



Empowering British Bangladeshi Women Through Small Enterprise?

A report prepared for Oxfam UK

June 2014

Dr Julia Rouse and Asma Mirza

The Centre for Business and Society

Manchester Metropolitan University Business School

© The Manchester Metropolitan University 2014

j.rouse@mmu.ac.uk

0161 247 6010

Contents

Abstract.....	4
Executive Summary	5
1. Introduction.....	13
1.1. Empowerment Through Business Creation	15
1.2. The Study: Empowerment of British Bangladeshi Migrant Women Through Entrepreneurship.....	16
2. Research Methodology.....	17
3. Background: Bangladeshi Heritage Women in Britain	18
3.1. Human Capital.....	19
3.2. Economic Activity Status	21
4. Enterprise Support Services: The Local Policy Context, Community Hosts and the Enterprise Projects.....	22
4.1. The Local Contexts for Enterprise Policy and Support.....	22
4.2. Welfare Support for Business Start-up	25
4.3. The Community Hosts	27
4.4. The Enterprise Projects	30
5. The Resources at Hand For Enterprise Project Participants	34
5.1. Background: Migration Histories.....	34
5.2. Human capital	35
5.3. Social capital.....	38
5.4. Economic capital.....	40
5.5. Labour capital.....	41
5.6. The Role of the Community Hosts in Developing the Women’s Resources Prior to the Enterprise Projects.....	41
6. Business Start-Up Experience, Motivation and Opportunity and Orientation.....	42
6.1. Previous Business Experience, Entrepreneurial Intention and Ideas	42
6.2. Motivation for Business Start-Up.....	43
6.3. Commercial Awareness.....	45
6.4. Growth Ambitions and Attitudes to Risk.....	48
6.5. Business Opportunities	49
7. Resource Command in Business Start-Up.....	52
7.1. Economic capital.....	52

7.2.	Social capital.....	58
7.3.	Human capital	63
7.4.	Labour Capital	68
8.	Outcomes and Future Directions	70
8.1.	Stage of Business Development.....	70
8.2.	Future prospects.....	72
8.3.	Empowerment Through Enterprise Support?.....	77
9.	Policy, Practice and Research Recommendations	78
10.	References.....	81

This research was supported by Oxfam GB and the report is shared to contribute to public debate and to invite feedback on development policy and practice. The views expressed are those of the author and do not necessarily represent Oxfam's views or policy positions.

Abstract

Most British Bangladeshi women do not have paid work and the multiple barriers they face to employment are largely unaddressed by mainstream policies, leading to social exclusion and poverty. In this study, Manchester Metropolitan University reviewed - with Oxfam and other stakeholders - the viability of supporting British Bangladeshi women to transition to self-employment. Specifically, two enterprise projects supported by Oxfam were assessed in the context of wider enterprise and welfare reform as a means of empowering British Bangladeshi women. Findings suggest that British Bangladeshi women have a keen interest in economic activity, including self-employment. However, scarcity of human, social, financial and labour capital inhibit the entrepreneurial process of mobilising resources to exploit a market opportunity. We call for intensification, integration and innovation of services supporting pathways to enterprise for people living in poverty. British Bangladeshi women require command of a wide range of resources that can only be provided through support from a wide range of institutions. We, therefore, propose that service providers are brought together to offer more intensive and integrated pathways to enterprise. In particular, women who are economically inactive require greater accessibility to the New Enterprise Allowance. Of equal importance to resource acquisition is support to identify real market opportunities and to mobilise resources to form a competitive offering. A form of business development support allied to the effectuation model is proposed in favour of conventional business start-up training. We conclude that self-employment can only be a viable route out of poverty through innovations in resource enhancement and mobilisation. Light touch programmes carry the risk of wasted investment and negative outcomes.

