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GENDER AND ENTREPRENEURSHIP AMONGST REFUGEE WOMEN ENTREPRENEURS IN GLASGOW, SCOTLAND

Abstract

Background: Entrepreneurship studies reveal that despite significant progress made by women entrepreneurs, the gender gap in entrepreneurship is unlikely to be closed. It continues to be observed in both developed and developing countries, as many women-led businesses still face lower average business outcomes than male-owned businesses. This study investigates the impact of gender and entrepreneurship amongst refugee women entrepreneurs in Glasgow.

Research purpose: The aim of this study is to deeply understand how gender and entrepreneurship affect the motivation of refugee women entrepreneurs. To achieve this aim, three objectives were developed:

- (1) To understand the motivational factors that make refugee women become entrepreneurs.
- (2) To identify the key challenges faced by refugee women entrepreneurs in establishing their own businesses.
- (3) To provide recommendations for policy aimed at helping refugee women develop their entrepreneurial activities.

Methods: A qualitative study was conducted based on semi-structured face-to-face interviews with ten interviewees, involving six refugee women entrepreneurs and four mainstream agencies. Purposive sampling was employed in recruiting four participants, while two more were recruited through 'snowball' sampling. All interviews were audio-recorded, transcribed, and analysed using the Nvivo software.

Conclusions: The findings of this study revealed that refugee women entrepreneurs were motivated by both push and pull factors. Similar findings by Kone, Ruiz, Vargas-Silva (2019) indicated that refugee entrepreneurs have a greater tendency to start their own businesses due to

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positive factors such as greater entrepreneurial ambition, but also because of negative factors, such as lacking opportunities in the labour market due to discrimination. Finance was cited as the major barrier faced by all respondents, a situation which is shared by all entrepreneurs. However, refugee women entrepreneurs experienced other acute problems, such as a lack of access to the market, a lack of management skills, poor social networks, and a lack of family support.

Keywords: gender, entrepreneurship, motivation, refugee women, challenges, Glasgow, Scotland.

JEL classification: F22, J16, L26, M13, P48

1. Introduction

Globally, the number of refugees reached a record 32.5 million¹ as of mid-2022, compared to 21 million at the end of 2021, with the Russian invasion of Ukraine causing a surge of more than 8.1 million Ukrainian refugees recorded across Europe.² In the past, most were from developing countries, crossing international borders seeking refuge in developed countries, but now they include Ukrainian refugees within Europe. Usually, political instability wars, persecution, and conflicts are the cause of refugee migration.³

This study investigates the impact of gender and entrepreneurship amongst refugee women entrepreneurs living in Glasgow, Scotland. Glasgow was selected for two reasons; firstly, Glasgow signed a contract to provide accommodation to asylum seekers during the first asylum dispersal in Scotland since 2000. The dispersal policy was introduced under the Immigration Act (1999) by the UK Government to reduce pressure related to housing in London and the southeast of England, where many asylum seekers were initially settled.⁴ Under this policy, accommodation was offered on a ‘no choice’ basis, with asylum seekers having no say in where they would be housed.⁵ Glasgow City Council took

¹ UNHCR, *Refugee Data Finder, 2022*, <https://www.unhcr.org/refugee-statistics>; accessed 25.02.2023.

² UNHCR, *Ukraine Situation, 2023*, <https://reporting.unhcr.org/ukraine-situation>; accessed 25.02.2023.

³ H. Crawley, D. Skleparis, *Refugees, migrants, neither, both: Categorical fetishism and the politics of bounding in Europe’s ‘migration crisis’*, *Journal of Ethnic and Migration Studies* 2018/44 (1), pp. 48–64, <https://doi.org/10.1080/1369183X.2017.1348224>

⁴ G. Mulvey, *Refugee integration policy: The effects of UK policy-making on refugees in Scotland*, *Journal of Social Policy* 2015.

⁵ N. Burnset al., *Refugees, political bounding and the pandemic: Material effects and experiences of categorisations amongst refugees in Scotland*, *Journal of Ethnic and Migration Studies* 2022, <https://doi.org/10.1080/1369183X.2022.2058471>

approximately 10% of the UK's total asylum applications⁶ (around 20,000 people), with refugees originating from Syria, Afghanistan, and Ukraine. Secondly, with many refugees settled in Glasgow, some refugees (particularly refugee women) decided to establish their own ventures. The research team wanted to determine what motivated them to do so and any barriers faced.

A post-structural perspective recognises gender as socially⁷ and culturally constituted.⁸ Entrepreneurship studies reveal that despite significant progress made by women entrepreneurs, the gender gap in entrepreneurship is unlikely to be closed. In practice, men and women have different reasons for choosing entrepreneurial activities and hold different growth expectations.⁹ Evidence suggests that women entrepreneurs face numerous challenges and obstacles to establishing their ventures, such as gender-aware start-up business support, a lack of networking structure, support to develop business ideas, and a lack of childcare.¹⁰ Migrant entrepreneurs face constraints related to capital,¹¹ legal

⁶ **M. Shisheva, G. Christie, G. Mulvey**, *Improving the Lives of Refugees in Scotland after the Referendum: An Appraisal of the Options*, Scottish Refugee Council, Glasgow 2013.

⁷ **D.M. Nziku, C. Henry**, *Policies for supporting women entrepreneurs in developing countries: The case of Tanzania*, *Journal of Entrepreneurship and Public Policy* 2022/10 (1), pp. 38–58.

⁸ **C. Henry, L. Foss, H. Ahl**, *Gender and entrepreneurship research: A review of methodological approaches*, *International Small Business Journal* 2016/34 (3), pp. 217–241.

⁹ **OECD/EU**, *Policy Brief on Women's Entrepreneurship*, OECD SME and Entrepreneurship Papers, No. 8, OECD Publishing, Paris 2018, <https://doi.org/10.1787/dd2d79e7-en>; **OECD/EU**, *The Missing Entrepreneurs 2019: Policies for Inclusive Entrepreneurship*, OECD Publishing, Paris 2019, <https://doi.org/10.1787/3ed84801-en>

¹⁰ **Federation of Small Business**, *Women in Enterprise: The Untapped Potential*, 2016, <https://www.fsb.org.uk/resources-page/fsb-to-launch-women-in-enterprise-taskforce.html>; accessed 17.06.2022; **N. Arshed**, *The impact of COVID-19 on women entrepreneurs*, 2021, <https://digitalpublications.parliament.scot/ResearchBriefings/Report/2021/10/20/5ef04564-5d91-47af-a92d-a7a54ee4d162>; accessed 6.06.2022; **C. Bikorimana, D. Asenova, G. Whittam**, *Barriers Facing New Venture Creation for Refugee Entrepreneurs*, Full Paper Presented at the Institute of Small Business and Enterprise (ISBE), Birmingham, 7–8 November 2018; **D.M. Nziku, J.J. Struthers**, *Female entrepreneurship in Africa: Strength of Weak Ties in Mitigating Principal-Agent Problems*, *Journal of Small Business and Enterprise Development* 2018/25 (3), pp. 349–367.

¹¹ **J. Maj, S. Kubiciel-Lodzińska**, *Entrepreneurial tendencies of migrants working in the care sector in Poland*, *Entrepreneurial Business and Economics Review* 2020/8 (3), pp. 27–46.

status,¹² poor language skills, no knowledge or support from business incubators,¹³ and uncertainty about the future.¹⁴

This study aims to understand how gender and entrepreneurship affect the motivation of refugee women entrepreneurs. To achieve this aim, three objectives were developed: i) to understand the factors that motivate refugee women to become entrepreneurs; ii) to identify the key challenges they faced when establishing their ventures; iii) to provide recommendations for policy in developing refugee women entrepreneurial activities. In conducting this study, the research team focussed on two research questions:

1. What factors motivate refugee women entrepreneurs to engage in entrepreneurial activities?
2. What barriers and challenges do refugee women entrepreneurs face when establishing their own ventures?

Studies reveal that refugee women in Scotland face challenges in accessing employment within the labour market due to personal and structural barriers.¹⁵ Evidence suggests that most immigrant entrepreneurs are attracted to entrepreneurship because of structural¹⁶ disadvantages perceived in the labour market,¹⁷ with structural barriers in the socio-economic context acting as drivers for entrepreneurial start-ups.¹⁸ Entrepreneurship is considered the best option for

¹² **S.A. Brieger, M.M. Gielnik**, *Understanding the gender gap in immigrant entrepreneurship: A multi-country study of immigrants, embeddedness in economic, social, and institutional contexts*, *Small Bus Econ* 2021/56, pp. 1007–1031, <https://doi.org/10.1007/s11187-019-00314>

¹³ **N. Lazarczyk-Bilal, B. Glinka**, *What determines the entrepreneurial intentions of highly-skilled women with refugee experience? An empirical analysis in the context of Sweden*, *Administrative Sciences* 2021/11 (1), p. 2.

¹⁴ **C. Hartmann, R. Philipp**, *Lost in space? Refugee Entrepreneurship and Cultural Diversity in Spatial Contexts*, *ZFW – Advances in Economic Geography* 2022.

¹⁵ **N. Meer, T. Peace, E. Hill**, *Improving labour market access for refugees in Scotland: Key findings and recommendations*, Documentation, GLIMER: Governance and the Local Integration of Migrants and Europe's Refugees, Edinburgh 2020, <http://www.glimer.eu/wp-content/uploads/2020/03/WP5-Policy-Brief-Scotland.pdf>; accessed 18.06.2022.

