Navigating Uncertainty: Challenges Faced by Bangladeshi Female Entrepreneurs in East London, UK

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Abstract
Asian businesses have played a significant role in the UK economy, with research often examining the success factors of Asian entrepreneurs who rose from humble beginnings. However, there is a paucity of research on Asian women in business, who are playing an increasingly important role within this entrepreneurial minority. This study aims to rectify this by shedding light on the challenges and experiences of eight Bangladeshi female entrepreneurs in the Brick Lane area of London. The last few years has seen the UK economy face several challenges as a result of the COVID-19 pandemic as well as a downturn in the economy caused by a number of macroenvironmental factors (ONS, 2023). The Brick Lane area of London, located in the East End, has undergone much change and transformation and is dominated by male-led businesses. This poses a challenge for female-led enterprises. The women in the study sample of qualitative, semi-structured telephone interviews explored the challenges they faced in starting-up and developing their businesses within a patriarchal community and, in particular, how the turbulence of the COVID-19 pandemic impacted them. This research contributes to several neglected issues within this the important field of Asian entrepreneurship in the UK, and as a result, a clearer picture will emerge of the roles, responsibilities, and relationships of the relatively marginal Bangladeshi women entrepreneurs. This study aims to fill a research gap and adds to the growing body of academic literature on female entrepreneurs and ethnic minority entrepreneurs and understanding the business and societal issues they face. and provides valuable insights for policymakers and business support professionals regarding this potentially influential and growing subgroup.

Keywords
Bangladeshi entrepreneurs, East London, gender, barriers, ethnic diversity

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Bangladeshi women in East London face various challenges when setting up their enterprises. The start-up phase is problematic and most challenging for all, but the added lack of support from the community and social norms dictating that they are homemakers first provide additional challenges. These women face issues of stereotyping, particularly if they go into a business beyond the type perceived as 'female'. The issues of motherhood and balancing family and business responsibilities are pertinent, as is the social recognition they lack as businesswomen working in a male-dominated sphere. Some Bangladeshi women grapple with language, so obtaining any formal support is challenging for them. Finally, growing and developing their enterprises can be a major issue. They often lack business skills and possess limited professional networks from which they can obtain advice. They have limited experience in marketing and branding and seeing themselves as entrepreneurs.

This paper focuses on the often-overlooked issue of Asian women's contribution to entrepreneurship in the UK and the challenges they face when establishing and managing a small business, as well as the difficulties they encountered during the COVID-19 years.

London is recognised as one of the world's most ethnically-diverse cities (Gov.uk, 2023). Despite this, people from ethnic minority backgrounds, including Black and Asian individuals, face unsatisfactory access to finance and procurement opportunities. Black and Asian businesses struggle to secure funding and procurement opportunities, with ethnic minority teams receiving an average of just 1.7 per cent of venture capital investments between 2009 and 2019. This finding suggests that not only do Black and Asian people encounter obstacles in starting and running businesses, but they also face challenges in accessing additional support that exacerbates rather than alleviates their difficulties (LCC&I, 2022). This disparity is further enhanced where women are concerned.

In addition, the COVID-19 pandemic has wreaked havoc on numerous small businesses and has had a severe impact on women who have already depleted resources. There is awareness at government level of the challenges faced by ethnic minority businesses, and some action has been taken to support them. The *British Business Bank's Alone Together* (2020) report revealed that access to finance is a major obstacle for ethnic minority entrepreneurs. Since its inception in 2012, the Start-Up Loans program has issued approximately 20 per cent of its loans to Black, Asian, and ethnic minority businesses. The government is also implementing measures outlined in the Inclusive Britain report (2022), which aims to support ethnic minority entrepreneurs. Ministers frequently engage with ethnic minority business leaders and networks to gain a better understanding of the issues they face (They Work For You, 2022).

The 2022 report *Ethnic Diversity in Business: Removing Barriers Impeding Business Success* published by the London Chamber of Commerce and Industry, states that an increase in the number of Asian businesses has been a major feature of the small business population in the United Kingdom (UK) over the past decade (LCC&I, 2022). However, the role of Asian female entrepreneurs remains less evident. Businesses owned by individuals from ethnic minority backgrounds, particularly Black and Asian people, reflect the complex and evolving history of ethnic diversity in the UK. Initially concentrated in specific geographical locations and sectors, Black and Asian people are now running businesses in diverse sectors and various locations (MSDUK, Minority Businesses Matter, 2021).

