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Dynamism and enterprise: Asian Female Entrepreneurs in the United Kingdom

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Abstract

The aim of this paper is to see how Asian female entrepreneurs in the UK have developed and to understand increase our understanding of this entrepreneurial minority. The study looks at some of the more successful Asian women who are prominent in the UK by being featured in the top 200 Asian rich list. Both primary and secondary sources were used to profile these women. Open ended face to face interviews were also conducted with Asian women from second/third generations who had some business ownership stake in the more traditional low value added, labour intensive businesses. Questions centred around why they started their business, the support they received, the challenges facing them specifically as Asian women in business both at start up and beyond, their aspirations for the future of the business and their motivations.

The findings show that the gap appears to have widened between the more successful Asian business woman and those women who are still opting for low value added, labour intensive firms. The practical implications of this study are that Asian women are an increasingly important part of the SME group and thus increasing the quality of business provision, advice, start up and growth would make this vital sector even more productive. This study will also help sensitise and inform business support agents, banks, advisors both public sector and private. Understanding the needs of this entrepreneurial minority is important for academic, policy makers and support professionals.

Key Words: Female Entrepreneurs, Asian Female entrepreneurs, ethnic minority businesses, SMEs

Introduction

The past few decades in Britain have witnessed the rise of the Asian community in terms of prosperity in enterprise. They are best known for their business acumen. Asian businesses have been the subject of growing interest from a variety of sources. The media have not been slow to publicise the 'rags to riches' stories of conspicuously successful Asian entrepreneurs. Thrift, prudence and self reliance underpinned by a strong family role have in the past proved the enduring reasons behind Asian commercial success. More careful accounts of this business community, however, convey a complex picture as the role of women in business is neglected.

The role of Asian women in business ownership and entrepreneurship is a contentious subject given 'accepted' norms about the social and economic roles of women and men. Asian women face structural barriers limiting their full participation in economic activity and some of these are race and gender related. If Asian women are to have equal opportunity to pursue entrepreneurial activity, then these structural barriers have to be removed. Research into women as entrepreneurs is gaining momentum in many parts of the world resulting in policy discussions by OECD, APEC, EC and governments globally. Relevant research studies focus on barriers and obstacles, gender differences, the economic impact of women-owned businesses and best practice approaches to stimulating higher levels of entrepreneurial activity among women. The aim of this paper is to see how this group have developed and identify how to increase the participation levels of Asian women in business ownership.

If we are to have a vibrant SME sector then it is important to increase the visibility of women within the public domain. Steps must be taken to sensitize lenders, suppliers, financiers, business support professionals about the needs of this segment of the SME

Female Entrepreneurship

Early studies on female entrepreneurs concentrated on descriptive accounts of the characteristics and motivations of women in business and their experiences of business ownership, particularly at start up. More sophisticated studies include themes on gender differences regarding management of the business, particularly with regard to finance, business networks and performance (Carter et al 2001). Female Entrepreneurs are responsible for one third of all start-up businesses in the UK. An estimated 130 000 out of 380 919 start-ups were run by women in 2001. Around 26% of women are self employed in the UK (Carter and Anderson 2001).

The study of female entrepreneurship is gaining momentum globally and many reasons are posed as barriers to it such as in the EU, Stephenson (2002) identified several barriers including a lack of sufficient day care places, societal norms which relegate the primary responsibility for child and domestic care to women. Other barriers identified were access to capital, networks, social support. There was also a lack of sex desegregated data (Stephenson 2002) which hindered analysis. However, consistently across countries evidence suggests that amongst other differences women are less likely to be self employed than men, more likely to start smaller businesses, less likely to have growth firms, less likely to have employees, start their businesses with lower capitalization, finance their firms differently and make greater use of personal rather than professional or business networks.

Women are becoming increasingly involved in entrepreneurship across Europe but face specific problems in setting up and running businesses which are different from those faced by male business owners that are either directly or indirectly related to gender (CEEDR 2000). Women are half of the population of Europe, but make up less than one quarter of the businesses assisted by general business support organisations. Only a minority of general business support organisations have some form of special services or policies aimed at women entrepreneurs.