¹⁶ **Y. Wang, J. Warn**, *Chinese immigrant entrepreneurship: Embeddedness and the interaction of resources with the wider social and economic context*, *International Small Business Journal (IJSB)* 2018/36 (2), pp. 131–148; **A. Bloch**, *Making it work: Refugee employment in the UK. Asylum and Migration Working Paper*, Institute for Public Policy Research, London 2004.

¹⁷ **J. Collins**, *Private and community sector initiatives in refugee employment and entrepreneurship*, Lowy Institute, 2017, <https://policycommons.net/artifacts/1345480/private-and-community-sector-initiatives-in-refugee-employment-and-entrepreneurship/1957627>. CID: 20.500.12592/86nrrg; accessed 17.06.2022.

¹⁸ **J. Nestorowicz**, *Immigrant Self-employment: Definitions, Concepts and Method*, *Central and Eastern European Migration Review* 2012/1 (1), pp. 37–55; **R. Ward**, *Ethnic Entrepreneurs in*

reducing the high level of unemployment amongst refugees and ethnic groups, although its viability remains contested and under-researched.¹⁹

The research team in this study recruited ten respondents who met the study eligibility criteria (see section 3.1), including six refugee women entrepreneurs who had already established their own ventures, and four mainstream agencies. All interviews were conducted in English. The scant literature on refugee entrepreneurship recommends entrepreneurship as the most suitable direction toward self-sufficiency, though refugees face more critical barriers than other immigrant entrepreneurs. They include barriers related to immigrants, culture, education, bureaucratic processes, social conditions,²⁰ and lacking access to financial support.

This paper is structured into six sections. The introduction presents the rationale, why this study was conducted, its aim and objectives, with a discussion on the research gap. Section two presents the existing literature, focusing on motivation and barriers towards enterprise start-ups. Section three discusses the research methods and techniques used in gathering evidence and analysis, while section four describes the perceived challenges. Section five presents findings and discussions, while section six concludes, and contributions are made.

2. Literature review

Studies on ethnic and minority entrepreneurship examine motivation factors, challenges, and barriers to entrepreneurship, with very little attention given to gender and entrepreneurship amongst refugee women. Evidence suggests that refugee women can only be active²¹ in the host country once they receive refugee status, which allows them to seek employment, study, or engage in

Britain and Europe, in: **R. Goffee, R. Scase** (eds), *Entrepreneurship in Europe*, Croom Helm, London 1987.

¹⁹ **A. Embiricos**, *From Refugee to Entrepreneur? Challenges to Refugee Self-reliance in Berlin, Germany*, *Journal of Refugee Studies* 2020/33 (1), pp. 245–267.

²⁰ **V. Savazzi, G. Solano, A. Xhani**, *Financial Inclusion of Migrant Entrepreneurs: Barriers, Challenges and Support Measures*, 2020, https://www.migpolgroup.com/wp-content/uploads/2019/12/MEGA_Handbook_2.pdf; accessed 18.06.2022.

²¹ **A. Harima et al.**, *Entrepreneurial opportunities of refugees in Germany, France, and Ireland: Multiple embeddedness framework*, *International Entrepreneurship and Management Journal* 2021/17 (2), pp. 625–663.

entrepreneurial activities. According to the World Bank Group,²² the gap in female entrepreneurship is reinforced by other gender inequalities, such as the low financial inclusion of women, the wider gap in education, and disparities in legal rights. Other studies revealed that push²³ (a lack of options) and pull²⁴ (they exploit opportunities) motivations are the main influential factors that encourage many entrepreneurs to establish their ventures.

Studies show that male and female entrepreneurs do not start similar types of businesses, with women more likely to be found in personal services such as retail and childminding. Men, meanwhile, are more likely to start up in manufacturing, engineering, and technology.²⁵

Access to the labour market for refugees remains highly politicised²⁶ and measures were implemented by the UK Government to restrict asylum seekers from finding paid jobs.

Studies reveal that refugees face *hostile environment*²⁷ conditions, restrictive periods to stay and structural racism, despite having full rights to work and start-up.

²² **F. Meunier, K. Yulia, R. Rita**, *Women's Entrepreneurship: How to Measure the Gap between New Female and Male Entrepreneurs*, World Bank Policy Research Working Paper 2017/8242, <https://ssrn.com/abstract=3072072>; accessed 18.06.2022.

²³ **K. Clark, S. Drinkwater**, *Pushed out or pulled in? Self-employment among ethnic minorities in England and Wales*, *Labour Economics* 2000, pp. 603–628, [https://doi.org/10.1016/S0927-5371\(00\)00015-4](https://doi.org/10.1016/S0927-5371(00)00015-4); **S. Mawson, L. Kasem**, *Exploring the Entrepreneurial Intentions of Syrian Refugees in the UK*, *International Journal of Entrepreneurial Behavior*, Research 2019/19, pp. 1128–1146; **P. Reynolds et al.**, *Global Entrepreneurship Monitor: Data Collection Design and Implementation 1998–2003*, *Small Business Economics* 2005/24 (3), pp. 205–231.

²⁴ **R. Kloosterman, J. Rath**, *Shifting Landscapes of Immigrant Entrepreneurship: New Combinations of Opportunities, Resources, and Policies*, *Entrepreneurship, and employment creation of immigrants in OECD countries*, conference, France, Paris, 9th–10th June 2010.

²⁵ **J.A. Strawser, D.M. Hechavarria, K. Passerini**, *Gender and entrepreneurship: Research frameworks, barriers and opportunities for women entrepreneurship worldwide*, *Journal of Small Business Management (JSBM)* 2021/59: sup. 1, S1–S15; **A. Rose**, *The Alison Rose Review of Female Entrepreneurship*, 2017, <https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship>; accessed 18.06.2022; **S. Carter et al.**, *Barriers to ethnic minority and women's enterprise: Existing evidence, policy tensions and unsettled questions*, *International Small Business Journal* 2015/33 (1), pp. 49–69.

²⁶ **N. Meer, T. Peace, E. Hill**, *Improving labour market access for refugees in Scotland...*

²⁷ **E. Stewart, M. Sishheva**, *Moving on Dispersal Policy, Onward Migration and Integration of Refugees in the UK*, 2015, https://www.migrationscotland.org.uk/uploads/user_contributed/Moving_On_Final_Report_2015.pdf; accessed 18.06.2022.

2.1. Motivation factors towards entrepreneurial start-up

The Global Entrepreneurship Monitor (GEM)²⁸ suggested that different people have different motivations to establish their ventures, and such motivation depends on their age, gender, ethnicity, and socio-economic group. The desire to start a new venture is motivated by both push and pull factors. *Push factors*²⁹ refer to negative factors such as a lack of jobs, facing economic necessity, social exclusion, a lack of education and skills, high levels of unemployment, and language barriers. *Pull factors* are associated with positive motives such as being independent, having the desire for personal satisfaction, achieving goals, controlling one's destiny, and exploiting a gap in the market. *Push factors*³⁰ are instigated by discrimination in the labour market or other employment problems such as the lack of flexible working and career opportunities, gender stereotypes against employed women, and more.

As described *necessity entrepreneurs*³¹ are usually pushed towards start-ups due to a lack of choices/alternatives, since women often mention job scarcity as a reason for establishing their own ventures. Other studies revealed that necessity entrepreneurs are dependent on the ethnic economy. They do not focus on growth-orientation and often establish a *lifestyle*³² business because they are less interested in scaling up. Studies suggest that different individuals are attracted to starting a business because they want to take advantage of business opportunities, while women are attracted to entrepreneurship because they want

²⁸ **Global Entrepreneurship Monitor (GEM)**, *Global Entrepreneurship Monitor (GEM) United Kingdom – 2019 Monitoring Report*, <https://www.gemconsortium.org/report/gem-uk-2019-monitoring-report-2>; accessed 17.06.2022.

²⁹ **B.L. Bastian, B.D. Metcalfe, M.R. Zali**, *Gender Inequality: Entrepreneurship Development in the MENA Region*, *Sustainability* 2019/11, p. 6472; **J. Kirkwood**, *Motivational Factors in a Push-Pull Theory of Entrepreneurship*, *Gender in Management* 2009/24 (5), pp. 346–364; **F. Azmat**, *Opportunities or obstacles*, *International Journal of Gender, and Entrepreneurship* 2013/5 (2), pp. 198–215.

³⁰ **B.L. Bastian, B.D. Metcalfe, M.R. Zali**, *Gender Inequality...*; **I. Verheul, A.V. Stel, R. Thurik**, *Explaining Female and Male Entrepreneurship at the Country Level*, *Entrepreneurship Regional Development* 2006/18, pp. 151–183.

³¹ **Global Entrepreneurship Monitor (GEM)**, *Entrepreneurship Thriving Through Crisis*, 2022, ISBN: 9781916017887.

³² **OECD–GWEP**, *Entrepreneurship Policies through a Gender Lens*, *OECD Studies on SMEs and Entrepreneurship*, OECD Publishing, Paris 2021, <https://doi.org/10.1787/71c8f9c9-en>

flexible working conditions.³³ Opportunity entrepreneurship emerges from the position of taking advantage of a business opportunity.

Refugee women are frequently pushed to start-ups due to a lack of choice, mobility due to poverty, discrimination, and limited knowledge of the local culture.³⁴ Most refugees are underemployed, and as a result, they accept low-paid jobs.³⁵ Seeking protection in a host country is the main priority³⁶ of all refugee women³⁷ refugee women are pushed into entrepreneurship because of restricted leave to remain imposed by the Home Office.³⁸

Studies have revealed that opportunity entrepreneurs are more likely to take risks than necessity entrepreneurs.³⁹ Opportunity entrepreneurs are driven by the enclave market,⁴⁰ cultural propensity, and lower risk aversion. Such an enclave can boost entrepreneurship in higher migrant population areas, offer access to

³³ **M. Wishart**, *Under-represented Entrepreneurs*, A Literature Review 2018, <https://www.enterpriseresearch.ac.uk/publications/represented-entrepreneurs-literature-review>; accessed 18.06.2022.