Studies on ethnic minority businesses have largely focused on the characteristics of the owner, their backgrounds, push and pull factors, and other influences (Basu, 1998; Brush et al., 2004; Chaganti & Greene 2000; Clark & Drinkwater 2000; Raimi et al., 2023). Business gives many Asian immigrants a sense of pride and a freedom from low paid employment or unemployment as was faced by many first-generation Asians. Business is a route to survival for many immigrants faced with poor market and job prospects. There are generational issues too - the

first generation sought self-employment as a necessity, the younger generations are embracing sectors with higher growth potential such as information communications technology (ICT) or business services rather than more traditional retail occupations (Dhaliwal & Gray, 2008; Ram & Jones, 2008) due to their better integration with society and higher educational levels.

Brick Lane, where this study is based, is a popular tourist destination due to its boutiques, artisanal shops, bookshops, and the development of the Truman Brewery site. The ward is also known for its excellent Bangladeshi cuisine. Brick Lane, E1 is situated in the Spitalfields and Banglatown ward of the Tower Hamlets borough in East London. Tower Hamlets has the largest Bangladeshi population in the UK. According to the 2021 British Census, the largest ethnic group in the area are Black, Asian and Minority Ethnic (BAME) groups (61 per cent), comprising mostly of Bangladeshi residents (35 per cent) (ONS, 2021; Tower Hamlets, 2023). The other populous ethnic groups are White British (23 per cent), White Other (16 per cent), and Black African (5 per cent) (ONS, 2021).

The borough has a gender split of 50.2 per cent male and 49.8 per cent female (ONS, 2021). Tower Hamlets has the highest percentage of Muslim residents in the country (39.9 per cent), compared to 5 per cent in England and 13 per cent in London (ONS, 2021). The borough is by far the most densely populated area in England and Wales. Between the last two censuses (held in 2011 and 2021), the population of Tower Hamlets increased by 22 per cent, from around 254,100 in 2011 to around 310,300 in 2021 (ONS, 2021). With a population density of 15,695 persons per square km, (the population density in England was 434 persons per square km and in London it was 5,598 per square km) (ONS, 2021).

According to the *2021 British Census*, Tower Hamlets possesses a median age of 30, making it the youngest borough in England and Wales (ONS, 2021). Many businesses in Tower

Hamlets are small to medium enterprises (SMEs) accounting for almost 90 per cent of all businesses in the borough (Tower Hamlets, 2023).

The past few years have been marked by significant turbulence, largely driven by an economic downturn caused partly by COVID-19 and other macroeconomic factors, such as the 2022/3 war in Ukraine, the 2023 war in Israel/Palestine, and subsequent rising fuel costs (ONS, 2023). At the micro level, many businesses in the Brick Lane area have shifted away from traditional sectors (e.g., textiles) to embrace creative industries (e.g., fashion, arts and crafts, music, and digital media) (BOP, 2017). Furthermore, the shift towards technology businesses in the area means that some businesses must adapt or risk extinction; the same holds true for start-up businesses.

Bangladeshi female entrepreneurs attempting to start and run businesses in this area currently face a host of complex challenges. Presently, there exists a dearth of scholarly research on female entrepreneurs classified under the 'MEG' (minority ethnic groups) classification (formerly 'BAME' (Black, Asian, and Minority-Ethnic).[1] This study aims to contribute to the existing body of knowledge in this field by highlighting an important entrepreneurial minority and understanding the business and societal issues they face.

We acknowledge that despite these challenges, many Bangladeshi women in East London are successful entrepreneurs and have established thriving businesses. These women serve as role models for other aspiring entrepreneurs, particularly young women who may face similar challenges in the future. They have used their resilience, their social media skills and know-how to forge ahead. Helping this entrepreneurial minority will have benefits for wider society

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[1] 'BAME (Black, Asian, and Minority-Ethnic) grouping 'BAME' is no longer used and accepted by the UK Government as it excludes mixed race, Gypsy, Roma and Travellers and 'other white' (i.e. Polish), 'white other' ethnic groups (such as Jewish people). The term 'MEG' (minority ethnic groups) is genuinely used as replacement term for 'BAME' (Gov.uk, 2024).

through creating employment, alleviating poverty, and having more affluent and diverse businesses in an economically deprived area.