The economic importance of women's business ownership is now internationally recognised and the numbers of women starting businesses in the UK are increasing relative to their male counterparts. This is undermined by indications that while access to finance continues to be a major problem, of new concern is that women's business development is being hindered by poor engagement with new technology (Carter *et al* 2002). There is further evidence to support this regarding the Irish economy (Henry and Kennedy 2003), where setting up new economy companies in high technology, professional services and construction is virtually untapped. Marlow (1997; 2002) has also noted the challenges facing female entrepreneurs.

It appears that, in general, the UK government has failed to support an increase in women owned businesses. In general studies have shown that women have less access to start up capital; less management experience; are less welcome in the informal business networks that often provide vital support for small firms. (The Industrial Society 2001). They have difficulties accessing finance because, for example, guarantees required for external financing are often beyond the scope of personal assets and credit track records. In addition, women face sexual stereotyping from banks. There are informal financial networks, which they find difficult to penetrate. Women rely heavily on personal savings, an estimated 80-99% of initial capitalisation compared to that of 30-59% for men (The Industrial Society 2001).

Ethnic Minority Entrepreneurs face the double discrimination of both race and gender. They face cultural and business barriers as well as issues around social marginalisation. Asian women are a growing group within the SME community and yet there is a paucity of qualitative knowledge regarding this heterogeneous group where education, caste, religion, status of husband and so on are important factors. Asian men tended to benefit from exclusiveness where ethnic solidarity created accessible capital, labour and markets and exclusion forced them to seek economic alternatives. This is not so for the women.

Mirchandani (1999) demands the integration of issues of race and ethnicity into studies of self-employment by women

Asian Women

The 'growth' of Asian enterprises has been a prominent feature of the small business population in Britain (Dhaliwal 1998; Dhaliwal and Amin 1995). By 'Asian' we refer to women who originated from the India, Pakistan, Bangladesh and East Africa. In general, figures mask the role of female involvement in the businesses which is often a neglected issue (Dhaliwal 1998; 2000) and show that women owned concerns form, on average, less than a quarter of total businesses in each category. This figure is likely to underestimate the true role of women in business as many women are silent contributors, their roles often unacknowledged despite playing a pivotal role in the business (Dhaliwal 1998; 2000; Metcalf, Modood and Virdee 1997; Jennings and Cohen 1993).

Scant attention has been paid to the contribution of Asian women to both entrepreneurship and the management of family businesses. This less conspicuous role can be explained by modesty, societies attitudes towards women and the double barriers of both sex and race discrimination. Past research shows that Asian women are not strongly represented in self-employment. Jones *et al* (1992) found that 75% of their sample of 403 was male. Metcalf, Modood and Virdee (1997) found a similar proportion in their sample of 129 people. This is still higher than in earlier studies, for example, Aldrich *et al* (1981). Jennings and Cohen (1993) assert that figures are misleadingly low as there is a tendency for some women entrepreneurs to be "invisible", their existence unacknowledged. This is certainly true of the 'hidden' women interviewed in Dhaliwal's study (1998) where the women interviewed openly say it is their husband, father or brother who run the business thus masking the extent of their role even when playing a pivotal role in the management of the business (Ram and Jones 1997; Ram 1992; Phizacklea 1990).

A recent study carried out in Oldham-Rochdale exploring the motivations of female entrepreneurs from ethnic minority backgrounds (NES 2003) found that the most common motives for wanting to start a business were independence and freedom. The women in the sample suggested that in terms of rewards from business ownership, they were motivated by a combination of both financial and personal rewards. Of the women who had dependent children, the majority suggested that the flexibility of self-employment was an influential factor in their decision to start a business. Dissatisfaction with previous work experience, lack of employability and the influence of role models, such as family, friends or other acquaintances were other motivators. Ethnic minority groups, and in particular women from these groups are significantly under-represented in enterprise start-up support programmes (NES 2003). Disadvantage in the work place is cited as a motive for entering self employment according to Struder (2002) who looks at the Turkish speaking community in London.