³⁴ **E. Chrysostome, X. Lin**, *Immigrant Entrepreneurship: Scrutinizing a Promising Type of Business Venture*, *Thunderbird International Business Review* 2010/52, <https://onlinelibrary.wiley.com/doi/abs/10.1002/tie.20315>; accessed 15.11.2022.

³⁵ **Z. Alrawadieh, E. Karayilan, G. Cetin**, *Understanding the challenges of refugee entrepreneurship in tourism and hospitality*, *The Service Industries Journal* 2019/39, pp. 9–10, 717–740; **T. Jones et al.**, *Super-diverse Britain and New Migrant Enterprises*, Institute for Research into Super Diversity (IRiS) Working Paper Series, WP8, <https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/iris/2015/working-paper-series/IRiS-WP-8-2015.pdf>; accessed 18.06.2022.

³⁶ **R.M. Bizri**, *Refugee Entrepreneurship: A Social Capital Perspective*, *Entrepreneurship, Regional Development*.

³⁷ **B. Shneikat, C. Ryan**, *Syrian Refugees and their Re-entry to Normality: The Role of Service Industries*, *The Service Industries Journal* 2018/38, pp. 3–4, 201–227.

³⁸ **M. Gower, H. Cromarty**, *Syrian Refugees and the UK*, House of Commons Library, 6805, 1–17, 2016, <https://www.alnap.org/help-library/syrian-refugees-and-the-uk>; accessed 17.06.2022.

³⁹ **S.P. Kerr, W. Kerr, T. Xu**, *Personality Traits of Entrepreneurs: A Review of Recent Literature*, *Foundations and Trends in Entrepreneurship* 2018/14 (3), pp. 279–356; **T.M. Cooney**, *Entrepreneurship Skills for Growth-Oriented Businesses*, Skills Development for SMEs and Entrepreneurship, Copenhagen, 2012, [https://www.scirp.org/\(S\(1z5mqp453edsnp55rrgjt55\)\)/reference/referencespapers.aspx?referenceid=2651748](https://www.scirp.org/(S(1z5mqp453edsnp55rrgjt55))/reference/referencespapers.aspx?referenceid=2651748); **C.L. Wang, L. Altinay**, *Social Embeddedness, Entrepreneurial Orientation and Firm Growth in Ethnic Minority Small Businesses in the UK*, *International Journal of Small Business* 2012/30 (1), pp. 3–23.

⁴⁰ **K. Clark**, *Ethnic Minority Self-employment*, *Journal: IZA World of Labor*, 2015, <https://doi.org/10.15185/izawol.120>; **K. Nijhoff**, *Support Programs for Entrepreneurial Refugees in the Netherlands. An Overview of Practical Experience*, The Hague University of Applied Sciences, 2019, https://www.researchgate.net/publication/342040577_SUPPORT_PROGRAMS_FOR_

capital from co-ethnics, and it encourages businesses to produce ethnic and religious goods, recruit employees among the co-ethnic population and reduce labour market discrimination.

Refugees have distinct pull factors that differ from other entrepreneurs, such as the need for protection (being granted refugee status) and reuniting the family⁴¹ in the UK. Some scholars found that refugees' pull factors are linked with a better understanding of the UK system, access to resources, reasonable start-up costs and their long-term resettlement,⁴² which allows them to see and exploit business opportunities. Other authors suggested that refugee women are attracted by pull factors such as the allure of financial security and independence or previous small business experience in their home country.⁴³

2.2. Challenges faced by refugee women entrepreneurs

Our literature review suggests that refugee women entrepreneurs face seven major challenges, such as finance, markets, business support, social networks, poor management skills, discrimination problems, and immigration constraints. When individuals' challenges are interconnected and cross over in different sections, they are shared with other entrepreneurs. However, refugee women entrepreneurs experience acute problems because of their personal and structural barriers.

2.2.1. Access to finance

Evidence suggests that access to finance is a major barrier⁴⁴ to most entrepreneurs, especially refugee women entrepreneurs while starting up their own ventures. Numerous studies have highlighted that women entrepreneurs have limited

ENTREPRENEURIAL_REFUGEES_IN_THE_NETHERLANDS_An_overview_of_practical_experiences; accessed 18.06.2022.

⁴¹ Home Office policy allows a refugee to bring in UK, a spouse or partner and children under the age of 18 of those granted refugee status or humanitarian protection in the UK to reunite with them here, providing they formed part of the family unit before the sponsor fled their country of origin or habitual residence. **Home Office**, *Family reunion: For refugees and those with humanitarian protection*; accessed 20.06.2022; **S.Y. Cheung, J. Phillimore**, *Refugees, Social Capital, and Labour Market Integration in the UK*, *Sociology* 2014/48, pp. 518–536.

⁴² **M. Chliova, S. Farny, V. Salmivaara**, *Supporting Refugees in Entrepreneurship: Prepared for the OECD Centre for Entrepreneurship, SMEs, Regions, and Cities*, OECD, 2018.

⁴³ **J. Freiling, A. Harima, S. Heilbrunn**, *Refugee entrepreneurship a case-based topography*, Palgrave Macmillan, 2019.

⁴⁴ **M. Ram et al.**, *What Happens to Refugee-Origin Entrepreneurs: Combining Mixed Embeddedness and Strategy Perspectives in a Longitudinal Study*, *Ethnic and Racial Studies* 2022/45 (16), pp. 1–27; **C. Bikorimana, D. Nziku**, *New Approaches to Raising Entrepreneurial*

access to start-up capital, receive less funding than men,⁴⁵ receive insufficient information on funding,⁴⁶ are unwilling to take loans, and rely on personal savings to start their own ventures.

Furthermore, some authors argued that refugees face limited access to mainstream finance with their role in the economy often unrecognised.⁴⁷ Most refugee entrepreneurs have no access to finance due to a lack of collateral⁴⁸ or track record.⁴⁹ In many cases, refugees arrive in the UK without any valuable assets⁵⁰ or capital, and they lack official documentation. Generally, refugee women entrepreneurs struggle to access funding because they lack access to formal banking facilities,⁵¹ collateral, and a credit score. Meanwhile, living in deprived areas, where jobs and opportunities are difficult to find, they cannot meet lender eligibilities.⁵² Other scholars found that refugee entrepreneurs face institutional and economic obstacles related to rigid banking procedures, high tax rates, restrictions linked to legal status and capital mobility, and limited facilities for payment. Generally, all refugees are allowed to stay in the UK by the Home Office for an initial period of five years. However, during this period, commercial banks are reluctant to offer loans⁵³ to refugee women entrepreneurs

Opportunity, Refugee Women Entrepreneurs in Glasgow, Scotland, Full Paper Presented at the Institute of Small Business and Enterprise (ISBE), York, 27th–28th October 2022.

⁴⁵ **OECD/EU**, *The Missing Entrepreneurs: Policies for Inclusive Entrepreneurship*, OECD Publishing, Paris 2019, <https://doi.org/10.1787/3ed84801-en>

⁴⁶ **S. Coleman, A. Robb**, *Financing High-growth Women-owned Enterprises: Evidence from the United States*, in: **C. Diaz-Garcia et al.** (eds), *Women's Entrepreneurship in Global and Local Contexts*, Edward Elgar Publishing, Cheltenham, UK and Northampton, MA, USA 2016, pp. 183–202.

⁴⁷ **T. Jones, M. Ram, M. Villares-Varela**, *Diversity, economic development and new migrant entrepreneurs*, *Work, Employment and Society Journal* 2018/32 (5), pp. 942–962.

⁴⁸ **V. Savazzi, G. Solano, A. Xhani**, *Financial Inclusion of Migrant Entrepreneurs...*

⁴⁹ **S. Fraser**, *Back to borrowing, perspectives on the 'Arc of Discouragement'*, Enterprise Research Centre, No 8, White Papers, 2014, <https://EconPapers.repec.org/RePEc:enr:wpaper:0008>; accessed 17.06.2022.

⁵⁰ **P. Lassalle, J.M. Scott**, *Breaking out? A Reconceptualization of the Business Development Process Through Diversification: The Case of Polish New Migrant Entrepreneurs in Glasgow*, *Journal of Ethnic and Migration Studies* 2018/44 (15), pp. 2524–2543.

⁵¹ **F. Lyon, L. Sepulveda, S. Syrett**, *Enterprising Refugees: Contributions and Challenges in Deprived Urban Areas*, *Local Economy* 2007/22 (4), pp. 362–375.

⁵² **A. Betts, N. Omata, L. Bloom**, *Thrive or Survive? Explaining Variation in Economic Outcomes for Refugees*, *Journal on Migration and Human Security* 2017/5 (4), pp. 716–743.

⁵³ **N. Adeeko, L. Treanor**, *Negotiating stigmatised identities: Enterprising refugee women in the United Kingdom*, *International Small Business Journal* 2022/40 (1), pp. 23–46.

because they are only temporarily⁵⁴ allowed to remain in the country. Evidence suggested that growth and the scaling-up of refugee businesses are constrained by their temporary leave to remain, which discourages investment and entrepreneurial activity.

Meanwhile, another study revealed that women entrepreneurs need access to information and support to understand scaling up loan schemes, processes, and success rates.

2.2.2. Access to the market

Women entrepreneurs are more likely to operate in health, social work and the community, and private services, such as beauty, nail salons and hairdressing, and child minding than in sectors such as construction and transport, storage, and communications. This reflects the gender segregation observed in the wider labour market. Women entrepreneurs are also less likely to be found in high-value businesses, such as financial services, IT, or manufacturing since they have less experience than men in working in such sectors of the economy.