This study examines a range of issues pertaining to Bangladeshi female entrepreneurship. More specifically, the study explores the challenges facing Asian women-led SMEs across three distinct stages: during the start-up phase, from 2020 to 2023, and the current situation.

Literature Review

Female entrepreneurship

There has been a significant rise in the number of women entrepreneurs globally (Poggesi et al., 2020). This increase, however, still leaves women entrepreneurs with smaller businesses, fewer assets, and less profitability than their male counterparts (Jennings & Brush, 2013). Women have less economic power than men, and tend to perform poorer in employment and self-employment. International institutions conducting development projects such as the World Bank and the Asian Development Bank are paying attention to gender rights and empowerment which are at the helm of the United Nations 2030 Agenda for Sustainable Development (Hechavarría & Brieger, 2022). GEM (2023) found that in most economies social support for women was unsatisfactory and that fear of failure deterred women from starting a business more so than men. The focus of this paper, however, is on the challenges women face.

Female entrepreneurship plays a pivotal role for the growth of firms and the economy (Said & Enslin, 2020) and thus, society. Several studies have focused on the positive impact women entrepreneurs can have in fighting poverty and marginalisation in society (Deng et al., 2021; Lock & Lawton-Smith, 2016). Female entrepreneurs play a vital role in both local and global economies (Hechavarría et al., 2018; Hughes & Jennings, 2020; Jamali, 2009; McClelland et al., 2005).

Despite these strengths, women have a lower status in many societies, and this is particularly so for South Asian women. It is often difficult for these women to see themselves as entrepreneurs and often credit their husbands, fathers, or brothers rather than their own entrepreneurial attributes and success (Dhaliwal, 1998). Many of the women in the UK Bangladeshi business community experience these issues today. The role of Asian women in business in the UK is often as silent contributors (Dhaliwal, 1998); although more success stories of women entrepreneurs in their own right are now emerging. The Asian community has tended to be patriarchal and despite many women playing a key and often central role to the business, they are seen as supporting the business rather than heading it or being leaders (Dhaliwal, 1998). New ventures are often backed by their husbands/sons/fathers in terms of financial advice and other types of support. Regardless of the many challenges these women have faced, Asian women in business in the UK have demonstrated resilience in challenging economic environments and are now beginning to be recognised.

The Asian business community has been widely recognised for its contribution to the UK economy and been lauded in the media for its business endeavours. Asian immigrants have succeeded despite racism, institutional barriers and other social and economic challenges (Dhaliwal & Gray, 2008). Thrift, hard work and over-reliance on the family as a source of free or inexpensive labour have enabled first generation Asian entrepreneurs to make the grade (Razin, 2002; Waldinger et al., 1990). Access to family labour gave these businesses a competitive edge over their rivals but the businesses were often heavily dependent on co-ethnic customers (Basu & Goswami, 1999; Ram, 1994). The story is not the same for Asian female entrepreneurs who face far more challenges in accessing resources thus diminishing their chances of business success. The community is not always open to helping Asian women start a business in the same way they are for Asian men (Dhaliwal, 2000; Khan, 2021).

Business is a way to develop both personally and professionally for women and many female entrepreneurs have conquered patriarchal expectations making a notable contribution to their family and society (Althalathini et al., 2020). The narrative is not entirely positive, as some female entrepreneurs have encountered additional challenges related to patriarchy and subjugation despite achieving notable success through adaptability, resilience, and diligent effort. The struggle to reconcile the demands of family and business interests adds a further layer of responsibility for these women, which can have a detrimental impact (Afshan et al., 2021; Mustafa & Treanor, 2022).

Women and minorities face greater barriers in entrepreneurship, including low access to capital and biased evaluations (Henry et al., 2024; Collis et al., 2023; Pines et al., 2010). Several other factors also play a role in promoting Asian female-led business such as education which has a strong impact on the decision to become self-employed (Amoako-Kwakye, 2012; Calvo & Wellisz, 1980). Education impacts the types of businesses women enter, and their level of resilience and self-confidence. At another level, it also gives women more options so they can opt for better jobs and working conditions as an alternative to self-employment and thus decrease the likelihood of entrepreneurship as the preferred choice (van der Sluis et al., 2008). Thus, the impact of education can be two-fold (Dilli & Westerhuis, 2018).

