities, despite the sample being highly qualified. Many of the British sample were graduates but they had been unable to secure work in their chosen career area. They conclude that for both groups, self-employment was largely an alternative to unemployment.

Therefore, many authors on female entrepreneurship suggest that women are choosing self-employment in order to overcome such barriers as the 'glass ceiling' and other gender related discrimination in the labour market. Similarly, it has also been suggested that ethnic minority entrepreneurs enter self-employment as a means of overcoming racial discrimination and blocked opportunity. Women from ethnic minority backgrounds, therefore, may face even more discrimination in the labour market due to their gender and race (Brah and Shaw 1992, Raghuram and Hardill 1998). This factor may explain the discrepancy between numbers of white self-employed women and ethnic minority self-employed women. Dhaliwal (1998)

points out that whilst the self-employment level of women from all ethnic groups is low in relation to men, a higher percentage of South Asian women are self-employed than white women. Although Ram and Jones (1998) claim that despite there being a higher percentage of South Asian women in self-employment than white women, South Asian men outnumber South Asian women more so than any other ethnic group

Dhaliwal (1998) questions whether South Asian women are choosing to enter self-employment in order to overcome certain barriers, or whether they are technically forced into the role by the family, and have little say in the matter. In her study of Asian women in business, Dhaliwal identifies two types of entrepreneurs, “independent women” and “hidden women”. The independent women are classed as entrepreneurs in their own right, whereas the hidden women are involved in family enterprises. The hidden role of women in ethnic minority businesses has also been identified elsewhere (Phizacklea and Ram 1995, Ram et al 1999). Dhaliwal (1998) interviewed five representatives of each group using in-depth interviews.

She found that boredom motivated the independent women to set up their businesses and the fact that their children needed less of their time. These women saw setting up a business as a challenge, rather than a financial necessity and many felt the need to do something worthwhile with their time. In most cases, the women were already active in the Asian community and had close relatives, usually male, already in business. They were all married to educated and wealthy husbands and, whilst they were completely in control of their own business, they would often ask the advice of male family members on certain matters. These women appreciated the freedom and independence they gained from running a business more than the status it provided. They also valued their time greatly and were aware of their worth: -

Zainab's philosophy has always been to value herself, and she sees how little Asian women value themselves. Her marketing aim is to raise the profile of Asian women and the message she wants to get across is "spend money on yourself, you are worth it." (1998:469)

Conversely, the hidden women were concerned that they had neglected their children, by working long hours. Unlike the independent women, the business was seen as a financial necessity and not a past time. These women were not active in the community as they had little time to socialise. Their husbands, however, were

actively involved in community affairs and events. Most of the women were married at a young age, into traditional Asian families. They had little control over business matters and claimed that it was their husband, father or brother who ran the business, despite the fact that many of the businesses were legally recognised as family partnerships. These women tended to be involved in the manual work side of the business, whilst their husbands dealt with any business or financial decisions. Their time was not valued but assumed, although some derived satisfaction from the status of running a family business.

In their study of the independent restaurant sector, Ram et al (1999) focused on 37 businesses in Birmingham. The sample contained Bangladeshi, Pakistani, White, Indian and African-Caribbean business owners, in order to compare the business experiences of different ethnic groups. They discovered that the family was important to all the ethnic groups studied. Yet, the family members that were actually involved in the business tended to differ by ethnic group. For example, the White, African-Caribbean, and Indian businesses tended to involve husbands and wives, whereas the Pakistani and Bangladeshi groups tended to involve the family more directly with the business often being passed from father to son. In the case of the Muslim South Asian businesses wives were completely absent from any direct involvement of the business.

Methodology

The qualitative method of interviewing was employed for this research, in order to allow the respondents to discuss and explain their motivations, views and experiences in detail. The interviews were semi-structured rather than completely unstructured as it was necessary to discuss particular topics to address the specific research objectives. Additionally it was necessary for the same questions to be asked of all respondents in order to compare these responses. Thus, semi-structured interviews allow the respondent to talk freely on their own terms, whilst retaining some form of organisation so that comparisons can be made (May 1993:93).

As a limited number of interviews were carried out with a small sample (19 respondents) this means that the interview findings are neither generalisable, nor representative of all female entrepreneurs. Representation however was not an aim

of this research. The research aims to explore views, attitudes, experiences and motivations in detail without inference.