Existing studies found that most ethnic minority entrepreneurs⁵⁵ including women, prefer to enter markets that provide low barriers to entry,⁵⁶ such as wholesale, textile, and restaurants. On issues related to refugee entrepreneurs, additional obstacles observed, were related to market ambiguity, instability, unfair competition and harassment, limited revenues, unfamiliarity with the market environment and limited market growth.

2.2.3. Lack of management skills

Previous studies suggest that refugee women entrepreneurs face many obstacles when they wish to engage in entrepreneurial activity due to a lack of essential business management⁵⁷ skills, like language, poor knowledge of the local culture, and poor knowledge of political institutions and regulations. They

⁵⁴ C. Bikorimana, D. Asenova, G. Whittam, *Barriers Facing New Venture Creation...*

⁵⁵ M. Ram, T. Jones, M. Villares-Varela, *Migrant entrepreneurship: Reflections on research and practice*, International Small Business Journal: Researching Entrepreneurship 2017, <https://doi.org/10.1177/0266242616678051>

⁵⁶ M. Lofstrom, *Immigrants and Entrepreneurship*, IZA World of Labor, 2014, <https://wol.iza.org/uploads/articles/85/pdfs/immigrants-and-entrepreneurship.pdf>; accessed 18.06.2022.

⁵⁷ D. Refai, J. Lever, R. Haloub, *A Better Future Understanding Refugee*, Entrepreneurship (BFURE), 2021, <https://huddersfield.box.com/s/ykv627jg17s9uoxk2542jmt94zvaz45v>; accessed 18.06.2022.

are also less likely to be attracted to high-growth enterprises.⁵⁸ Some studies suggest that women entrepreneurs may have higher risk awareness than men and be more cautious when starting or scaling up a business, and this can limit their capacity to take a risk and start their own business. Evidence shows that a primary reason for women entrepreneurs not starting a business is a fear of failure or *going alone*. Other studies suggested that successful entrepreneurs need to improve their skills in areas of marketing, sales, market research, IT skills, business planning and financial management.

Additional studies revealed that refugee entrepreneurs experience barriers related to culture and a lack of recognition of formal educational qualifications.⁵⁹ Poor mental health⁶⁰ and psychological⁶¹ problems are among the greatest barriers to the integration of refugee women into employment and business start-ups.

2.2.4. Social networks

A successful entrepreneur needs to establish contacts with many people, including potential employers, customers, suppliers, stakeholders, and resource providers. By creating a good network, they can access information through different channels and access diverse skillsets and power,⁶² then use this social capital as a source of informal capital⁶³ and markets.⁶⁴ Evidence suggested that women lack access to information and have limited access to external networks, while some authors recognised that firms embedded within the business support networks can gain new ideas that promote business development.⁶⁵

⁵⁸ **OECD/The European Commission**, *The Missing Entrepreneurs, Policies for Inclusive Entrepreneurship and Self-Employment*, 2021, ISBN: 9789264188167.

⁵⁹ **B. Wauters, J. Lambrecht**, *Barriers to refugee entrepreneurship in Belgium: Towards an explanatory model*, *Journal of Ethnic and Migration Studies* 2008/34 (6), pp. 895–915.

⁶⁰ **D. Refai, J. Lever, R. Haloub**, *A Better Future Understanding...*

⁶¹ **P. Scholten et al.**, *Policy Innovation in Refugee Integration? A Comparative Analysis of Innovative Policy Strategies Toward Refugee Integration in Europe*, Erasmus University Rotterdam, Rotterdam 2017.

⁶² **N. Williams, B.A. Krasniqi**, *Coming Out of Conflict: How Migrant Entrepreneurs Utilise Human and Social Capital*, *International Journal of Entrepreneurship* 2018/16, pp. 301–323.

⁶³ **D. Deakins et al.**, *Ethnic Minority Businesses in Scotland and the Role of Social Capital*, *International Small Business Journal* 2009/25 (3), pp. 307–326.

⁶⁴ **M. Ram, T. Jones**, *Ethnic-Minority Businesses in the UK: A Review of Research and Policy Developments*, *Environment and Planning C: Government and Policy* 2008/26 (2), pp. 352–374.

⁶⁵ **M. Ram et al.**, *Non-Compliant Small Firms and the National Living Wage: The Roots of Informal Responses to Regulatory Change*, *British Journal of Management* 2020/41 (4), pp. 856–871.

Studies claim that most ethnic entrepreneurs rely on family support, have strong ties with the local business community and use their social networks to access finance, markets, and other resources.⁶⁶ Others have stressed that ethnic and refugee entrepreneurs who are embedded in strong networks may act as a negative influence on the development of entrepreneurial activity, since they prevent them from moving beyond their community networks in pursuit of business growth.⁶⁷ Previous studies indicated that the lack of well-established or long-settled co-ethnic communities undermines the role of local social capital.

2.2.5. Immigration constraints

Britain's Immigration policy is very complex and restrictive. Prior to 2005, refugees were granted indefinite leave to remain by the Home Office, but for political reasons and pressure from the media and public, it was pushed to introduce restrictive measures to replace indefinite leave to remain with a temporary leave to remain for five years. This change meant that borrowing from commercial banks became harder for refugee entrepreneurs because of the risk associated with their legal status.

Evidence indicates that the UK Government has created obstacles for refugees who are granted stay for five years as they face negative impacts related to the lack of permanent integration and social exclusion. They obstruct the engagement and active involvement of people seeking asylum, accelerate community tensions, deny social justice for asylum seekers and refugees, and restrict their rights to participate and contribute to their host societies.⁶⁸ Meanwhile, they live in fear due to uncertainty caused by constant changes in immigration rules.

Existing studies suggested that the nature of refugees' entrepreneurial activity depends on political-economic factors, such as immigration status, labour market experiences, relations with the local community, and the need to compete with well-established ethnic and immigrant entrepreneurs.⁶⁹

⁶⁶ **D.M. Nziku, J.J. Struthers**, *Female entrepreneurship in Africa...*; **S. Mwaura et al.**, *Starting Over: Migrant Entrepreneurship in Scotland*, 2019, https://pure.strath.ac.uk/ws/portalfiles/portal/87328183/Mwaura_et_al_FSB2019_Starting_over_migrant_entrepreneurship_Scotland.pdf; accessed 20.06.2022.

⁶⁷ **M. Wishart**, *Under-represented Entrepreneurs...*

⁶⁸ **C. Craig**, *Migration, and integration: A local and experiential perspective*, IRiS Working Paper Series, No. 7/2014, Institute for Research into Superdiversity, Birmingham 2015, <https://www.birmingham.ac.uk/documents/college-social-sciences/social-policy/iris/2015/working-paper-series/iris-wp-7-2015.pdf>; accessed 17.06.2022.

⁶⁹ **M. Ram, N. Theodorakopoulos, T. Jones**, *Forms of Capital, Mixed Embeddedness and Somali Enterprise*, *Work, Employment and Society* 2008/22 (3), pp. 427–446.

3. Research methods

The research team used purposive sampling⁷⁰ to recruit four participants, while two more were recruited through snowball sampling.⁷¹ All interviews were audio-recorded, transcribed, and analysed using the Nvivo software package. All interviews were conducted in English and in a good atmosphere. It encouraged all participants to share their stories because trust was established between participants and the investigators. Having learned English at school, all respondents in our sample spoke it fluently. Further, 83% hold UK university degrees. The interviewees allowed the researchers to gather additional data,⁷² such as demographic and socio-economic data.

3.1. Study participants' eligibility criteria

We used eight criteria that emerged from the literature review to recruit ethnic, immigrant and refugee entrepreneurs as participants. The identification of criteria was informed by the research objectives set for this study. The study investigated only refugee women who had sought protection in the UK, based on international law. They were individuals that met the 1951 Geneva Convention as refugees.⁷³ Refugee women are those who have lost their state's protection⁷⁴ and cannot return home safely because they face fear and persecution.⁷⁵

To be involved in this study, only participants who were granted refugee status by the Home Office and have established ventures were interviewed. Table 1 below shows our study eligibility criteria.

⁷⁰ **A.J. Smith, M. Osborn**, *Interpretative Phenomenological Analysis*, in: **J.A. Smith** (ed.), *Qualitative Psychology: A Practical Guide to Research Methods*, Sage, London 2008.

⁷¹ **N.K.M. Saunders, P. Lewis, A. Thornhill**, *Research Methods for Business Students*, 7th edition, Pearson, Harlow, UK 2016.

⁷² **B. DiCicco-Bloom, B. Crabtree**, *The qualitative research interview*, *Journal of medical education* 2006/40 (4), pp. 314–321.

⁷³ **UNHCR**, *Global Trends Forced Displacement in 2021*, <https://www.unhcr.org/62a9d1494/global-trends-report-2021>; accessed 18.06.2022.

⁷⁴ **N. Mole, C. Meredith**, *Asylum, and the European Convention on Human Rights*, Council of Europe Publishing, Strasbourg 2010; **H. Crawley, D. Skleparis**, *Refugees, migrants, neither both categorical...*

⁷⁵ **R. Bauböck**, *Refugee protection and burden-sharing in the European Union*, *Journal of Common Market Studies* 2018/56 (1), pp. 141–156.