The recent COVID-19 pandemic highlighted the resilience and adaptability of women entrepreneurs. It provided an opportunity for some women to take advantage of the constraints imposed by the pandemic and to successfully take their businesses to the digital sphere (Afshan et al., 2021; Manolova et al., 2020; Mustafa & Treanor, 2022). However, the economic downturn emanating from the pandemic had a negative impact on market opportunities for women entrepreneurs. Moreover, there were serious repercussions on their mental and financial well-being. This left many women more stressed and vulnerable (Roesch et al., 2020).

The heterogeneity of Asian female entrepreneurs in terms of educational achievement, family influences and support, types of business, and aspirations for growth (Franzke et al., 2022) means that there is no simple solution for supporting them and there is still a paucity of research in the area. Asian women are recognised as an increasingly important entrepreneurial minority (Dhaliwal, 2000; Jones & Ram, 2010) and to understand this complex minority, there is a need to look at their entrepreneurial background, characteristics, and social and cultural background (Li et al., 2021).

Issues Facing Bangladeshi Women Entrepreneurs

The current challenges faced by Bangladeshi women in East London are largely similar to those of all small businesses. Access to finance, dealing with the aftermath of the COVID-19 pandemic, marketing, branding, information technology, and business growth in an uncertain and difficult economy are some of the more pertinent issues they face. Many of them lack business skills and experience and have limited access to business networks they can turn to for advice and support. A recent study focused on women entrepreneurs in Bangladesh found that these women faced many obstacles limiting their financial capability and often were hampered from dealing with financial institutions directly (Sobhan, 2022). This echoes the issues faced by Bangladeshi female entrepreneurs in East London. These women are often reluctant to visit financial institutions for support and, thus, tend to rely on personal financial savings and bootstrapping[2]. They continue to battle with their status in being recognised and respected as businesswomen, and some struggle with language. Despite this, some have emerged as entrepreneurial leaders (Subramaniam & Shankar, 2020). For many of these women, their business enterprises are a means of survival; although entrepreneurial success is

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[2] Bootstrapping—defined as "highly creative ways of acquiring the use of resources without borrowing money or raising equity financing from traditional sources" (Freear et al., 1995: 102).

often difficult and complex to define (Leite et al., 2024). The multiple roles and responsibilities of these women and their identity often means that identity construction in entrepreneurship is processual (Kulshrestha et al., 2024.)

A study on Pakistani females, who have cultural similarities with Bangladeshi women, found that they often opt for low value, low-growth businesses so that they can meet the aspirations of the community and be a 'good' mother and a 'responsible' wife (Mitra & Rauf, 2011). The Bangladeshi society strongly associates women with family, children and homemaking (Achtenhagen & Welter, 2003). This often hampers progress for these women as they have to overcome enormous hurdles and pressures imposed by the community (Henry & Kennedy, 2003). Perceptions of inferiority to their male counterparts impacts both their attitude and potential as entrepreneurs (Achtenhagen & Welter, 2003).

In Bangladesh, women entrepreneurs are hampered by social, cultural, and institutional barriers and issues (Karim et al., 2022). The Bangladeshi female entrepreneurs in the Brick Lane area of East London face the same issues as their counterparts in Bangladesh. There remains a research gap on research on Asian female entrepreneurs (Dhaliwal, 2000; Jones & Ram, 2010; Khan, 2021) where most studies to date, have included observing their background (Chaganti & Greene 2000; Evans, 1989), their influences (Brush et al., 2004), and their entrepreneurial experiences (Levie, 2007). More recently, Dhaliwal, (2024) shed light on entrepreneurship and diversity.

This research examines the challenges that Bangladeshi women entrepreneurs encounter during the early stages of their ventures, taking into account the turbulence caused by the COVID-19 pandemic, other macro environmental factors, and the current economic downturn. There has been a dearth of research on Asian women entrepreneurs, particularly those focused on the socio-economic challenges they face. Consequently, this study seeks to address this gap by

investigating the difficulties experienced by Bangladeshi female entrepreneurs in East London, UK.