One of the main reasons given in writings on the subject is that many EMBs go into self-employment as a response to “blocked upward mobility” (Ram and Jones 1998). This is truer for women who face the double disadvantage of race and gender. Motives for entry were the desire to avoid racial discrimination and the resulting confinement to low status jobs in the labour market (Aldrich *et al* 1981) or for women confinement in the home. “Push” factors include unemployment, underemployment, job dissatisfaction and/or blocked opportunities and often for women no opportunities at all. The status argument is strong for men and family businesses (Srinivasan 1995) and entrepreneurs are seen as successful role models within their community (Dhaliwal and Amin 1995). The status argument appears stronger for women (Dhaliwal 1998; 2000) despite their relatively low power base within the enterprise. The Asian family business is not merely an economic structure but a source of social identity.

Silent Contributors

It is clear that there are distinctive issues faced by Asian women and their families can help or hinder them (Dhaliwal 1998; 2000). Dhaliwal looked at two groups of women, *hidden women*

who worked within family enterprises and *independent women*, those who initiated and controlled their own businesses. Dhaliwal found that for the *independent women* children play a crucial role for these women and are their first priority. The driving force to go into entrepreneurship was as a reaction to their children needing less of their time. The women wanted to utilise their skills and have some worthwhile purpose in the lives. These women rely heavily on family members, normally the husband, for any key business decisions and financial decisions. Their independence as businesswomen is always with the tacit ‘*consent*’ of their families, particularly their husbands. “*In an Asian set-up it’s not always easy to rely on your husband and the rest of the family*”. Patriarchal attitudes exist within the family.

The decision to become self employed was mainly as a reaction to their children needing less of their time. Role models such as someone else in the family in business, normally the father, brother or husband being involved in entrepreneurship. Boredom was a great factor, “*Despite being busy with two children I felt I needed to fill a gap*” or “*Being a housewife and mother was not enough for me*”

The true extent of female entrepreneurship and the untapped potential that exists in the economy from this highly entrepreneurial but suppressed group is largely invisible. The figures relating to them are misleadingly low because they do not count themselves as economically resourceful, “*It’s my father/brother/husband running the business*” is a claim often made. These ‘*Hidden Women*’ were in most cases joint owners. They made great sacrifices in their social/family life. They had responsibility without control. However, far from being passive players Asian women are heavily involved in entrepreneurship. It is important for policy makers to recognise diversity within businesses and Asian success stories need to take into account the exploitation of the female role.

Is the first generation becoming less silent? Since Dhaliwal’s 1998 study more substantial work has been done in this area. Authors such as Carter, Shaw, Marlow and organisations like

PROWESS, Everywoman, and conferences either devoted solely to female entrepreneurship or with a stream looking at female entrepreneurship are emerging. All these recognise ethnic minority women in business. The SBS have even introduced the alleviation of this disadvantaged group as a core strategy. But what fundamental changes have taken place? The gap has widened between successful and poor?

Successful Asian Female Entrepreneurs

Asian entrepreneurs have received attention for their enormous contribution to the UK economy. Academics have focused on identifying the key success factors for this entrepreneurial minority. Much less prominent has been the role of Asian women in business. Traditionally, there has been some slight focus on the secondary role of women in business. There is now a group of a different sort of entrepreneurial female emerging. Some are now nationally well known.

The emergence of this new super class of gritty, determined women, many of whom are featured in awards ceremonies and rich lists, illustrates the potential achievable despite cultural, social and economic barriers. More and more now we are seeing and hearing about women who have made the grade and are pushing forward with new ideas.

Table 1: Asian Women appearing in ‘Britain’s Richest Asians’ Wealth Index 1998-2006

	1998	1999	2000	2001	2002	2003	2004	2005	2006
By Value (£mil)									
Total	194.0	336.0	337.0	347.3	344.9	410.9	387.9	474.5	439.5
By Frequency									
Total	21	22	17	13.	12	15	17	19	19

Source: Eastern Eye 1998-2005; Dhaliwal 2006.

The above table, drawn from the Asian Wealth Index, highlights that there is still a paucity of women identified on the rich list. The Asian Wealth Index compiled for the last four years by the author of this paper, focuses on the 200 richest Asians in the UK. In 1998 these women, either alone or with their partners generated profits of £194 million but only 2 women

appeared on the list under their own names. This figure has increased to £439.5 million in 2006. However, the number of women identified remains low, 19 women appear in total in 2006. This Rich List, once again, masks the true involvement of female entrepreneurship in the upper echelons of the community. The men normally get the credit or have their name and 'family' listed. Even in these highly successful businesses women play a pivotal role but are not given the limelight.