TABLE 1: *Participant eligibility criteria*

Criteria	Refugee entrepreneurs	Comments
Claimed asylum in the UK	Asylum seekers came to the UK to seek protection	Protected by refugee law to claim asylum in a third country
Granted refugee status	Assessed by Home Office, received refugee status	Received protection under the 1951 Refugee Convention as a refugee
Owned a business	Must have established their own ventures prior to attending the interview	Opted to engage in entrepreneurial activity
Diversity of origins	Different nationalities were added to make the sample diverse	Diversity of origin applied to all
Participants per country of origin	Limited to two participants per country of origin	No more than two participants per country of origin
Age group considered	Different age groups taken into consideration	Applied to refugees
Gender consideration	Only women refugee entrepreneurs were recruited	Applied to all
Industry sectors	Trading in diverse industry sectors	Diverse industry sectors considered

Source: *Field Data*, (2021).

The demographic profiles of our participants are summarised in the appendices. See Appendix 1 for demographic profiles of the refugee women and Appendix 2 for demographic profiles of the stakeholders.

3.2. Data collection

This study was conducted in late 2021 in Glasgow. The research team asked questions related to the following themes: motivation, finance, market, management, social network, discrimination, immigration, and business support, all identified through the literature review. Questions were formulated to meet the research objectives, with data collection done in two groups of interviews. The first group involved six refugee women entrepreneurs who were running their own businesses in Glasgow. The average interview lasted one hour (four interviews), but in some cases, the interviews took around 60–90 minutes (two interviews). The second

group involved four stakeholders from the enterprise eco-system, namely senior managers, and business advisors: Glasgow City Council, People Plus, Jobs & Business Glasgow, and Micro-finance company. In terms of responsibilities among stakeholders, the interviews were conducted with one manager, two start-up business advisors, and one development manager in charge of start-up loans. Each stakeholder interview took about 30–45 minutes.

All interviews were audio recorded with the consent of the interviewees, who had the option to withdraw their participation at any time.⁷⁶ After transcription, data analysis was conducted by coding, which is a process of organising data by theme or topic.⁷⁷ The main goal in doing so was to understand and identify key themes.

4. Data processing and challenges

Conducting research with hard-to-reach populations such as refugees, ethnic minorities, or drug users is very challenging due to the sensitive issues surrounding these communities. During the study, the researchers faced obstacles while recruiting the study participants. Twelve refugee women entrepreneurs were invited to participate, but six declined.

Two mainstream business support agencies also declined the invitation to take part due to the sensitivity surrounding this research topic. Other scholars have experienced similar challenges in collecting data amongst refugees and agencies. The Nvivo software made analysing the primary data straightforward and with clarity.

5. Findings and discussions

The findings revealed that refugee women entrepreneurs were motivated by both push and pull factors. Similar findings indicate that refugee entrepreneurs start their own ventures due to their entrepreneurial ambition and the lack of opportunities in the labour market due to discrimination.

⁷⁶ **B.R. Johnson, L.B. Christensen**, *Educational Research: Quantitative, Qualitative, and Mixed Approaches*, 6th edition, CA: Sage Publishing, Los Angeles 2017; **J.W. Creswell**, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4th edition, Sage Publications, Inc, London 2013.

⁷⁷ **D. Gray**, *Doing Research in the Real World*, 4th ed., Sage Publisher: Sage Publications Ltd (UK), 2018; **C.K. Riessman**, *Narrative Analysis*, Qualitative Research Methods Series 30, Sage, London 1993.

5.1. Pull factors

The findings confirmed that refugee women entrepreneurs were pulled to start their own businesses due to wanting to be financially independent, earn incomes, and pursue their dreams. The study found that 50% of refugee women entrepreneurs in Glasgow wanted to continue family traditions and create jobs for their communities. This aligns with the literature, which shows motivations for entrepreneurship to be dominated by positive *pull factors*, such as the need for personal achievement, the desire to be independent and recognising market opportunity.⁷⁸

Further studies reveal that the motivation to start a business can be best classified in terms of the importance attached to autonomy, personal challenge, financial factors, family, and legacy-related reasons. The findings of this study confirmed that some refugee women entrepreneurs had previous experience of running businesses back home and wanted to improve their standard of living and support their families.

In my home country Iran, my husband and I were running two good businesses, and we never worked for someone else. Despite having some difficulties to build our lives, we were motivated to open our own shop to give a bright future to our daughter (sic) (Resp. 5⁷⁹).

My mum taught me how to cook a nice meal on budget. After graduation, I came back from England to Glasgow and decided to open my cooking class. I was motivated to see my dream become true (sic) (Resp. 4).

Our findings are supported by other authors who argued that some refugees are pulled to establish their ventures because they had previous experience of running their own businesses. The results of this study revealed that 33% of refugee women entrepreneurs were motivated to start a business, with their own ventures providing flexibility to take care of their children. Another study revealed that compared to men, women entrepreneurs are more likely to be motivated by personal autonomy and flexibility to manage their family commitments, particularly if married or with dependent children. This study reveals that refugee women entrepreneurs were pulled to engage in entrepreneurial activities because they received their refugee status, had a good

⁷⁸ **Global Entrepreneurship Monitor (GEM)**, *Global Entrepreneurship Monitor (GEM)...*

⁷⁹ Resp. 5 means participant number 5.

understanding of the UK system, and spoke fluent English. For example, a woman who established an accountancy service reported that her UK qualification and good level of English helped her establish her own company.

5.2. Push factors

This study found that with no other options to earn an income, push factors or necessity entrepreneurs choose to start-up a new venture because of lack of employment in labour market, and the refugee women established their businesses to survive. The refugee women entrepreneurs in our sample mentioned four push factors that triggered their decision: a lack of work (33% of interviewees faced racial discrimination), a lack of flexibility at work (33%), poor wages (17%), and a lack of suitable jobs (17%).

Evidence suggested that push factors were more common and probably stronger imperatives than pull factors for both women and men. Our interviews confirmed that the refugee women entrepreneurs were pushed to engage in creating a business so that they could fulfil family commitments, particularly looking after their children, which conflicts with full-time employment.

Getting a flexible job was difficult for me because I have a disabled child who needs full attention. Being my own boss helped me to take care of my child. Such flexibility pushed me to run my distribution food business (Resp. 1).

Several authors suggest that high levels of unemployment provide motivation for migrants to become entrepreneurs.⁸⁰ Four refugee women entrepreneurs had previous experience of running their own ventures back home and struggled to find paid jobs in Glasgow.

5.3. Constraints identified in our study

5.3.1. Barriers to accessing finance

Our findings show that access to finance was the main obstacle faced by all refugee women entrepreneurs when establishing their ventures. The literature review shows that individuals from ethnic minorities, immigrants and refugee entrepreneurs experience greater barriers to entry, lower turnover,

⁸⁰ R.C. Kloosterman, *Matching opportunities with resources: A framework for analysing (migrant) entrepreneurship from a mixed embeddedness perspective*, Journal Entrepreneurship, Regional Development, 2010, <https://doi.org/10.1080/08985620903220488>

and worse survival rates compared to their mainstream counterparts. Our findings also indicate that refugee women entrepreneurs struggled to access finance, particularly start-up loans; 83% of respondents were denied loans by commercial banks.

I struggled to obtain funding from banks to launch my food distribution despite having contracts with local shops to supply them with my African food (Resp. 1).

The interviewees indicated they had failed to obtain start-up capital due to a lack of collateral, poor credit scores, and because they lacked UK trading experience. Similar findings indicated that migrant entrepreneurs were lacking collateral and hence were only able to access small funds from financial institutions.⁸¹ Such study stated that SMEs with insufficient collateral may experience financial problems, placing restrictions on start-ups and growth.

The results of our investigation affirm that all refugee women entrepreneurs used their own personal savings, with 50% of participants borrowing money from relatives living abroad. Twenty-five per cent of participants had taken a small loan of £1,000, agreeing to pay a high interest rate of 26% over 12 months. The research team was able to discuss this with a microfinance lender who explained the reason for higher interest rates:

We offer a small loan of up to £ 1000 for a new customer; who needs to be supported by four existing members that can provide a guarantor who agrees to pay back the money in case of default to us. Our loans are unsecured, and we know that nobody else can offer funding to this group of entrepreneurs (Resp. 7).

The research team also asked a mainstream agency if they offer grant funding to refugees, with the business advisor answering:

We have a small grant funding of £ 250 to help new start-ups pay for marketing materials and other business-related costs. It is a discretionary fund, which makes a difference for a new venture (Resp. 8).

Some studies reported that most entrepreneurs use their personal savings as start-up capital. The interviewees testified that when they took a small loan, they had to repay it within 12 months but had no say on the higher interest rate. Despite having a small sample in our study, we found that the six refugee women entrepreneurs had already created 33 jobs, with a workforce from

⁸¹ S. Fraser, *Is there Ethnic Discrimination in the UK Market for Small Business Credit?*, International Small Business Journal 2009/27 (5), pp. 583–607, <https://doi.org/10.1177/0266242609338756>

different backgrounds and diverse origins. These women reported that they had ambitions to grow their ventures and could create more jobs if allowed to access funding, public and private contracts, and networks.

Our findings align with existing findings, which suggested that women entrepreneurs struggle to access finance, face scale-up problems and gender discrimination, and have inadequate business support.⁸²

It was revealed that refugee women entrepreneurs had less information related to diverse sources of funding than their male counterparts. Evidence suggests that there are widespread, unfavourably sexist attitudes towards women entrepreneurs, particularly among men, and they are among the key challenges to women running businesses. Another study added that women entrepreneurs are also constrained by societal norms that do not value their engagement in economic activity.⁸³ This study discovered only 33% of refugee women entrepreneurs in the sample had acquired minor government funding as a grant. Our study shows that refugee women entrepreneurs were unable to obtain credit facilities such as credit cards, overdrafts, and store cards in the first three years of trading. Two businesses also experienced problems when opening bank accounts with commercial banks, mainly because of low credit scores. Similar findings were reported by other authors who stated that many refugees do not meet bank requirements to access credit facilities.