Methodology

This study was of an exploratory nature and entailed a qualitative approach. Exploratory research seeks to develop initial insights and to provide directions for any further research that is needed (Parasuraman et al., 2007: 56). Qualitative interviews were conducted with eight Bangladeshi female entrepreneurs in the Brick Lane area of East London, UK. Issues explored included the background of their business, age of business, business type, facilitating and hindering factors at the start-up stage, and the specific barriers that confront them as Asian businesswomen. The research aimed to determine whether cultural and religious factors influenced women when setting up their businesses. Further, the study sought to establish the challenges the entrepreneurs faced when they started their business as well as those they currently face.

The qualitative research interview is one whose purpose is to gather descriptions of the lifeworld of the interviewee with respect to the interpretation of the meaning of the described phenomena (Kvale, 1983). Interviewing is a tool that involves orally asking participants both quantitative and qualitative questions. Interviews facilitate the collection of detailed personal data that provides a high degree of response quality, the opportunity for probing deeply into issues, and relatively low refusal rates from participants (Block & Erskine, 2012). The interviews in this study were conducted via telephone. There are several advantages of using the telephone for interviewing. The two most obvious advantages are cost effectiveness and time efficiency (Sarantakos, 1998; Taylor, 2002). The cost savings of conducting research by telephone has been estimated at fifty to seventy-five percent of face-to-face interviews (Worth & Tierney, 1993). Another major advantage of telephone interviews is time efficiency. Groves

and Kahn (1979) found that face-to-face interviews took an average of 50 minutes while telephone interviews took an average of 30 minutes, which translates into a time savings of close to 50 percent .

Telephone interviews also make it easier to gain access to study participants; the interviewer can interview people who are not easily accessible (Opdenakke, 2006). Telephone interviews may provide an opportunity to acquire information from prospective respondents who are unwilling to engage in face-to-face interviews or from communities otherwise hard to access in individuals (Tausig & Freeman, 1988). It is possible to interview individuals who may not otherwise be available due to their location (Block & Erskine, 2012). As was the case in this study, researchers asked to speak to interviewees by name or to those who met the desired criteria for the study (namely, living in Tower Hamlets, female, an entrepreneur for more than three years).

For this study this telephone interview research method was invaluable for this hard- to reach group where these respondents, because of their cultural values and norms, wanted a degree of anonymity in regard to patriarchal families where the men have the voice in the family.

One of the main limitations of telephonic interviews is that they must be brief. Lengthy interviews are considered inappropriate. Telephone interviews increase flexibility but are also researcher-biased. The way the interviewer asks questions, or the tone of voice used, may discourage respondents from answering certain questions (Aaker et al., 2020: 195). Thus, one of the disadvantages of asynchronous communication by telephone is the reduction in social cues (Opdenakke, 2006). The interviewer does not see the respondent; therefore, body language cannot be used as a source of additional data. Nonetheless, social cues, such as voice control and intonation are available (Chapple, 1999).

A number of complications were encountered with the female participants in the sample. Several potential participants were hesitant to participate due to issues of trust and disclosure (particularly relating to discussing their business enterprises). Significant efforts were made to contact this difficult-to-reach group. However, direct contact proved to be problematic due to the cultural sensitivities of the group and, thus, access to the community of Muslim women was gained through the use of contacts and referrals from a colleague of one of the authors who was a key member of the Bangladeshi business community and had an extensive network. This led to a snowballing sampling approach, a non-probability sampling method which uses initial participants to refer more participants to be interviewed (Goodman, 2011). This sampling method was chosen to recruit respondents as the target population in this study (namely Bangladeshi female entrepreneurs) was difficult to access and a sampling frame was not available. In addition, the research focusses on a relatively sensitive topic. The women felt more comfortable once the mutual friend was introduced to the researchers and the purpose and importance of the research were explained. Some women were initially sceptical about the purpose of the study until they were assured of their confidentiality and understood that their names would not be disclosed, ensuring their anonymity. A few female entrepreneurs refused to take part in the study for fear that their family and community would find out. Most of the interviews were conducted in English (two were conducted in Bengali and then translated). These women were selected as a representative sample of respondents (interviewees) because their experiences were deemed to be reflective of other Bangladeshi women in small businesses in the Brick Lane vicinity.