Interviews were carried out at the beginning of the NES programme, and then again at the end of the programme, either at the respondent's own home or at the location in Oldham and Rochdale where the programme was held. The majority of the interviews lasted from half an hour to an hour. All the interviews were recorded onto tape and later transcribed verbatim. The interview transcripts were then analysed thematically.

Results and Discussion

Table 1: Oldham and Rochdale NES scholars

Age	Business idea	Educational Background	Employment	Marital Situation	Dependent children/ relatives	Ethnic group
OLDHAM						
21	Hairdressers	NVQ Levels 1 and 2 in Hairdressing	Unemployed	Single	No	White
27	Planning for Asian weddings & parties	PhD in Chemistry	Unemployed	Married	Yes	South Asian
28	Thai restaurant	Degree in IT	Employed	Single	No	Thai
23	Planning for Asian weddings & parties	BTEC in Care	Employed	Single	No	South Asian
35	Fashion design	Degree in Fashion Design	Unemployed	Single	Yes	White
32	Jewellery Shop	Masters degree in Chemistry	Unemployed	Separated	Yes	South Asian
42	Pub	NVQ 1 & 2 IT, Sage accounting cert. Food hygiene cert.	Unemployed	Co-habiting	No	White
53	Café	City and Guilds Catering	Unemployed	Single	Yes	White
32	Fashion design and boutique	HND Fashion Design	Unemployed	Separated	Yes	South Asian
22	Nail technician	Nail-art diploma	Unemployed	Single	Yes	White
24	Fashion Boutique	BTEC Fashion Design	Unemployed	Single	Yes - Sister	South Asian
ROCHDALE						
36	Garden makeovers	Economics Diploma	Unemployed	Married	No	White
20	Hairdressers	NVQ Levels 2 and 3 Hair and Beauty	Unemployed	Single	No	Thai
53	Drumming Workshops	Degree in Peace studies, Masters in Health Services	Unemployed	Co-habiting	No	White
39	Personal injury Claims	Currently studying for Law degree	Unemployed	Separated	Yes	South Asian
24	Jewellery design	Degree in Applied Arts	Unemployed	Single	No	White
59	Chair exercises for elderly	GNVQ social care, National diploma in health and fitness	Unemployed	Married	No	White
28	Nursery soft furnishings	A levels	Unemployed	Married	Yes	White
38	Furniture design	No qualifications since leaving school	Unemployed	Married	Yes	White

Motivations - Independence and Freedom

The most common motivation for wanting to start a business amongst both groups was the idea of being one's own boss, having independence, freedom and total control. Nearly all the women on both programmes (16 out of the 19) mentioned this factor when asked why they wanted to start their own businesses. For example:

Having the independence and being able to run it how I want to. I never really wanted to work for anybody else and be told what to do and in a way you are independent and you're got to do your own thing and not ask anybody else.

Just to be my own boss really and to have things the way I want them to be.

I think it's just working for myself...just being your own boss, not that I don't like taking orders from somebody, I've done that for 25 years, but I think I just like the idea of being independent.

Financial Rewards and Personal Fulfilment

The majority of the women suggested that in terms of rewards from business ownership, they were motivated by a combination of both financial and personal rewards. Many of the women commented on the personal fulfilment business ownership would bring to their lives. Some were deeply passionate about their area of business and felt that starting their own business was a good way of putting their knowledge and skills into practice. Others had wanted to start their own businesses for some time and were eventually beginning to realise their ambitions. Additionally financial rewards were also seen as important, with the consensus being that there was little point running a business that did not make money. Although the importance placed on financial rewards did vary amongst the group, only one of the women admitted she was entering into business primarily for financial rewards opposed to personal gain. The majority suggested that it was important that they made money out of their ventures in order to survive, although they were not aiming for instant riches, just enough to live comfortably.

Obviously you need the finance to keep going it has to work as a business, it would be good if I could gain some money...I haven't got much at the moment so then you do want some financial gain to better

your own situation. But it's not a take over the world plan; I just need to be self-sufficient really.

Just to be comfortable, just enough to live off. I mean there's no point just struggling you know and you have to put so much effort in, there's no point in that...But it doesn't have to be like loads.

I would be a liar if I didn't say I want the financial side, of course I do, but I've noticed that the personal rewards are a big attraction as well.