Executive Summary

Research Aim

- The Centre for Business and Society at Manchester Metropolitan University and Oxfam UK have worked with a range of stakeholders in a process of ‘engaged scholarship’ to make sense of the experiences of British Bangladeshi women engaged in two enterprise development projects. We aimed to:
 - Assess the potential of small enterprise as a route of opportunity for British Bangladeshi women currently excluded from economic activity.
 - Identify practical service developments that are necessary to maximise outcomes for British Bangladeshi women engaging in business start-up and to minimise the risk of negative outcomes.

Background

- Most British Bangladeshi women do not have paid work. More than **half have the official status of ‘economically inactive’**, although we question this label, given the valuable labour they perform in caring for families that are often large and extended. A fifth of British Bangladeshi women are unemployed. Just 22% are employed and a very small number (perhaps 1-2%) are thought to be self-employed. Yet, the women we met had a longstanding desire to undertake paid work. They want to earn money for their families, contribute to society and engage in a wider public life through ‘economic activity’. Some of the women are also coming under pressure to earn money due to the negative effects of welfare reform on their families.
- The first generation British Bangladeshi women we interviewed face **multiple and severe barriers to employment**. Their education in Bangladesh was often limited to primary school level or is unrecognised by British employers. Women born or educated in Britain have more chance to learn English but are not supported to pursue further education or careers due to expectations of early marriage and paucity of support to re-enter work after childbirth. The British Bangladeshi women we met have received only cursory public support to develop their education, English language, work-based skills and community involvement. The community agencies that have supported them are also under unprecedented pressure due to public funding cuts. These ‘economically inactive’ women are invisible and ignored by many public agencies.
- **Is small enterprise a viable route to economic activity and public engagement for British Bangladeshi women?** We approached this question with caution because evaluation evidence tells us that enterprise programmes for people living in poverty often have poor outcomes. Entrepreneurship is a process of creatively applying resources to a market opportunity and the women’s constrained social positions

mean they have limited resources and exposure to opportunities. Our concern is to identify the type and scale of support required to help British Bangladeshi women raise their resources and engage with opportunity through business start-up.

- This research is set in the **context of significant policy changes** to business start-up support. Community, regional and national services have been radically reduced in recent years and the remaining services have been homogenised to streamline scarce resource. The New Enterprise Allowance provides modest financial support to help the unemployed transition into self-employment but there are problems of uncertain eligibility and accessibility for married women who are 'economically inactive'. The impact that Universal Credit will have on self-employment is emergent and we raise some initial concerns.

Oxfam's Enterprise Programmes for British Bangladeshi Women

- We observed two small enterprise support programmes funded by Oxfam UK and located in different community agencies in the north of England.
- In Community Host A, Oxfam funded a succession of enterprise projects: a pre-enterprise support programme that culminated in market research into (but ultimate rejection of) the idea of a community ironing business; technical support to form a textiles business particularly focused on producing a 'designer' product (a handbag commissioned by Oxfam under a separate arts project that represents women's lives internationally); and enterprise support to extend the textiles business to produce a wider range of goods, mostly targeted to the local British Bangladeshi community.
- In Enterprise Project B Oxfam funded a short pre-enterprise development project that enabled a small group of women to identify potential business ideas and begin to develop these into real propositions.

Raising and mobilising the women's 'resources at hand'

- We draw on entrepreneurship scholarship to conceive business start-up as the application of 'resources at hand' to create or exploit a perceived market opportunity. We particularly focus on the employment of four forms of 'capital' that we know are important start-up resources:
 - 1) Human capital (skills and knowledge);
 - 2) Social capital (networks);
 - 3) Financial capital (money and other financial assets);
 - 4) Labour capital (when, where and how much the entrepreneur can work on the business).

Here we summarise the women's resources, how they were affected by the enterprise programme and the effect this had on their businesses. We also indicate priorities for service development.