It was decided that conducting telephone interviews rather than administering questionnaires was the most effective way of obtaining a complete, in-depth, and thorough account of the interviewees' lives. As researchers, we were confident in our ability to be reasonably objective, as we were not from the community. Many of the participants had not previously had the

chance to discuss their professional and personal lives without the presence of their husbands. Unfortunately, one or two of the respondents had difficulty understanding one of the questions ("Do you receive social and societal recognition?"). Besides being of Bangladeshi descent, other prerequisites for the research was that interviewees had to be small business owners or entrepreneurs. No specific type of business was stipulated.

Findings and Discussion

Background of the Respondents

The study participants represented a diverse range of backgrounds in terms of business sector, business sizes, their academic levels, and levels of business experience. The sample consisted primarily of micro businesses run by Bangladeshi women, that included healthcare, a consulting business, an accountancy practice, a driving school, an Islamic women's clothing store, a textile business, an online retailer of jewellery, and a care home. Some of the interviewees employed staff, while others worked independently. The qualifications of the respondents ranged from Level II in Numeracy and English to a Higher National Diploma (HND) and a National Vocational Qualification (NVQ). One respondent had graduated with a degree. All of the interviewees were of Bangladeshi origin and currently ran their businesses from within the Brick Lane area. The most established business in the sample was set up eight years ago, whilst the newest business was founded two years ago.

A number of themes were identified, which involved scanning through the data set and looking for patterns for analysing the qualitative data. A theme captures something important about the data in relation to the research question and represents some level of patterned response or meaning within the data set (Braun & Clarke, 2006).

Challenges in setting up the business

The foremost challenge faced by one of the interviewees was the issue of 'stereotyping'. The respondent asserted that she did not receive the recognition she deserved for running a business, stating, "*I was not respected as a businesswoman."* During the start-up phase, she discovered a steep learning curve: "*I lacked practical knowledge and felt insecure*". Her lack of fundamental business skills, such as writing, filling out forms, and communicating with people outside of her Bangladeshi community, further exacerbated her difficulties. She was aware that, as a Bangladeshi woman pursuing self-employment, she was entering a predominantly male-dominated sphere. Although her family was supportive of her decision to become self-employed, her textile business was viewed as being "feminine" and therefore not prestigious.

Another respondent stressed that the business domain she encountered was very male dominated. As a professional woman setting up an accounting practice, she discovered that other accounting firms in the area were mostly run by men, with an orientation towards men, *"I wasn't even given an opportunity to show what I could do."* She faced a number of obstacles in promoting herself to the Brick Lane/Whitechapel community and felt that many doors were closed and that people, mostly men, were unwilling to accept a female accountant whom they did not perceive as competent as their male counterparts

One entrepreneur, who started a consultancy business, found it challenging to balance her family responsibilities with her professional commitments, "*There were just not enough hours in the day*". She had a young family, and managing both her family obligations and her business ambitions proved to be a considerable challenge. She faced the daunting task of squeezing in her business activities between her family commitments, which left her feeling stretched thin and overwhelmed.

Another respondent who started a driving school was juggling motherhood with work. She faced sexism from the male-dominated customer base and struggled to survive in the early phase of the business. Another respondent working in the care sector was more concerned with her limited business acumen. In particular, she felt that she grappled with technology and much of the business needed her to be IT savvy. The respondent who owned the Islamic female clothing shop had financial challenges for the first three years of setting up the business, as well as initially locating a store.

The majority of the female participants reported difficulties in promoting themselves effectively and writing business communications. Moreover, one of the participant's limited proficiency in the English language posed a hindrance. According to another respondent who operated an online business, challenges arose in obtaining funding to invest in the company, establishing professional connections through networking, and formulating a comprehensive business plan.

Gender Bias

The majority of the interviewees felt some kind of bias for being Bangladeshi women in business in the Brick Lane community. They felt they had to fight the stereotype of being "*just mothers and wives*". They also felt that the community was to blame for its attitudes towards the roles and expectations of women. One respondent felt that it was not just her personal contacts in the community but also entering the male-dominated financial sector and trying to prove that she was competent as a qualified accountant where she encountered prejudice. Another interviewee stated that she found male colleagues and other driving instructors expressing shock and surprise when she set up her own school - "*Some men were clearly shocked and couldn't respect me as a business woman*".