Flexibility of Self-employment

Out of those women who had dependent children (eight), six suggested that the flexibility of self-employment was an influential factor in their decision to start a business. Five of the women said it was an advantage being able to combine work with childcare needs, whilst one expressed that it was imperative that she have flexible work, due to her child's health problems. Another group member also expressed that it was a necessity for her to have flexible work due to her responsibilities as a carer.

I'm going to work around my daughter, I've looked after her for the first year and I still want to do that but I want to work as well.

The business is actually easy for me because I can keep him (her son) with me all the time, in other jobs I can't keep him with me.

Prior Work Experience

Dissatisfaction with previous work experience had led some to want to set up their own businesses. The main dissatisfaction centred around - long hours, inflexible working hours, low pay, lack of respect, poor treatment, stressful working environment and lack of control:

...It (previous work) was just too demanding, it was not just doing normal hours it was always doing extra and coming home, you've not got any time. I know setting up your own business is really difficult as well, but it can be flexible, I mean it's yours and you can do what you want. I just want that freedom.

I get tired working really hard, six days a week for them, doing like 70 hours. Friday, Saturday and Sunday I work from 11:30am to one or

two in morning...you would not believe how much they paid me, it was very low...and you have to work for one year before you get a holiday. It is ridiculous.

I worked in a Sandwich shop and been a barmaid, thing's like that...the people I've worked under have generally been nasty, they treat you like dirt for the jobs you do.

I've had it up to here with stress associated with working for other people, it really isn't worth it anymore, and it just affects your quality of life.

Despite these dissatisfactions, some of the women were still positive about their work experience suggesting that they had learnt a lot about their particular area of business as well as what they would do differently themselves given the opportunity. Both of the Thai women for example, claimed that they had a desire to treat their future employees better than they themselves had been treated in employment:

I want things to be different...I think staff is very important you have to value them...I saw them how hard they worked, how unhappy they were, they can't wait to go home and they are so tired...I thought if you're going to make money that way, to have money but not pay people then I'd rather not.

I want the business because I want to train people, treat them right...I want people to know that hairdressing is not a bad job, I know it's not good money but it can be good if you treat people right and they will enjoy doing it. But people quit their jobs so quickly because they're not paying you the minimum wage, they lie to you, and they don't pay you holiday pay, that's what I've been through.

Employability

Although the majority of the women on the programme were unemployed, only a limited number said that they had encountered difficulties securing work. One women spoke of the great difficulty she had faced securing employment after being made redundant, even in areas for which she had vast experience. She attributed these difficulties to the fact she suffered from epilepsy and felt that employers were discriminating against her because of this condition. Most however claimed that they were unemployed due to childcare responsibilities and the fact they wanted time to pursue the start-up of their venture.

Thus, there is little evidence from the research that the ethnic minority women on the programme had struggled to find employment due to racial discrimination. However it is interesting to note that four of the eleven on the Oldham programme were planning to enter business areas unrelated to their educational qualifications. All four of these women were from ethnic minority groups, and had high levels of educational achievement. However only one out of the four had not been previously successful in securing employment related to her qualifications. The remaining three had already been in related employment or decided that after completing their qualification they did not want to pursue a career in that area. Whilst not possessing particular qualifications in their related areas the majority did have a certain level of experience and a passion for their chosen areas, although one woman claimed to be more passionate about having her own business than the business area she was entering. She explained that it was very important to her and her family in India, whom she described as 'business class', that she owned her own business.

Role Models

A further motivation identified from the research is the influence of role models, such as family, friends and other contacts who have set up their own businesses. This motivation appears to be more ethnic group specific. Nearly all the ethnic minority women on the programme knew friends, family or other acquaintances that had started their own businesses, and mentioned that they were inspired by their successes.

My brother-in-law has recently come to this country...he has made quite a bit of his life and he's got his own business and he makes quite a bit and it just makes you think if he can do it, we've been living here all our lives, you know we can do it.

The people I worked for in the beginning they didn't really have anything, they would go out in the morning and get their own shopping, all the food and stock...they were just renting a flat...but now like five years later they have three houses and they go on holiday like twice a year.

Fewer of the white women on the programme mentioned such role models although all were receiving either moral or financial support from friends and family. The ethnic minority women were also receiving either moral or financial support from their friends and family, yet support lent by family members appeared to be in a

more direct form. All the women of South Asian origin expressed the possibility of direct involvement in the business from family members. For example, two women had relatives in India who would be buying and sending stock over to Britain. Additionally, one of these women also planned to have her sisters helping in her shop. One woman said that her sister would definitely be involved in the business, and possibly her uncle. Another said that her husband and sister would have some involvement in the business. Whilst another planned to have her eldest sons helping with the business during school holidays.