Human capital (skills and knowledge)

- In both projects, most participants migrated from Bangladesh as adults, do not speak English well and have little or no formal qualifications or paid work experience. They had commonly been constrained from developing their English, education and workplace skills by in-law control over movement outside the home and the scarcity of public support following migration. Two women migrated as teenagers and one was British born; these three have higher English language skills and some work experience. Most of the women have pursued fragmented and non-accredited training through their community hosts. They all have extensive domestic and childcare skills but as these are not accredited they accrue few benefits in the employment market. Most have significant years of economic activity ahead.
- The women in Project A either entered business with advanced needlecraft skills or have received technical support to develop these. Some would like to take on homeworking or a job in a textiles factory but opportunities are scarce. They are, consequently, pushed to consider establishing their own textiles businesses, albeit within this intensively competitive environment.
- The **women's isolation** from their wider communities and from paid work mean they have limited commercial awareness. This is evident in the desire articulated by many to manage the 'backstage' of a business while an unidentified business partner deals with the tricky problem of finding and dealing with customers.
- We argue that the '**effectual**' process of becoming knowledgeable about a market and applying resources at hand to develop a competitive service or product is an essential entrepreneurial skill, no matter how small an enterprise is, and that a form of active business development support is necessary to coach the women in developing their market understanding and honing their business development. **We suggest that this would be more powerful than the conventional business skills training offered in these projects.**
- This may be particularly important when agencies such as Oxfam seek to leverage their social capital to enable business starters to bridge into higher prospect markets than those locally available: both the staff and the participants in Project A required greater commercial skills to develop a business from this opportunity.
- Several women hope to **digitise their businesses**. Like other 'mumpreneurs' they hope to reach a wider market whilst working from home during the hours that suit their domestic commitments. There may be the possibility of the women's children assisting in the development of a digital offering and extending the women's digital skills. However, it is still likely to be a struggle to find a market within a crowded digital marketplace and the women may need specialist business development support to create profit.

Social capital (networks)

- The women's **networks are primarily limited to their nuclear families**; while they have significant obligations to their extended families, they receive little reciprocal support. Cultural restrictions on their public lives and lack of skills and confidence in speaking English and negotiating public transport mean that networks within the British Bangladeshi community are limited and links to the wider community are extremely scarce. The women commonly feel very isolated and angry about their frustrated independence. Unsurprisingly, their knowledge about local communities and markets is restricted.
- The Community Hosts have been **active in extending the women's public space** at least as far as their own setting. Further work is required to build skills and confidence in engaging in the wider community and society and Host B has begun this through a volunteering project. Mediating work is required to ensure that when women do access mainstream services these are appropriately resourced to support the women's needs for language support and a warm welcome.
- The women in both projects **drew on their cultural heritage** as British Bangladeshis to form their business ideas. This is unsurprising and represents a logical use of available resources. However, it also means that most women planned to enter the densely concentrated and fiercely competitive markets typical of migrant enterprise that often rely on free family labour (which is unavailable to these women) and are still unprofitable at the level of a living wage. The women did plan to serve the wider community in their businesses but they have few networks to draw upon to learn about demand in that marketplace.
- Business is a possibility because the **women's family and local cultures are changing**. They are permitted greater freedom to move in public space and show great interest in engaging with the wider community. The project primarily linked the women with one another. Business development support is required to support them to make connections, learn about opportunity and devise competitive services and products to serve better-off British Bangladeshis and the wider community.

Economic capital

- The women's financial control varies across families. For women who migrated as adults, long-term economic inactivity has resulted in **very little control** over earned income or welfare payments (even when they are the welfare recipients); some have no control of cash at all. The British born women tend to have greater financial power.
- Four husbands are employed and two are self-employed, reflecting the high rate of economic activity among British Bangladeshi men. Two have long-term disabilities and no paid work.