5.3.2. Barriers to market entry

Our findings indicated that refugee women entrepreneurs experienced many difficulties accessing public and private contracts. Other authors showed that without access to a wider and viable market, any entrepreneur would face challenges sustaining and surviving in competitive market environments. In our sample, we found 83% were concentrated in sectors such as restaurants, cooking classes, fashion boutiques, dry cleaning, and food supply. Only 17% operated in accountancy services.

⁸² N. Arshed, *The impact of COVID-19...*; F. Fareed et al., *Financial Inclusion and Women Entrepreneurship: Evidence from Mexico*, OECD Economics Department Working Papers, No. 1411, OECD Publishing, Paris 2017, https://www.oecd-ilibrary.org/economics/financial-inclusion-and-women-entrepreneurship_2fbd0f35-en; accessed 17.06.2022. <https://doi.org/10.1787/2fbd0f35-en>

⁸³ N. Chamlou, *The environment for women's entrepreneurship in the Middle East and North Africa*, The World Bank Publishing, Washington, DC, 2008, <https://openknowledge.worldbank.org/server/api/core/bitstreams/254b95f7-da4a-5fc9-9ce5-4fd4202f6604/content>; accessed 10.10.2022.

Studies reveal that ventures concentrated in traditional sectors face harsh competition and experience low barriers to entry, high competition, low productivity, and low profit margins. In such situations, these ventures are doomed⁸⁴ to remain small and low-value-added. We found that all participants have targeted sectors that have low entry requirements. Other authors suggested that markets occupied by ethnic groups are typically characterised by low entry barriers in terms of start-up capital, low skills and educational qualifications, small-scale production, high labour-intensity, and low added value, where cut-throat competition reigns. The findings from other authors indicated that those businesses facing high competition on price tend to experience high failure rates due to stagnant or saturated markets.

I decided to establish my African restaurant because I could not find a suitable job in the labour market. As I have a good experience of running a restaurant business, I opted to open my own venture, and now I am happy and have created many jobs to help other people (sic) (Resp. 6).

Our findings show that all refugee women entrepreneurs trading in the retail, restaurant and dry-cleaning industries were working long hours of 10–12 hours daily, depending on the sector. Those businesses faced huge competition and provided low profits. This study highlights that refugee women entrepreneurs opted for two different markets, with half serving co-ethnic customers (e.g., an African restaurant, food supply, and accountancy services) and the other half targeting mainstream customers (e.g., dry-cleaning services, fashion boutiques, and cooking classes). The Global Entrepreneurship Monitor report suggested that businesses that trade in retail can experience problems related to easy entry because the market requires low skills and low capital.⁸⁵ Another study reported that migrant entrepreneurs prefer to invest in sectors that are unattractive, where staff and owners are required to work long hours but earn a low return on their investment.⁸⁶

⁸⁴ **J. Rath, J. Eurofound**, *Promoting ethnic entrepreneurship in European cities*, Publications Office of the European Union, Luxembourg 2011, <https://doi.org/10.1177/1745691612459060>

⁸⁵ **Global Entrepreneurship Monitor (GEM)**, *Special Topic Report 2016–2017 Senior Entrepreneurship*, 2017, <https://www.gemconsortium.org/file/open?fileId=49823>; accessed 30.06.2022.

⁸⁶ **L. Alexandre-Leclair**, *Diversity as a motive for entrepreneurship, The case of gender, culture and ethnicity*, *Journal of Innovation Economics, Management* 2014/2/14, pp. 157–175, <https://doi.org/10.3917/jie.014.0157>

The interviewees reported that they struggled to access public and private contracts, with one woman stating that it was difficult to find school contracts to teach girls and boys, who were in the category of ‘nurture group’⁸⁷ to learn new cooking skills. Our study revealed that the refugee women entrepreneurs lacked knowledge, information, and a support mechanism for public contract opportunities. Other findings suggested that there is a need to address the issues related to supplier diversity and increase access to procurement contracts for Black and ethnic minority business owners.⁸⁸ Other scholars argued that large companies need to enhance their supplier diversity because the purchasing managers of those companies often restrict their procurement options to a small number of established larger suppliers with whom they have long-standing relationships.⁸⁹

In our sample, 90% of the refugee women entrepreneurs mentioned the lack of suitable premises as a major barrier to enterprise growth. Similar findings were found by other scholars who reported that refugee entrepreneurs experience problems to identify suitable, affordable premises.

5.3.3. Lack of essential skills

Our findings revealed that the refugee women entrepreneurs’ managerial skills can be divided into two broad categories: unskilled and skilled. Eighty-three per cent of our interviewees had UK university degrees, while the remaining 17% had a vocational qualification. The interviews highlighted that many women lacked skills related to writing a business plan, costing, pricing, financial projections and marketing. Surprisingly, only 10% of the women utilized the qualification gained at university, while the other 67% were trading in fields that did not align with their educational qualification. Similar findings were reported by other scholars who indicated that, on average, low-skilled immigrants are less likely to run high-growth businesses or employ other people due to a lack of skills, networks, and access to finance for growth.

⁸⁷ Nurture groups are facilities offered by Glasgow City Council to help children who are disadvantaged to learn and develop new skills to remove barriers to learning.

⁸⁸ **M. Ram, D. Smallbone**, *Ethnic Minority Enterprise: Policy in Practice*, 2001, Report for Small Business Service (London: SBS), https://eprints.mdx.ac.uk/3820/1/Ethnic_Minority_Enterprise_Policy_in_Practice.pdf; accessed 25.06.2022.

⁸⁹ **P. Legrain, M. Fitzgerald**, *The contribution and challenges of ethnic minority businesses in the UK*, 2021, <https://www.msduk.org.uk/static/Minority-Businesses-Matter-FINAL.pdf>; accessed 19.06.2022.

Research shows that ethnic, immigrant and refugee entrepreneurs enter growth areas with low barriers to entry or opt to establish their ventures in areas already saturated and abandoned by mainstream businesses due to low profitability. This is caused by labour market exclusion. Another study revealed that refugees lack the necessary language skills and competencies.⁹⁰ Additional barriers were reported by our participants, who stated that they lacked access to information and were not connected with open-minded entrepreneurs. Some authors reported that a migrant with low skills and limited start-up funding is only able to start-up in a market where no high financial investment is required, and no thresholds in the form of educational requirements exist.

Additional barriers identified were linked to a lack of skills in business planning, financial projections, and marketing. Similar findings were reported by other authors who stated that ethnic entrepreneurs have low financial management skills, which affects their financial projections and approach to marketing, possibly leading to higher failure rates. To improve management skills, managers and business advisors stated:

We offer workshops and seminars to help individuals who are thinking to start-up their own ventures such as business planning, finance, marketing, and social media. But fewer immigrants are attending our sessions (sic) (Resp. 10).

This study revealed that most refugee women entrepreneurs used basic marketing tools such as business cards, leaflets, word of mouth, window signage and referrals as their main marketing tools. Only 50% used social media, such as Facebook, Instagram, and LinkedIn. The remaining half of the sample use word of mouth, leaflets, and business cards.

5.3.4. Lack of business support

The study revealed that refugee women entrepreneurs were reluctant to engage with business support agencies due to a lack of trust and confidence. Our study participants argued that navigating towards business support agencies is complicated as they do not understand the institutional structure. A recent study conducted in Scotland revealed that women entrepreneurs have been overlooked and forgotten by mainstream business support agencies. The interviewees indicated that refugee entrepreneurs lack effective engagement with mainstream business support agencies while experiencing institutional barriers because they

⁹⁰ J. Maj, S. Kubiciel-Lodzińska, *Entrepreneurial tendencies of migrants working...*

do not understand the system, have arrived recently in the host country, and often lack institutional knowledge.

Our findings suggest that the support needs of refugee women entrepreneurs vary across unskilled and skilled refugees. These groups are categorised as hard to reach by mainstream agencies, and to increase their participation, business support agencies need to engage them through a community-based delivery. Other scholars argued that mainstream agencies need to adopt community-based approaches for providing business support to refugee entrepreneurs because they are more effective and appropriate ways of engaging with them.⁹¹ There is also a need to establish effective network links between the community and mainstream business support agencies.

Some participants reported attending workshops and seminars but did not develop ties with the agencies due to a lack of trust and engagement with their community. This accords with studies in the literature which reported that ethnic, immigrant and refugee entrepreneurs lack engagement with the formal mainstream sources of information and advice.⁹²

I approached the business support agencies looking for help to have a look into my lease agreement. Unfortunately, I was told that they do not offer such services (Resp. 3).

I booked an appointment to meet a business advisor to help me find suppliers and was told by a business advisor who works for a mainstream agency that they cannot recommend anyone (Resp. 5).

The interviewees mentioned a certain reluctance to engage with business support agencies because they have no trust in them and poor knowledge of what they can offer to them. Existing studies revealed that women entrepreneurs experience weaker business support networks and lower levels of prior business experience. Our interviewees revealed that refugee women entrepreneurs were not well informed and face a lack of awareness of what those agencies can offer to them.

We offer support to all clients who engage with us, but some refugees have poor language skills and do not speak fluent English. It is hard for us to support them because we do not have funding to pay for interpretation services (Resp. 7).

⁹¹ **R. Blackburn, D. Smallbone**, *Sustaining self-employment for disadvantaged entrepreneurs*, 2014, <https://www.oecd.org/cfe/leed/Background%20paper%20for%20sustainability%20policy%20brief%20rev.pdf>; accessed 30.06.2014.