Barriers

In order to examine the barriers to self-employment for these women, they were asked what had held them back from pursuing such a venture before.

Family Responsibilities

The most common response amongst those women with children was having little time due to childcare responsibilities. Now that their children were a little older, many felt they had more time to concentrate on setting up a business. Additionally, one woman who had been a full-time carer of her sister now felt able to pursue her desire to have her own business because alternative arrangements for the care of her sister were to be made and her responsibilities were coming to an end:

I haven't worked since I had children...I didn't want to rush out as soon as I had children, so everything that's come since then is to fit in with them.

Before I was fetching a family up and it was difficult because you have to consider what your children are doing in life, so you don't really get a chance to think about yourself really and what you want out of life...even though I thought about running my own business for a long time, I just found that I didn't even have the time to look into it. But now I have time to think about things and this is what I want for my future now.

I first thought about this 16 years ago, but I've waited for my kids to grow up a bit, you put things on the backburner when you have kids, I'm starting my life now.

I've always wanted to open my own business and everything...but it was just the commitments I had with my sister, so I've just had to put

it aside. But now this opportunity has come along, so I really want to take it and see how it goes.

Self Confidence

Another barrier that was apparent amongst the women in both groups was a lack of self-confidence. For some of the women this was related to a lack of business knowledge, for others it was related to low self-esteem. One Thai woman said she did not feel confident enough to start a business before because of the difficulties she had with language. Another woman said she had been deterred from starting a business before, thinking she would have difficulty understanding the particulars of running a business due to her dyslexia. Other barriers to self-employment mentioned by the women on the programme included; lack of experience in chosen area, lack of financial capital and feeling depressed.

Ethnic Specific Barriers

One particular barrier to business ownership identified from the research and specific to ethnic minority women was that of arranged marriages. One woman from India claimed that getting married and moving to the UK meant her idea of setting up a business was put on hold. Since separating with her husband, she has begun to pursue her ambition again. Similarly, another of the group found that after leaving her husband and financial security, she had the push and incentive she needed to put her idea into practice:

Just as I was thinking of starting on my own, I got married and came here and things changed...Since I came here my life has been totally different. But because I am starting a new life again, I am thinking of starting my own business again.

My parents arranged a marriage for me and the reason why I didn't hesitate in getting married was because my husband was financially secure and he said I'll help you open up a business...but obviously when I got married things changed and it didn't happen the way I expected...that's why my business idea has taken a back-seat and now that I'm no longer with my husband I thought right I'm definitely going to do something now.

Concerns about starting a business venture

At the start of the programme, the main concerns about setting up a business amongst the two groups of women were financially related. Having only limited business knowledge and skills was also another worry. Other concerns included, whether the business would succeed, the level of demand for the business, and dealing with people. When asked about these initial worries at the end of the programme, the majority of the women claimed that they were less worried about these factors than before. Several had new worries about their prospective businesses. These included either a specific worry such as finding appropriate premises, or a more general worry about the unknown. Many of the women however claimed to have no new worries about the business.

One South Asian woman expressed concern at the possible hostile reaction she might receive from the Asian community when setting up her own business. This worry derived from her past experience of running a take-away business. During this time, she had received criticism from both men and women in the local Asian community:

I received nasty phone calls from Asian women saying that I shouldn't be doing this, I should be looking after my children at home, and I should be wearing head gear...one of my husbands friends was also quite disapproving, he came in one day and said 'I wouldn't want you as my wife' and I replied, 'well, I'm not your wife am I?'

As a result of these experiences, this particular woman has decided not have an open door office for her new business venture, although the reaction so far from both white and Asian professionals in her line of business has been mostly positive. She is not however alone in her experiences. Two other South Asian women on the programme also spoke of similar occurrences. One woman had originally been reluctant to tell her family of her business plans and only did so several weeks into the programme. Despite her initial concerns, her family were supportive of her business venture, and demonstrated this support when a neighbour aired his disapproval:

Our neighbourhood has found out that we're going into business and this one guy in particular he actually came round to my house and said to my dad, 'it's your son that's meant to be starting a business, not your daughters' and that really upset me because my family's

alright with it, they're all behind us. I didn't even have to say anything. They all jumped at him and stuck up for us. But I'm just thinking that if he's thinking like that, there might be others and that concerns me a bit.