- Years of experience in ‘making do’ to provide for a family means that the women have **skills in bootstrapping** (using available resources in place of money to fulfil a need). This is a useful entrepreneurial competence but it can be taken too far if it undermines competitiveness (e.g. opening a shop on a low income by compromising on its location, level of stock and security). Women should be supported to assess the viability of their business ideas and, so, build their commercial awareness.
- In Project A premises and equipment were provided so the women did not risk their own capital to start-up. After a short period of cash-based trading that did not immediately turn a profit they gave up their textiles manufacturing business. This resulted from a diagnosis of low profitability but may also reflect a failure to invest in business development.
- We were concerned that several women in Project B planned to start low-quality retail outlets on a budget as low as £3-4,000. Their business adviser discouraged this strategy but not all women were dissuaded. Use of **feasibility toolkits used in mainstream business services** may have helped to demonstrate the under-capitalisation, low prospects and risks associated with such a venture.
- British Bangladeshi women face **additional business costs**. Primary among these are translation and business development support to learn about and negotiate with stakeholders outside the British Bangladeshi community. They also face high transportation costs because none of the women drive.
- Neither the welfare system nor the Oxfam enterprise programme provide a start-up grant. Advisors suggested that ‘economically inactive’ women could **access the New Enterprise Allowance** if they signed on as unemployed at the Job Centre Plus but this route was not formally outlined and uncertainty about the entitlement remained.
- The women could only **rarely draw on their nuclear families for financial investment** in business start-up and none expected to draw on extended families. This means that the source of start-up funding that is most common in the UK – personal or family finance - is unavailable to British Bangladeshi women.

Labour capital (when, where and how much a business starter can work)

- All of the women are mothers and three quarters have larger families (four to nine children). They take the primary domestic role and receive little support from husbands or children. Four are carers to family members and most are obliged to visit and host their extended families regularly and at short notice. When, where and how much the **women are available to undertake paid work will be highly constrained unless some of this unpaid work is challenged**; the women showed varying interest in such cultural change.

- The enterprise projects have been conducted within school hours and financed childcare for pre-school children during the training sessions. However, the business advisers **did not directly challenge the women's unfair burden of domestic responsibilities**, despite the barrier this is likely to cause to competitive self-employment. Such empowerment work is required to challenge one of the main barriers to enterprise faced by British Bangladeshi women.
- Most women intended to find time to trade through '**self-exploitation**'. They worked hard to ensure all their domestic duties were covered prior to attending the course and intended to do the same in business. This raises **concern about the women's wellbeing and the availability of labour**.
- Financial support for childcare is likely to be necessary to extend the hours that women can dedicate to business and to make this labour more reliable. The women's likely entitlement to assistance with childcare under Universal Credit has proved difficult to establish, suggesting the need for **dedicated information for women transitioning to self-employment from 'economic inactivity'**.

Project Outcomes

- Miscommunication meant that Project A participants perceived that Oxfam would supply a market for their business by placing orders for designer handbags and selling them on. In fact, Oxfam intended to support the establishment of an independent textiles business and to support this by providing access to skills and experience to make a handbag that they could help – but not guarantee – to sell. Our primary learning from this process is twofold. First, that enterprise project **participants must be empowered to understand and build commercial opportunities**. Second, that **staff who are motivated to share an agency's social capital to build better business opportunities must be commercially skilled** and widely supported.
- After abandoning the designer handbag project, the women showed commercial awareness of an opportunity that is proximate to them by making and trying to sell cheap, traditional clothing and then abandoning this in light of poor sales. They required **further business development support to explore how (and if) they could 'effectuate' their initial idea** to develop a commercial offering.
- Unfortunately the women in Project A no longer meet, suggesting that non-commercial enterprises may not build sustainable social capital. An outstanding line of enquiry is whether social or co-operative ventures are feasible and beneficial if they are positioned as training and resource-development programmes more than businesses from project outset.
- In Project B, some women progressed to test trading. While they were proud to display their skills and enterprise to customers, few secured sales. The women will

require extensive coaching and hands-on support to persevere in this process and to develop a commercial business. This is particularly so if they are to break out of selling very cheap goods to customers with few resources in their very local community settings.