One successful woman, Bobby, featured in the Rich List has built a fortune in property and hotels. Together with her brother they set up a hotel group in 1989 to provide quality accommodation to blue chip companies. Bobby believed in her dream and set out to make it a reality, taking risks and making sacrifices along the way.

Another successful woman, Bushra, is a managing Director of a highly successful fashion company, which deals in designer fashions. Her father originally set up a market stall selling ladies tights, "*It was work, work, and work. All of us children were expected to help out*", she recalls. She has had her share of challenges trying to establish her role in a predominantly male culture, "*When I first started buying stock and refused to purchase something, the salesmen would say, 'Go get your father', when I started signing cheques they took me seriously.*"

Meena was a model in Delhi before agreeing to an arranged marriage into an established business family in England. Meena, however, has been no silent contributor and has injected evolution and change using her own recipes and researching for many more in her role as head of product development. She carved her own niche within the company and is a key decision-maker.

Perween is married with two sons and runs the hugely successful Indian food manufacturing company in the north of England. She was frustrated at not being able to buy authentic Indian food in the shops. She decided to make it and sell it herself, "*I began by selling through an*

Indian takeaway, then I went to the larger supermarkets and persuaded them to try my food.”

She is now a household name and has a fortune over £50million.

So far from being passive players Asian women are heavily involved in entrepreneurship and are set to continue this trend.

Despite the emergence of the new super-class, many more Asian women in business are primarily found in low value added, labour intensive businesses. The businesses below are small, relatively low value-added and require a lot of labour. They are similar to traditional first generation businesses such as retail shops. This enabled questions regarding motives for entry to be more pertinent as the second generation have more choice of career and opportunity.

Face to face interviews lasting about one hour on average where both closed and open-ended questions were asked. All of the interviews were conducted at the respondent's business premises at their convenience. Firstly the respondents were asked structured questions such as their age, education, family background. Once the demographics and background were established and the owner was more comfortable with the interviewer, the interview progressed to more open-ended, semi-structured questions which asked respondents about their motives for business entry; the role of their families at both the start-up stage and subsequent management of the business and the factors which facilitated and inhibited their business. The respondents were able to elaborate on these questions and also discuss their current business challenges and their hopes for the future.

The interviews were taped and then key elements were abstracted. The partial transcripts then enabled the main themes to emerge.

Table 2: Females from micro businesses

	Age	Qualifications	Business	Employees	Motive for Entry	Challenges
1	35	“A” levels	Newsagent	7 full time; 9 part time	Family pressure	Not taken seriously
2	50	Professional Training	Catering	2 full time; 1 part time	Hobby	Lack of support
3	42	Vocational	Beautician	none	More control	Marketing
4	35	undergraduate incomplete	Property management	3 full time; 2 part time	Evolved from family business	Juggling work & family
5	44	Vocational	Hair & beauty salon	2 part time	Lack of alternative employment	Finance to expand; husband’s attitude

Responses

Background

The ages of the respondents varied from 35 to 50 years. Some of the businesses were hobby related, for example, two respondents are beauticians bringing Eastern techniques to the West; another runs a catering company serving Asian meals for weddings and parties. These roles reinforce Dhaliwals (1998) earlier findings as many women choose roles which are an extension of a role associated with women. Another respondent runs a newsagent shop jointly with her husband; and another business was a property letting agency where the main clients are students looking for accommodation, so serving the local community. The husband also played a large role in the development and running of this company.

The women on the whole were less qualified than the men and tended to focus on professional and skill based courses. Academic background varied significantly ranging from a beauty course to the more traditional ‘A’ levels, one of the women did attempt a law degree but personal and business commitments did not allow her to finish it. Some of the women developed skills after the business was up and running e.g. the computer course by the catering owner.