⁹² **S. Mwaura et al.**, *Taking Steps to Combat Barriers to Ethnic Minority Enterprise in Scotland*, 2018, https://pure.strath.ac.uk/ws/portalfiles/portal/81463837/Mwaura_et_al_2018_Taking_steps_to_combat_barriers_to_ethnic_minority.pdf; accessed 18.06.2022.

To obtain our grant funding, all our clients need to attend our training programme and prepare a business plan. Many refugees find it difficult to write their business plan because they have limited language skills (Resp. 9).

Our findings indicated that most refugee women entrepreneurs seek support from their own refugee community, but few engaged with the wider community in Glasgow. Similar findings were reported by other researchers who suggested that refugee entrepreneurs in Glasgow rely on their family, friends, and the internet to access information.⁹³ We found that some refugee women entrepreneurs use their children, who are educated in the UK, to assist in preparing marketing strategies for businesses trading in a restaurant, a dry-cleaning company, and an accountancy service.

5.3.5. Barriers related to discrimination

This study found that refugee women faced difficulty in both obtaining employment and starting up businesses. Our analysis showed that 83% of skilled refugee women experienced severe constraints in securing employment linked with their qualifications due to structural barriers, such as discrimination and a lack of recognition of their educational qualifications. It has been reported elsewhere that highly qualified refugee women were unable to find employment related to their level of education. They had to choose to upgrade their qualification, retrain, opt to be underemployed,⁹⁴ work in low-value-added sectors or start their own business. Our interviews show that different women have experienced blatant discrimination, and negative attitudes continue to be a part of their working life, even in self-employment.

While I was running my own venture in East End Glasgow, local gangers came to attack me with knives in my shop. They were asking me to give them money. I reported that incident to the police, but no action was taken. This racial discrimination stopped when I moved to a new location few yards from where I first started from (sic) (Resp. 5).

Our findings indicated that refugee women experience diverse and shocking racial discrimination as employees or business owners but did not want to relocate or report these incidents to the authorities. Furthermore, refugee women did not

⁹³ C. Bikorimana, G. Whittam, *Addressing the business support needs for refugee ventures in Glasgow*, Full Paper Presented at the Institute of Small Business and Enterprise (ISBE) conference, Newcastle 13th–15th November 2019.

⁹⁴ A. Vinokurov, E.J. Trickett, D. Birman, *Community Context Matters: Acculturation and Underemployment of Russian-speaking Refugees*, *International Journal of Intercultural Relations* 2017/57, pp. 42–56.

relocate as they were unable to afford rental costs. This study suggests that 33% of participants from deprived areas of Glasgow encountered verbal abuse with their shops being vandalised by locals. Similar findings were reported by other researchers who indicated that immigrant shop owners in Glasgow experienced hardship because their shops were in the most deprived locations and had fewer opportunities.⁹⁵ Other scholars found that ethnic minority businesses in deprived neighbourhoods face severe obstacles to access business opportunity, which could be described as a *double disadvantage*, which refers to the combined effect of individual and neighbourhood disadvantage.⁹⁶ On issues related to discrimination, we asked the Council manager what could be done to tackle such problems:

We are aware of issues related to discrimination in Scotland, and our staff are well trained to ensure that everyone who contacts us is well treated, and with respect (Resp. 10).

This study found that refugee women experienced challenges when accessing mainstream services because of institutional barriers imposed by the UK Government, when indefinite leave was revoked in favour of temporary leave to remain. Another study found that refugees experience barriers when accessing public services compared to other immigrants, identifying obstacles linked to legal restrictions, delays in being advised of their asylum claims, and uncertainty of their residence status⁹⁷.

5.3.6. Networking

The interviewees indicated that refugee women came to Glasgow without local knowledge, and in the process of their relocation, they had no choice of where to stay. The study participants were sent to Glasgow overnight, with the locals being uninformed about their arrival, making social networks difficult. These refugees were housed in low-income neighbourhoods and faced multiple social

⁹⁵ **M. Ishaq, A. Hussain, G. Whittam**, *Racism: A barrier to entry? Experiences of small ethnic minority retail businesses*, *International Small Business Journal* 2010/28 (4), pp. 362–377.

⁹⁶ **B. Kelly, S. Ashe**, *Geographies of deprivation and diversity in Glasgow*, Centre on the Dynamics of Ethnicity, 2014, <https://hummedia.manchester.ac.uk/institutes/code/briefings/localdynamicsofdiversity/geographies-of-deprivation-and-diversity-in-glasgow.pdf>; accessed 18.06.2022.

⁹⁷ **R. Konle-Seidl, G. Bolits**, *Labour market integration of refugees: Strategies and good practices. (No. IP/A/EMPL/2016-08)*, Brussels: Directorate General for Internal Policies, Policy Department A: Economic and Scientific Policy, ISBN: 9788578110796, 2016, [https://www.europarl.europa.eu/RegData/etudes/STUD/2016/578956/IPOL_STU\(2016\)578956_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/STUD/2016/578956/IPOL_STU(2016)578956_EN.pdf); accessed 27.10.2022.

challenges, including building solid networks due to the different cultures, and the stereotypes attached to their status. Similar findings were reported by other scholars who revealed that refugees lack affiliation to business associations as they were embedded within refugee groups that limit the expansion of networks. Other authors highlighted also that social networks and family ties of refugees are disrupted in the host country since they are unable to borrow money from relatives or friends. Our findings show that refugee entrepreneurs had fewer social contacts/networks and lacked peer support.

Many of the women suggested that opportunities to extend their social networks should be facilitated by enterprise agencies. In this study, 67% of participants reported having used different community centres to access information. However, such a network has no contact with professionals or enterprise agencies. Similar findings were reported by other researchers who revealed that women entrepreneurs lack professional networks.

As I was setting up my accountancy firm, I tried to seek help, but nobody would help me. Eventually, I managed to register my company and established my brand (Resp. 2).

As I have two young children, working for someone else was difficult because I was struggling with childcare costs and have no family in Glasgow to help me raise my children. So, running my own venture was the best choice (Resp. 3).

The findings show that not all of the refugee entrepreneurs in the sample were unsuccessful in exploiting social networks, with 10% stating they had used social networks to secure contracts and buy fashion clothes at reduced prices. This indicates that if a professional refugee lacks UK work experience, building useful social networks might be a challenging task.

I attended fashion networks in Manchester, Birmingham, and London. As a result, I was able to obtain contacts to buy top brand fashion clothes at reduced prices (Resp. 3).

We asked some mainstream agencies if they could help refugee women to build their networks. The business advisor and manager replied:

We offer a network event to women to assist them to understand how to establish their own ventures and build their social networks. Those sessions are organised once a month, and many women do attend them (sic) (Resp. 10).

We have limited budget to organise big events. However, through attending our training sessions, people can build their networks (sic) (Resp. 7).

These statements indicate that the strengths of social networks for professional refugee entrepreneurs depend on their ability to connect with the right, open-minded businesspeople to access vital support and opportunities. Similar findings were reported by other scholars who revealed that the entrepreneurs' knowledge and skills are limited; hence, it is difficult to discover whether social networks amongst refugee women are restricted. This study shows that a good network can help refugee women entrepreneurs overcome gender-based obstacles to entrepreneurship. Meanwhile, other researchers argued that effective networks provide access to resources, financial information, and capital, and they can help find business opportunities.⁹⁸ Many studies suggest that women's personal networks are formed by private spheres,⁹⁹ such as kinship, friendship, and business or professional ties that are stimulated by religion,¹⁰⁰ culture, and societal expectations.¹⁰¹

5.3.7. Immigration problems

This study shows that immigration policy can encourage or discourage the development of refugee entrepreneurship. Over the past 15 years, the UK's immigration policy has been designed to reduce the number of migrants, asylum seekers and refugees.¹⁰² Similar restrictions happened in other countries, including Canada and the United States. Recently, the UK left the European Union to control its sovereignty, immigration, and the economy. However, international law over '*refugee status*' and the corresponding UK laws continue to allow refugees to seek UK protection.

As a refugee who runs my own venture food distribution, I have a fear because I was granted with a temporary refugee status for 5 years, but my main concern is that I don't know what will happen when I apply for settlement (sic) (Resp. 1).

⁹⁸ **A. Bullough et al.**, *Women's entrepreneurship and culture: Gender role expectations and identities, societal culture, and the entrepreneurial environment*, *Small Business Economics* 2022, <https://doi.org/10.1007/s11187-020-00429-6>

⁹⁹ **R.G. Bertelsen et al.**, *Networks around entrepreneurs: Gendering in China and countries around the Persian Gulf*, *Gender in Management* 2017/32 (4), pp. 268–280.

¹⁰⁰ **J. Mitra, J.A. Basit.**, *Personal networks, and growth aspirations: A case study of second-generation, Muslim, female entrepreneurs*, *Small Business Economics* 2019, pp. 1–23, <https://doi.org/10.1007/s11187-019-00211-3>

¹⁰¹ **H. Surangi, K. Achchi, S. Nadee.**, *What influences the networking behaviours of female entrepreneurs?*, *International Journal of Gender and Entrepreneurship* 2018/10 (2), pp. 116–133.

¹⁰² **Z.L. Kone, I. Ruiz, C. Vargas-Silva.**, *Self-employment and reason for migration: Are those who migrate for asylum different from other migrants?*, *Small Business Economics* 2020, <https://doi.org/10.1007/s11187-019-00311-0>

This example shows that the Home Office has a power which determines the outcome of the claimant. Our findings reveal that women who were granted refugee status for five years were living in fear, not knowing what would happen when they applied for settlement. Similar findings were reported by other scholars who highlighted the evidence of fear and a lack of security among refugees because of restrictions introduced by the immigration policy. Furthermore, some authors suggested that the development of refugee enterprises depends on the nature of their entrepreneurial activities, which is further influenced by factors like immigration status, labour market experiences, relations with the local communities and the need to compete with established entrepreneurs.