- Few women managed to bridge into working with the mainstream business support provider. In part this is because they were in a pre-enterprise phase that is not well supported under contemporary policy provision. Local service providers also proved unreliable in attending project meetings. The **women desire engagement in mainstream provision** but this will have to be incentivised to meet their needs.
- In particular, the women require intensive help to assess how to **strategise their self-employment transition in relation to their welfare entitlements**. One-to-one support is required to understanding the complexity of this under Universal Credit.
- Overall, the enterprise projects **generated only partial empowerment**. Some resources were marginally enhanced but the women's political consciousness was unaffected, gendered household roles were unchallenged and there was little evidence or appetite for collective activity.

Key Recommendations

- Now is the right time to offer British Bangladeshi women the opportunity to develop their workplace skills. This group has been oppressed, invisible and misunderstood and this has led to radical under-investment. They are eager and under pressure to break out of a long history of economic inactivity and should be supported to do so.
- Support agencies, including business advice providers and Job Centre Plus, must **craft specific pathways to enterprise for 'economically inactive'** British Bangladeshi women. This should include support for childcare and be made accessible to women with limited English language skills.
- A **multi-agency solution** is required to raise British Bangladeshi women's resources to a level that will support viable business start-up. Key requirements include English language, modern workplace and digital skills, network extensions and financial resources.
- The women's commercial skills should be raised through intensive business support that will enable them to develop a commercial offering through **an ongoing process of 'effectual' engagement in markets** and re-crafting of market offering. Partnerships with higher education institutions, drawing on their enterprise learning curricula, may be useful here.
- Support agencies must provide **appropriate language support** when serving British Bangladeshi women to ensure engagement and avoid miscommunication.

- The additional costs, and extreme lack of personal financial capital, experienced by British Bangladeshi women business starters should be ameliorated by **direct access to start-up funding** including – and beyond – the New Enterprise Allowance.
- Specialists in social enterprise should facilitate groups of women to explore the possibility of trading together and/or starting businesses that **aim to build capital resources and a public life more than a commercial income.**
- Welfare institutions should support such activity by removing any impediments posed by welfare rules.
- Empowerment is likely to be deeper if **women are enabled to work collectively** to lobby for appropriate support services, challenge cultural norms that constrain their freedom and labour and, where appropriate, pool their resources to form collective enterprises with non-economic as well as economic aims.

1. Introduction

For the last twenty years, there has been a popular political rhetoric that positions small enterprise as an open route of opportunity for the disadvantaged. The underlying premise here is that the primary resource required to start a business is personal determination, an attribute that any agent can choose to activate. This notion is, however, contradicted by the evidence base. Multiple evaluation studies warn us that incomes from self-employment for people starting businesses with poor resources are very low, despite long hours worked; often lower than the minimum wage (see Rouse and Jayawarna, 2011).

The finding that poor people tend to pursue poor business opportunities and produce poor business outcomes is also predicted by entrepreneurship theory. Entrepreneurship is widely understood as the outcome of the application of resources to opportunity (Davidsson and Gordon, 2012). This may be in a linear process of drawing on resources to identify, develop and exploit opportunities (Shane and Venketarman, 2000) or a more pragmatic process of crafting a business opportunity out of available resources (Sarasvathy, 2008). We know that business starters limit their resource investments creatively by bootstrapping (Jones and Jayawarna, 2010).¹ Nevertheless, business start-up is associated with the command of financial, human, social (e.g. Jayawarna *et al.* 2014; Lee *et al.*, 2011; Ram *et al.*, 2008) and labour capital (Rouse, 2010).² When businesses are started with very low resource stocks, entrepreneurship theory predicts difficulty in building a competitive enterprise.