The majority of women had family members in business. Even if the family were not in business their role was significant in terms of moral and financial support. The greatest source of support other than financial was childcare, *“I live with my mother-in-law and she helps me look after the children.”* Another woman is more concerned about juggling her roles, *“I find it difficult to build up the business and bring up my children, and I am torn in two.”*

One woman relied on friends from her own community, *“I had several friends in business who could give me practical advice and assistance.”* She added, *“My children did help me initially and if I need any help my mother and brothers are always there.”* The constraint of family was also clear in this case when they stop facilitating and start to hinder progress and creativity, *“I am very independent and like to go forward but every time I have new ideas and want to expand the family say No, why do you want to take risks? My mother really worries about me.”* One respondent faced hostility from her husband and family when she located her first beauty salon, *“My husband said that it was not going to work out, the children needed me at home.”*

Motive for entry:

The reasons for entry differ for each case. The husband plays a great role in supporting and encouraging the business and in some cases the woman’s business evolves from her husband’s, *“My husband put the idea together to form a letting company and I left my job to run it.”* One respondent married the husband and the business; there was an expectation that she would partner the business as well as the husband, *“I married into the business.”* For the beautician the motive for entry was to use her natural knowledge of the beauty business together with some courses she took and see it as a paying hobby, *“I wanted more control over my life.”* Similarly for the caterer, *“When I entered the business, cooking was a hobby. I started by cooking for my friends and it just took off from there and grew as a business.”* A few escaped from paid employment, *“I worked in a lot of dead-end jobs that bored me”*

Employees

The number of employees in addition to close family members ranged from none to under 10. Recruitment methods varied from word of mouth, the local newspaper and the job centre. The respondents had a positive approach to investment in training, *“We encourage our employees to go for training, and For example, one of our employees is on NVQ training. The sandwich making staff all has health and hygiene certificates.”* There was an emphasis in keeping up-to-date, *“We try and train our employees in-house but sometimes we have to bring people in from outside to train all of on IT skills and new software.”*

The employees in each case were not all co-ethnic. In the catering business the woman claims, *“Most of my employees are recruited by word of mouth. Most of the employees are Asian women and they feel more secure working with other women. My driver is male. I am planning to recruit another five employees this year.”*

Finance:

The majority of women rely on private and family money to develop the business, *“Today I am faced with the challenge of increasing my client list I can get the finances to expand from my husband but I want to try and get a bit more business myself and generate the money to expand first and use my husband as a last resort.”* Only one of the respondents had no start up money from private sources and approached the banks, *“It was quite difficult at first because I had nothing and was starting from scratch. Luckily I had a good bank manager in Barclays who was very supportive and offered me a £20,000 loan.”* Before approaching the bank manager she had done a lot of work and research and presented him with her plan, *“I showed him my plans and he was impressed.”* She did not have the same level of support from the Business Link, *“I did go to the Local Business Link and they were not very enthusiastic about my idea to start a catering business.”* Since establishing her business she has received some management training from them.

Community

The community is less significant and helpful for women who are setting up their own businesses, it tends to favour the men and so the joint family businesses benefited the most from support and help from their own community. One of the respondents is a member of the Chamber of Commerce. For the catering company owner the community played a greater part in the early stages of establishing the business, *“The community has played a great part in my business but now my customers are not only Asian. I have many white customers; I cater for functions at the council, local banks. Indian food has become quite popular in the last few years. Now even at Christmas parties people want Indian food. The Asian community in particular has helped me in generating my business.”* The beautician is less favourably disposed to her own community, *“The Asian community has not helped my beauty business, and nearly all my customers are white. They appreciate Eastern techniques and are open to new and alternative methods. Asians do not want to spend money on them and think beauty treatments are too extravagant.”*

Main Challenges

There was mixed reaction to being a woman in business, *“I am not taken seriously by sales reps, they want to deal with my husband although I am quite capable of making decisions myself.”* The property letting woman says, *“I think that it is easier the fact that I am a woman. It helps me deal with the customers a lot more easily.”* On the whole dealing with clients seems advantageous for being female but any external dealings e.g. business representatives, accountants etc proves more challenging. It takes time to establish yourself and to be taken seriously as a businesswoman *“A woman on her own in a competitive catering sector was a challenge. Others think that you don’t stand a chance of success. However, now people have realised that I have proved myself and made my mark.”*