The owner of the Islamic clothing shop stated: "*I am one of the few female shop owners here* [in the E1 area] *and I felt threatened at first, as most of the shops in the area are owned by men. I had a few men taking photographs on their phones of me in the shop – I think this was to intimidate me*". She added: *"I think they [the male shop owners] were thinking "How did a lady manage to get this business?"* They did not believe that a woman was setting up a retail shop in the area". All the interviewees felt that the men did not take them seriously, *"I was so frustrated trying to prove myself"*. This was a cause of distress for the women entrepreneurs and hampered their business progress.

Background and Influences

      Religion/culture. When considering the particular roles that religion and culture played, it is important to note that while they are distinct entities, they were frequently discussed interchangeably. The majority of the interviewees reported feeling as though they were expected to remain at home. For instance, one respondent was repeatedly told that running an accounting firm is "*not the norm for women,"* causing her to feel ostracised. She felt constrained by cultural expectations. However, some interviewees found it both a positive and negative experience. For example, one interviewee shared that *"although women are not meant to set up their own businesses, my religion, Islam, provided me with the strength and courage to move forward*". Another interviewee noted that "*women were pushing the boundaries in a male-dominated sector*" and that this was frowned upon by a significant portion of the community. Nevertheless, she was proud that she had more female customers who wanted to learn to drive, and thus, she played a role in empowering them. She further stated, *"For a practicing Muslim woman who prays five times a day, it is easier to do this when you are self-employed.*" Additionally, she felt that she served as a role model for younger Muslim women in the Brick Lane community who aspired to be entrepreneurs.

The respondent from the care sector said that she felt her religious beliefs provided her with encouragement in her efforts to assist the more vulnerable members of society, as her faith urged her to do so. She found this to be rewarding, and felt that being in the care sector was more likely to be accepted and respected within the Brick Lane community, as it was perceived as a predominantly "feminine" occupation.

Family. The level of support, both implicit and practical, that the women received from their families varied significantly. While some expressed that their families were supportive, others stated that their families were now supportive but had not been so in the initial stages of their business endeavours: "*Initially, I faced a lot of resistance*" mentioned one of the interviewees. Moreover, a few participants acknowledged that there had been disagreements with their families. However, the majority of the interviewees praised their families for providing them with support, which encompassed financial aid, encouragement, and guidance.

The women eventually received some measure of support from their families, but this was only after they had struggled to establish their businesses and demonstrate that they had potential. One woman commented, "*I really appreciated the advice and support I received from my family; they pooled together to buy equipment for me.*" Financial and emotional support were the most valuable resources. Sharing information and helping them find customers were mentioned, as was being encouraged to expand their businesses. This trust and support elevated their status within their community. The support and help, when received, came from various family members, including siblings, parents, and spouses. One entrepreneur specifically stated, *"My family was very influential; both my husband and daughter provided me with financial and psychological support."* This was particularly true once the businesses flourished, and family members were able to acknowledge that the enterprises were becoming successful. The Islamic shop owner stated that she still relied on family support from her niece, daughters, and sister to work in the shop because she could not afford to hire staff.

Experiences of entrepreneurship

All of the interviewees encountered difficulties in expanding their businesses. Two of them indicated that they employed staff. For another two interviewees, hiring additional employees was a significant milestone. According to one of the interviewees, "*It was a huge benefit having staff to help with the business as it has meant that I could focus more on managing the company as well as looking to grow the business and get more clients*". One entrepreneur employed five caregivers in a care home, "*Recruiting and retaining good caregivers is a significant challenge*". Another entrepreneur had administrative support as well as an additional accountant in her accounting practice. The women found it challenging to grow their businesses, with one stating, "*I didn't understand the legal aspects.*" Another interview indicated "*I found it a difficult process transitioning from a home-based business to a professional one*". For several of the respondents, learning about the legal aspects of their businesses, human resource practices, health and safety regulations, and other necessary bureaucratic requirements was a steep learning curve.

Recent challenges

When asked what was the main challenge they faced in 2022–2023, nearly all the interviewees said COVID-19. The pandemic caused issues with travel and utilities, further hampered by an uncertain economy, "*I was so worried I had lost everything*" claimed several of the interviewees. The shift to remote work and a reduction in income severely affected their businesses, leading to financial challenges such as rising expenses, diminished customer spending, and the general uncertainty of the economy. Several interviewees also stated that they had difficulties with recruitment and funding during this economic downturn.