Of course, people need motivation as well as resources to start a business. The research base tells us that motivation to apply resources to business start-up depends on entrepreneurial inclination and wider life circumstances (Jayawarna *et al.*, 2014; Jayawarna *et al.*, 2011). For migrants, in particular, it can be a survival response to exclusion from employment opportunities which are increasingly dependent on locally recognised qualifications. Entrepreneurial intention can exist regardless of a lack of resources. Indeed it might be prompted by such scarcity and by a regulatory environment that permits business registration regardless of resource ownership (Ram *et al.*, 2008).

Individual motivations, resources and life circumstances are not just individual attributes, they are embedded in multiple social structures that govern a person's life chances and, so, shape their access to resources and way of building a future (Bradley, 1996; Archer, 2000). Put simply, this means that poor businesses are often the outcome of underlying social

¹ Bootstrapping is the acquisition of resources without direct payment for them.

² Financial capital is the money and other material goods needed to construct an initial business offering and to survive until the business creates an income and profit. Human capital is a person's skills and know how. This includes the dispositions and behaviour required to identify opportunities and orientate resources to create a competitive business (sometimes known separately as entrepreneurial capital) as well as the skills and know how required to produce the goods or services offered by the business and to perform functions such as sales, staff management and adherence to regulations. Social capital is the ability to draw resources out of networks.

forces that limit resource availability, including (but not limited to) the skill to command resources competitively.

Given the poor evaluation evidence, why help the disadvantaged to start businesses? The pragmatic answer is that some people from all backgrounds are drawn to the ideal of starting a business. Business start-up can also be an engaging process that empowers people in certain ways by raising their aspiration and building confidence (Rouse, 2004). Small enterprise might create a marginal space for income creation and social engagement in highly patriarchal gender regimes; under certain circumstances it might even prompt collective action (Al Dajani and Marlow, 2013). It is vital, however, that we are critical in our 'enterprise inclusion' activity (Rouse and Jayawarna, 2011). We need to work with communities to identify the kind of services they need to develop a fighting chance of starting a competitive business or, at least, of having an empowering experience during an attempt at business start-up.

Policy makers interested in using entrepreneurship as a route of social mobility or empowerment face two challenges: (i) to enable the disadvantaged to access more of the resources needed to build a competitive business, and; (ii) to protect the vulnerable from the potential negative outcomes of a poorly performing or failed business.

As it is difficult to select at start-up the businesses that will become competitive, it is practically difficult to only support business starters with a good prospect of success. In any case, this kind of strategy would, inadvertently, tend to support the better resourced. If enterprise support is to achieve the goal of greater social inclusion then it must work with the resource poor. Of course, it is important that business starters *are* supported to receive multiple rounds of market feedback on their business idea and to refine their start-up activity in relation to market demand (Sarasvathy, 2008). Enthusiastically supporting businesses disengaged from market realities can be disastrous (Rouse, 2004). Beyond supporting feedback and adaption, programmes need to integrate business starters into a range of services and networks to build their resources (including their own entrepreneurial behaviour) to maximise chances of competitiveness. They must also help to manage the risk of negative outcomes and maximise positive outcomes (such as learning) when businesses do fail.

British small business policy has retrenched the provision of personal business support services, especially for very small scale enterprise. The Government does still aspire to encourage self-employment among the unemployed, however, and during the recent recession self-employment rates rose significantly. Some of this may have been a survival strategy for the better-resourced unemployed but the policy question still remains: what kind of interventions are possible and effective to support self-employment by those facing multiple disadvantage?

In this context, three questions emerge: (i) what services are still available to support enterprise journeys in particular low income communities?; (ii) what coordinating activity can be devised to integrate disadvantaged business starters into these services and networks?, and; (iii) to what extent is this offering sufficient to tip the overall outcome of start-up support for people living in poverty into one of empowerment? By pursuing these practical questions we can begin to critique the logic of neo-liberalism that tends to assume that the disadvantaged can create jobs for themselves by starting businesses with relative small amounts of support. This will help us to understand the effect of underlying social mechanisms on entrepreneurship opportunities and inform practice in supporting 'enterprise inclusion' (Rouse and Jayawarna, 2011).