One woman, who had recently moved to the UK from India, spoke of the male domination she and other women face in the Asian community:

There are certain problems in this society as well because men are dominating and they try to put you down, I've seen that recently. Last week I met this man who is doing a similar thing to me and he said in a very rude way 'what do you want from me?' I said 'I just wanted some phone numbers of your wholesalers' and he said 'you go away!' That was very embarrassing, and because he was a man I couldn't say anything. They can say anything to us anytime and we just have to keep our mouths shut, it's part of life, well part of a girl's life anyway.

The majority of the women on the programme agreed that women tend to face more problems generally when starting their own businesses. The main reasons being that they have more responsibilities and more to organise, particularly childcare. Some suggested that women were treated differently and not always taken seriously by those they encounter in the business world, such as banks. The majority of the women on the programme were entering into what could be described as female dominated business areas. Those entering into more traditionally male dominated areas suggested that they were not always treated equally or taken seriously:

This industry often involves a lot of wheeling and dealing, I can walk into a place and get a price, and my husband will walk in directly behind me and get a totally different price. It is so sexist it's unbelievable. It is very much a male orientated business and you have to put up with a lot of stick. The best way of handling it is to have a sense of humour.

Additionally, as mentioned above, the majority of South Asian women on the course suggested that Asian women often face the problem of disapproval from the community when establishing businesses. However, none of the South Asian women mentioned any worries concerning racism from the white population. One Thai woman however spoke of the difficulties she faced being in a minority group in Rochdale. Since moving to this country as a teenager, she had suffered racial abuse, firstly at school and later in employment:

It is hard, a lot of people make fun of you, a lot of people call you names, a lot of people try to be clever and call you whatever they want to, also they try to pay you different money because they think

you don't know anything...When I first came here it was very hard, now there are still people who will call me a name, but I'm not listening anymore.

Learning and Progress

At the end of the programme, half of the group in Oldham said that they had surprised themselves with their achievements and had not expected to be so far ahead with their businesses. For some, this had boosted their confidence greatly. The majority of the Oldham group also doubted whether they would still be moving forward with their business idea if they had not been on the NES programme. Most suggested that the programme had given them the push and incentive they needed to get their idea off the ground:

I've definitely gone further than I thought I would. It's been a new opening of life for me, my confidence was really going down, but it's fetched it back out of me. It's done me the world of good.

I didn't expect to be at this stage, I thought it would just stay on the drawing board, but this course was like a push. I think it's given me a lot of confidence.

Similarly, half the Rochdale group said they had surprised themselves with their progress, yet all were definite that even without the NES programme they would still be pursuing their business ideas. Both groups were positive about the action learning approach of the programme and the value of group work, claiming this style of learning suited all. Interestingly, all the women from the single sex group in Oldham said that they preferred working in an all women group. It appears the group bonded well and were motivated and inspired by each other's successes. Whilst most of the women from the mixed group in Rochdale said they preferred working in a mixed group. However, some did suggest that single sex groups might be of benefit to women:

Women tend to think less of themselves, they're not so positive. Being in an all women group you tend to get more encouragement and a push, whereas if there were men there they'd just think it was silly that everyone needed so much encouragement. (Oldham)

I think women can talk about problems more with each other, which has happened on this course and everybody seems to have helped each other. Men think they can do it all anyway, but they haven't got

all the other worries of home life that women have. (Oldham)

I do think a male input is important, I think it would be lacking otherwise. (Rochdale)

I think there are a lot of values from getting both sexes involved. I think you can become a bit blinkered if it's just one sex. (Rochdale)

I think a single sex group would be great. I think there are issues relating to managing relationships and managing change, which would be valuable to talk about. (Rochdale)

Conclusion

The findings drawn from this research do appear to correlate with some of the existing research already discussed in the literature review. Carter and Cannon (1988) for example, found independence to be a significant motivational factor, and similarly in this research being one's own boss and having freedom and independence was the main motivation for the group of women studied. There was little evidence however, of the women classified by Carter and Cannon as 'drifters'. The majority of the women on the programme stated positive pull factors as their motivation rather than push factors such as unemployment.