The proprietor of the driving school attributed the substantial decline in her business to the COVID-19 pandemic. She stated: "*Every day it got worse, petrol prices were going up and I*

could barely afford to keep going". She added that the recent economic downturn had not helped and the rise in petrol prices had resulted in extremely high costs that she was unable to pass on to her customers who were already struggling with less disposable income. The Islamic shop owner had to close her business for four months and continue to pay rent, though she did acknowledge receiving financial assistance from the government to cover losses due to the closure.

Current challenges

The primary difficulty faced by the respondent who operated a small textiles manufacturing business was securing sufficient finance needed to expanding the business from being a domestic-based operation to a fully-fledged business. The process of locating appropriate premises and dealing with bureaucratic procedures was also identified as a challenge. In addition, she mentioned the difficulties associated with employing people and adhering to legal aspects and efficient human resource protocols. Another participant indicated that a lack of knowledge regarding the legal aspects of the business was an issue: "*I lacked legal training and didn't know where to go for help*"; she also cited promoting and expanding the business as major obstacles: "*I was clueless about expanding the business; there was so much to learn and cope with, I struggled.*" Rising fuel costs was also a significant challenge for the proprietor of the care home, who reported that utility costs were "*eating into my profits quite substantially.*" In addition, she faced difficulties in finding and recruiting caregivers. Even some of the positive aspects of the business, such as managing increased daily orders, created problems in terms of meeting this growing demand.

All of the participants in the study emphasised the significance of being recognised as businesswomen and entrepreneurs. They worked hard, grappled with numerous challenges, and

wanted community recognition for their efforts. The majority of them enjoyed the prestige of being role models for young Muslim women and being self-employed. One of the respondents felt she had achieved some measure of recognition but indicated that it had taken her three-and-a-half years. Overcoming the odds and succeeding in a business venture within a community that did not consider this as the norm was a source of immense pride for these women. Another respondent believed that her business recognition was more a result of her online social media presence than her association with the Brick Lane community.

Several of the women were members of formal business trade organisations, which facilitated networking and marketing their businesses more effectively. However, most of the interviewees did not seek assistance from the local authority, except for one participant who was a member of Spitalfields' Small Business Association (SSBA) located in Whitechapel. One respondent (the online business retailer) attended social/business functions at the local *Idea Store* (library) in Whitechapel where they hosted mental health awareness and business support sessions.

Conclusion

This study has illustrated the challenges and barriers faced by Bangladeshi women in the Brick Lane area of East London, and these are representative of the many other ethnic minority female entrepreneurs in the UK and beyond. This study sheds light on these women and reveals a picture of driven and creative women who are resilient in the face of challenging circumstances. Their survival instincts during the COVID-19 pandemic enabled them to take advantage of the digital revolution so that their businesses could be modernised and embrace technological changes. This enabled their businesses to be stronger, more resilient, and at the cutting edge.

This research significantly contributes to the growing body of literature on women in business, particularly by illuminating the experiences of Bangladeshi businesswomen during a period of transformation in an era marked by turbulence. The study not only adds to the limited literature on ethnic minority women, including Asian women in the UK, but also provides valuable insights for practitioners, academics, and policymakers. The research specifically highlights the voices and experiences of Bangladeshi female entrepreneurs in the Brick Lane area of London, UK, and is instrumental in creating role models for younger Bangladeshi and Asian women. Additionally, the study findings will inform policymakers of the importance of making resources accessible to this group of women and provide more targeted support (such as how to devise a business and a marketing plan). Additional government initiatives could include networking and mentorship programs and workshops for Bangladeshi and Asian SME owners and support to address businesses' needs. This is particularly crucial given the dynamic, uncertain, and challenging economic environment caused by the aftereffects of the COVID-19 pandemic, wars, post-Brexit, and inflation and the resultant cost-of-living crisis.

This study provides a greater understanding of Bangladeshi female entrepreneurs in the Brick Lane area of East London. This research needs to be ongoing as the women develop their businesses. The qualitative approach allowed the researchers to gain deeper insights and hear the authentic voices of these women. Future research should entail a longitudinal study as well as include a larger sample and a mixed methods approach to capture the micro and macro picture and should explore other minority communities in which women entrepreneurs operate. Further research could examine the role and potential of technology, in particular artificial intelligence (AI), in Bangladeshi female SMEs. Additional research, continuing on from this study, could examine other MEG female entrepreneurs such as African women, particularly those from West and East African countries, now living in the UK.

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