The aim of this short research project is to begin to explore this research agenda focusing on a specific social group (British Bangladeshi women who are primarily first generation migrants) in two localities.

1.1. Empowerment Through Business Creation

As we have noted, empowerment through entrepreneurship is by no means guaranteed. However, Al Dajani and Marlow (2013) have drawn on a 10 year study of Palestinian migrants in Jordan to argue that empowerment may occur if marginalised women's motivations are engaged via entrepreneurship into an empowerment cycle. They specify this as: becoming aware of resource constraints and their social embedding; participating in household and community processes to increase resource access, and; gaining some resource control and using this to act as a role model and social organiser.

We note that women could take an individualised and partial route through the empowerment cycle – gaining marginally greater access to resources in a pragmatic round of empowerment that does little to change underlying social structures or prompt collective action. For example, women typically self-exploit by giving up their leisure and rest/sleep time to create time for trading instead of questioning household or wider social processes that have burdened them with multiple shifts of work and minimised their entrepreneurial labour power (Rouse and Kitching, 2006). The individualised nature of entrepreneurship is likely to undermine political reflection and activity (Rouse, 2004). We expect that social change will only be achieved collectively if the women are encouraged to train and then to trade or develop their businesses collectively. This issue has not, however, been researched and so is an important matter for empirical enquiry.

1.2. The Study: Empowerment of British Bangladeshi Migrant Women Through Entrepreneurship

This study focuses on two groups of British Bangladeshi women who have different resource bases and are receiving different levels of support from Oxfam UK. British Bangladeshi women are governed by four intersecting social divisions: gender, class, race and ethnicity (Bradley, 1996). These constrain their ability to access and apply certain resources to business start-up but may generate access to some particular resources (e.g. ethnic markets and resources). In order to create competitive businesses, these women are likely to need considerable support to build resources. Their individual social positions will vary, however, creating some heterogeneity in the groups that provides us with an opportunity to research the needs of a range of women.

This study explores the resource needs of British Bangladeshi women starting businesses and the form and availability of services required to address these needs. The research has been undertaken in two broad phases integrated in a process of 'engaged scholarship'. Engaged scholarship is a participative form of research that actively draws on the perspectives of diverse stakeholders to understand a complex social problem (Van de Ven, 2007). Our aim, then, is to develop greater understanding of the challenges of creating empowerment through entrepreneurship and to develop associated policy, practice and research recommendations, in partnership with Oxfam, programme participants and other stakeholders such as local service providers.

The study is guided by a logical flow of research questions:

1. What resources do the women participants have to apply to business start-up?
2. How were these resources developed by the community project, enterprise programme and mainstream services during the project?
3. How did the overall resource stock affect the opportunities pursued by the women?
4. How did the overall resource stock affect the business experience?
5. How were the women involved in identifying resource needs and acting collectively or individually to fill these?
6. What were the outcomes for the women and businesses?
7. What are the outcomes for underlying social relations in the community?
8. What are the key resource gaps that limited the chance of establishing a competitive business?
9. What co-ordinated action could be taken by the community project, enterprise programme and mainstream services to increase the chance of positive outcomes and limit the risk of negative outcomes from similar enterprise projects?

In the following section we outline in brief the research methodology we have pursued to address these questions.

2. Research Methodology

This relatively modest research project was undertaken between January and March 2014 in the north of England. It adopted an 'engaged scholarship' methodology which means that it intended to engage with a group of stakeholders concerned with enterprise development among British Bangladeshi women to 'make sense' of the women's social positions, support needs and experiences. The research also had the practical goal of fostering greater commitment and communication between stakeholders regarding the challenge of providing effective support to British Bangladeshi women, as part of this sense-making process. Its ultimate aims are to produce knowledge about these processes, draw this knowledge into recommendations for policy, practice and research that are supported or informed by stakeholders, and to begin to build commitment to enacting these recommendations.