This research also correlates with Brindley and Ritchie's (1999) findings that flexibility was a particularly important motivational factor for women with children. Negative experiences of previous employment also contributed towards the decision of women on the programme to become self-employed. These negative experiences were found to be gender related by Brindley and Ritchie, although it is difficult to establish whether this is the case in this research. Dissatisfaction with previous employment for some of the women arose from inflexibility of working hours, which could be viewed as discriminatory towards women with children and thus gender related. Additionally, both Thai women on the programme claimed to have been badly treated at work and consequently both had a desire to treat their own staff much better. This poor treatment may have been related to their ethnicity, as one Thai woman did suggest.

There appears to be little evidence in the research that the women on the programme were motivated to become self-employed by career frustration or the barrier of the glass ceiling as suggested by Marlow (1997) and Cromie and Hayes (1991). Many

of the women were entering into new areas of business unrelated to their previous experience and the main dissatisfactions with previous work were inflexible or long hours, stress and poor treatment rather than lack of promotional prospects.

Additionally, the ethnic minority women on the programme did not suggest they were entering self-employment because they had difficulties securing other employment due to racial discrimination in the labour market. Unlike the respondents of Phizacklea and Ram's study (1995), the majority of the ethnic minority women on the programme were motivated by pull factors rather than push factors. However there are some similarities between the ethnic minority women in this study and those labelled by Dhaliwal (1998) as 'independent women', namely the appreciation of independence and freedom, seeing business as a challenge, being aware of their worth and having close relatives already in business.

This research also correlates with Ram et al's (1999) findings regarding family involvement in ethnic minority business. The South Asian women on the programme were found to have more direct involvement from family members than the white women on the programme. For the white women the only involvement in the business came from a husband or partner, whereas the South Asian women had involvement from siblings, parents and children.

In terms of barriers, the main obstacle preventing the women on the programme from starting a business before was childcare responsibilities. Some of the older women on the course had waited until their children were older before pursuing their venture. However, several of the women on the programme had young children and were planning to start their businesses now rather than wait until their children were older. This could suggest that younger women do not necessarily view having children as such a large barrier to starting a business than women did previously. Additionally the NES programme offers support towards the cost of childcare for those with young children. Lack of self-confidence appeared to be another barrier to start-up for many women on the programme. At the end of the programme, the majority of the women felt that their self-confidence had increased along with their business knowledge and skills.

As previously mentioned, one barrier specific to South Asian women on the programme was that of arranged marriages. Additionally, another potential barrier for South Asian women wishing to start their own businesses may be the reaction from the local community. Whilst this factor had not discouraged the women on the programme, it could potentially discourage other South Asian women from starting a business, especially if they do not have family support.

Fortunately, the ethnic minority women on the programme had support from friends and family, they also knew other people with their own businesses and saw these as role models. It may be more difficult for ethnic minority women without role models or support from friends and family to start a business however. All women groups may help provide both support and role models, as the NES group in Oldham demonstrated. The women in this group fully supported each other and found themselves inspired by other group member's successes. Additionally, nearly all the role models mentioned by the ethnic minority women on the programme were male relatives and friends, thus there is a need for more female ethnic minority role models. Introducing female business mentors of the same ethnicity as the scholar could go some way towards fulfilling this need along with a programme of guest speakers, either previous NES students or successful ethnic minority businesswomen.

Undoubtedly, in light of the lack of confidence amongst many of the female group members at the beginning of the programme, there is a need for more female role models in business generally. Additionally, the white women on the programme knew fewer people who ran their own businesses than the ethnic minority women. Such measures could therefore benefit all women regardless of their ethnicity.

Language barriers were not a problem for the ethnic minority women on the programme, but could prevent other women from applying for the programme and other forms of support. One Thai woman on the programme did face some language problems, but these were eased with the help of her mother-in-law who attended the course with her every week. She claimed however that without her mother-in-law's support she would not have considered applying for the programme. Thus, there is a need for provision to be made for those with language barriers to be able to attend start-up support programmes. This could take the form of translation services, English language classes, and/or same language tutors.

The implications of our research for both theory and practice are the need to understand more clearly the specific needs of particular groups seeking and needing entrepreneurial opportunities and the provision of appropriate programmes of support. This research is part of an ongoing project. The next stage of the research is to examine these issues on a national level, using a survey distributed to NES participants across the country. This research will include men as well as women in order to provide comparison and a greater insight into motivations, barriers, and experiences of business start-up.

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