The main challenges facing these women are both personal and business related, *“I hate having to make all the major decisions by myself.”* Difficulties arise in roles overlapping,

“Juggling my business and my children, I just don’t have enough time”. There is also conflict between the traditional roles assigned to a woman and her need to prove herself in the marketplace, *“Family is important to me and it was not easy to manage the children when they were young, but as they grew they have been a great support to me and the business. Now that they are independent I have more time to devote to the business.”*

Business challenges, like any other small business, were to do with growth, *“I am expanding my catering business and looking for new units.”* Problems remain in key areas of business growth, *“Procuring clients; marketing and developing my business”*; or in developing the customer base, *“I’m too reliant on my small group of existing clients.”*

Findings

The research points to two levels of involvement by Asian women in enterprise. Firstly, the women co-owning and operating their business with their spouses, where male is the dominant decision maker, and secondly the women partly or wholly owning the business and having entire control of the operations and decision making. The Asian women in our sample of micro businesses felt they were weak in finance and marketing skills and strong in terms of dealing with people. Attributes to success include customer service and willingness to work hard. The main barriers to success are male chauvinism, preferential treatment by banks and the perception that women lack knowledge. The source of start-up is their own savings; they do not have easy access to start up funds from banks and financial institutions. However, more and more women are approaching financial institutions with business ideas.

There are issues of skill shortages that can be addressed, the women in particular seek out and attend courses they feel will help with their business and their own style of management, the men appear more reluctant to do so. The potential for ‘breakout’ still exists as many of these businesses are relying on narrow, co-ethnic markets for custom. Growth is a challenging factor. Nearly all the respondents interviewed are eager to expand; they are hindered by lack

of available finance or the time and labour to expand. These businesses, despite being low value-added and labour intensive do have an enormous potential for growth particularly by diversifying into other areas as the news agency has done (mobile telephones, sandwiches, money transfers etc). It is difficult to isolate some of the issues as many of the practices are indicative of business activity than something peculiar to generation. This research adds to the body of growing literature on the diversity of ethnic minority businesses.

These businesses offer an excellent opportunity for training organisations and legislative bodies particularly in the area of employment. The one point made about the first generation Asian business community was that there was a lack of communication and dialogue between business service providers and the Asian community. The new generation of business owners are fully integrated into the community, have been educated here and are fully versed with Western practices so business support providers need not complain about distrust, closed doors and a lack of interest. There is a great opportunity to learn from these businesses.

4 Conclusion and Policy Issues

The challenge remains in raising the profile of Asian female entrepreneurs and the role they play in the economy, influencing changes in societal response to the role of entrepreneurship for women, improving access to finance, information, networks, counselling, advice, markets.

It is important to involve Asian women in outreach, mentoring and recruitment.

Another observation is the growing numbers of ethnic minority women working for banks and support services. These women are visible representatives of the communities they represent and have the benefit of highlighting the issue further within their organisations and perhaps taps into previously unexplored networks.

There has been a marked growth in the profile of female entrepreneurs. This profile has been raised through awards, the media, role models etc.

Whilst problems remain in raising finance and not taken seriously by suppliers, the way forward is to raise the profile of Asian female entrepreneurs and to promote entrepreneurship as a role for women.

It is necessary to make examples of successful women entrepreneurs more visible within the public domain. The *Asian Women of Achievement Awards*, for example has been successful nationally for this, however, the emphasis by the national papers and the organisers themselves tends to promote white female sari clad politicians instead of focusing on the achievements of the Asian women thus giving the Asian women a secondary role.

In terms of policy issues there is a need to enhance understanding of the issues concerning Asian female entrepreneurs and to ensure that the provision of enterprise support does not discriminate against these women. It is important to sensitise lenders, suppliers, financiers and business support professionals about the needs of this segment of the SME population.

The major challenges still remain: The ‘motivation’ challenge - encouraging more Asian women to consider entrepreneurship as an option. The ‘start-up’ challenge - improving women’s access to the resources and support needed to help them start new businesses and the ‘growth’ challenge - assisting women to gain the support and resources necessary to pursue a growth path for their business.

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