6. Contributions

This study contributes to the increase in knowledge related to barriers faced by refugee women entrepreneurs located in areas of Glasgow, Scotland. It provides insights into major constraints faced by refugee women entrepreneurs; it has been found that they are motivated by both push and pull factors. The findings suggested that 67% of participants were necessity entrepreneurs and 33% were opportunity entrepreneurs. Therefore, refugee women entrepreneurs were not necessarily motivated by money but rather by freedom, social integration, and being with their families.

The refugee women entrepreneurs in Glasgow experienced several constraints related to a lack of capital, markets, managerial skills, social network, and business support, as well as discrimination and immigration problems. Such barriers need to be addressed to allow refugee women to fully integrate into the Scottish community. Other scholars revealed that minority entrepreneurs tend to face discrimination, disconnection, and doubt as the key challenges, while proposed three different types of discrimination: structural, taste, and statistical.¹⁰³ Besides these barriers, our study revealed that refugee women entrepreneurs face constraints in raising young children without extended families to support them. Similar findings show that women lack access to affordable childcare, which prevents them from attending business-related meetings with agencies.¹⁰⁴

¹⁰³ **J. Bruder, S. Raethke-Döppner**, *Ethnic Minority Self-Employment in Germany: Geographical Distribution and Determinants of Regional Variation*, 2008, <http://hdl.handle.net/10419/39741>; accessed 17.06.2022.

¹⁰⁴ **Scottish Government**, *Enterprise and Skills Review Enterprise and Business Support Project*, 2017, ISBN: 978-1-78851-370-8.

6.1. Implication for policy

The evidence found in this investigation helped us to make key recommendations to the Scottish Government and local authorities. The researchers recommend formulating an entrepreneurship policy that targets all ethnic minority entrepreneurs, including refugee women and migrants, to close disparities identified within the mainstream agencies. Compared with other developed countries (e.g., Canada, Germany, Norway, Sweden, and the USA), Scotland is lagging in tackling problems related to gender and entrepreneurship. Disparities and difficulties faced by all minority groups need to be addressed, and prosperity needs to be distributed across the wider population. Additional funding should be given by the Scottish Government to help women with young children afford the cost of childcare, allowing them to participate effectively in entrepreneurial activities. This can be achieved by lowering the cost of childcare, thus boosting the number of refugee women who want to start a business and create more jobs.

The Scottish Government can do more to foster entrepreneurial participation among refugee women and reduce the gender gap in entrepreneurship by addressing market failures in areas related to finance and skills and increasing the provision of and lowering childcare costs. Policymakers could assist this group more by a) providing financial support to refugee women entrepreneurs, b) removing legal restrictions imposed by the Home Office in replacing the initial temporary leave to remain for five years with indefinite leave to stay, c) providing tailored training for new refugees to learn entrepreneurship and enterprise creation, and d) designing an inclusive entrepreneurship policy that tackles existing ecosystem failure.

6.2. Implications for practice

Since Glasgow is no longer the only local authority that provides accommodation to asylum seekers and refugees, there is a need to replicate this study across Scotland. The Scottish Government and local authorities need to tackle inequalities related to public service provision. There is a clear call to eliminate barriers linked to enterprise creation and reduce the gender gap problems. Without tackling the identified barriers, refugee women-led businesses will remain underdeveloped. Thus, Scotland is losing the opportunity to mobilise its population in contributing to its economic growth.

6.3. Conclusions

This study offers new findings which indicate that refugee women entrepreneurs i) want to give back to Scottish society by creating new jobs; ii) were denied commercial loans in some cases; iii) received a small amount of £1000 when taking out loans, repayable over 12 months at a high interest rate of 26%; iv) experienced racial discrimination, with their businesses being vandalised, which went unreported to the authorities/police. The study also provides insights related to barriers faced by refugee women entrepreneurs, with finance being the major one amongst the interviewees.

Additionally, a lack of access to the market, a lack of management skills, a lack of networks, a lack of business support, as well as discrimination and immigration problems, were revealed. Policymakers need to review government policies on gender and entrepreneurship to ensure that enterprise development is perceived as an inclusive policy which enables society members to participate equally for economic growth. Finally, the research team recommends that further research be conducted in other locations across Scotland amongst refugee women entrepreneurs to thoroughly understand their barriers and challenges.

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Chanel BIKORIMANA, Dina Modestus NZIKU

PLĘĆ I PRZEDSIĘBIORCZOŚĆ WŚRÓD UCHODŹCZYŃ-PRZEDSIĘBIORCÓW W GLASGOW W SZKOCJI

Abstrakt

Przedmiot badań: Badania nad przedsiębiorczością pokazują, że pomimo znacznych postępów poczynionych przez kobiety-przedsiębiorców jest mało prawdopodobne, aby przepaść między płciami w przedsiębiorczości została zlikwidowana. Jest to nadal obserwowane zarówno w krajach rozwiniętych, jak i rozwijających się, ponieważ wiele firm kierowanych przez kobiety nadal ma niższe średnie wyniki biznesowe niż firm należących do mężczyzn. Niniejsze badanie dotyczy wpływu płci i przedsiębiorczości wśród uchodźczyń-przedsiębiorców w Glasgow.

Cel badawczy: Celem tego badania jest dogłębne zrozumienie, w jaki sposób płeć i przedsiębiorczość wpływają na motywację uchodźczyń-przedsiębiorców. Aby osiągnąć ten cel, opracowano trzy cele: (1) Zrozumienie czynników motywacyjnych, które sprawiają, że uchodźczynie stają się przedsiębiorcami; (2) Identyfikacja kluczowych wyzwań, przed którymi stają uchodźczynie-przedsiębiorcy przy zakładaniu własnych firm; (3) Przedstawienie zaleceń dotyczących polityki mającej na celu pomoc uchodźcom w rozwijaniu ich działalności przedsiębiorczej.

Metoda badawcza: Badanie jakościowe przeprowadzono na podstawie częściowo ustrukturyzowanych bezpośrednich wywiadów z dziesięcioma rozmówcami, z udziałem sześciu uchodźczyń-przedsiębiorców i czterech głównych agencji. Do rekrutacji czterech uczestników zastosowano dobór celowy, podczas gdy dwóch kolejnych rekrutowano metodą „kuli śnieżnej”. Wszystkie wywiady zostały nagrane, transkrybowane i przeanalizowane za pomocą oprogramowania Nvivo.

Wyniki: Wyniki tego badania ujawniły, że kobiety będące uchodźcami były motywowane zarówno przez czynniki wypychające, jak i przyciągające. Kone, Ruiz, Vargas-Silva (2019) podobnie wskazują, że przedsiębiorcy będący uchodźcami mają większą skłonność do zakładania własnych firm ze względu na pozytywne czynniki, takie jak większa ambicja przedsiębiorcza, ale także z powodu czynników negatywnych, takich jak brak możliwości zatrudnienia rynku z powodu dyskryminacji. Jako główną barierę, z którą borykają się wszyscy respondenci, wskazano finanse, co dotyczy wszystkich przedsiębiorców. Jednak uchodźczynie-przedsiębiorcy doświadczyły innych poważnych problemów, takich jak brak dostępu do rynku, brak umiejętności zarządzania, słabe sieci społeczne i brak wsparcia ze strony rodziny.

Słowa kluczowe: płeć, przedsiębiorczość, motywacja, uchodźczynie, wyzwania, Glasgow, Szkocja.

APPENDIX 1: *Demographic profile of refugee entrepreneurs*

Number of respondents	Date of interview	Age	Education level	Industry sectors	Jobs created	Length of trading	Arrival in the UK	Granted refugee status	Country of origin	Immigration status
Resp.* 1	10/09/2021	47	Higher National Diplomas (HND) – Social Care Studies	Food supply to other businesses	1	3 months	Jun-2001	Oct-2007	Sierra Leone	Ethnic/ Formal refugee
Resp. 2	30/09/2021	48	BA – Accounting	Accounting, mobile crèche, catering	2	2 years	Sep-2005	Nov-2006	D.R. Congo	Refugee
Resp. 3	16/10/2021	33	BA – Business Administration	E-commerce	1	2 years	Feb-2000	Jul-2000	Sierra Leone	Ethnic/ Formal refugee
Resp. 4	20/10/2021	26	BA – Children and Young People Studies	Catering services	1	1 year	Jul-2004	May-2005	Burundi	Ethnic/ Formal refugee
Resp. 5	13/11/2021	52	Vocational training	Dry cleaning	4	12 years	Jun-2001	Sep-2002	Iran	Ethnic/ Formal refugee
Resp. 6	25/11/2021	51	Masters in Hospitality Management	Restaurant	24	7 years	Oct-2003	Aug-2004	Kenya	Ethnic/ Formal refugee
Total					33					

* Resp. means respondent.

Source: author's compilation.

APPENDIX 2: *Demographic profile of stakeholders*

Respondents	Sector	Interview date	Profile	Gender
Resp.* 7	Microfinance institution	5th October 2021	Microfinance Manager	Female
Resp. 8	Business support agency (Job and business Glasgow)	18th October 2021	Business Start-Up Advisor	Male
Resp. 9	Enterprise agency New Enterprise Allowance	11th November 2021	Business Start-Up Advisor	Female
Resp. 10	Local Council	24th November 2021	Business Gateway Manager	Male

* Resp. means respondent.

Source: author's compilation.