The research progressed in three phases. The first phase was researching the experiences of two groups of women engaging in an enterprise support project sponsored by Oxfam. This is the primary element of the research. The second phase was to explore the local support setting in which the projects are embedded to develop an understanding of the services available to enable British Bangladeshi women to explore, and transition into, self-employment. The third phase was to explore initial research findings with stakeholders (the women, Oxfam, local community groups, policy makers and Manchester Metropolitan University) in a workshop to validate and adapt the researcher's understanding of the situation and to build a vision for future directions in enterprise support for British Bangladeshi women. Each of these phases is summarised below.

In phase one, two researchers from Manchester Metropolitan University visited two community settings in which Oxfam was sponsoring enterprise development work for small groups of British Bangladeshi women. The women were primarily first generation migrants. In Project A they interviewed three participants and the leader of the community setting. In Project B they observed an information session given to a small group of women participating in an enterprise programme by Job Centre Plus representative. They then interviewed five participants. On another date, they also interviewed a leader in this community setting. In both localities, some of the interviews were undertaken with the aid of a translator. Interviews lasted for around 50 minutes and in most instances were tape recorded. Confidentiality was assured to participants and, consequently, we have warded against attributing our findings to particular women.

In phase two, the researchers interviewed policy and practice stakeholders associated with the enterprise projects. An extensive interview was undertaken with the Oxfam employee who led the final phase of enterprise support in Project A and the short programme of

enterprise support in Project B. Another long interview was undertaken with a senior representative of the lead contractor delivering start-up support to the unemployed in the region. A telephone interview was undertaken with a representative from Job Centre Plus. More informal exploratory conversations were also held with agents involved in business start-up in other local agencies, including Manchester Metropolitan University and local authorities. Unsuccessful attempts were made, albeit within a short timeframe, to engage other stakeholders including the Local Enterprise Partnership.

Key interviews were fully transcribed. Interviews with the Bangladeshi women were coded using Nvivo software. Key findings were summarised on thematic matrices. Pseudonyms are employed in relation to all informants. All organisations are also anonymised except for Oxfam and Manchester Metropolitan University.

In phase three, key stakeholders were brought together in a two hour workshop to discuss interim research findings and directions for practice in enterprise support. The workshop included British Bangladeshi women engaged in enterprise programmes, interested in self-employment or trading as a small enterprise from Project B. Representatives from the community setting hosting Project B, two local authorities, a social enterprise support project, business growth programme, Oxfam and Manchester Metropolitan University also participated. The workshop was supported by an interpreter.

The research findings are the independent report made by the researchers. The policy, practice and research recommendations have been developed in partnership with Oxfam and are informed by the views of multiple stakeholders.

Engaged scholarship is, ideally, a long-term and on-going process. Manchester Metropolitan University and Oxfam intend some further short-term actions including presentation of the findings and discussion of ways forward with Project A and widespread dissemination of the research. Medium and long-term objectives are encapsulated in the report's practice and research recommendations.

3. Background: Bangladeshi Heritage Women in Britain

It is not within the commission for this project to review literature on the lives of Bangladeshi heritage women in Britain. However, we have incorporated some initial analysis of national datasets that enable us to set our resource-based analysis of the British Bangladeshi women's capacity to engage in self-employment in a wider context.

3.1. Human Capital

According to the 2011 Census³, there are just over 417,325 people aged 3 or over of Bangladeshi origin living in England and Wales. Of these, 47.9% speak English as a main language, 36% speak English well as a second language and 16.2% cannot speak English or cannot speak English well. In comparison, the percentage of Indian and Pakistani origin residents who do not speak English at all or well is 7.4% and 11.1% respectively. We were not able to access this data disaggregated by gender but, as cultural practices in the Bangladeshi community have tended to limit women's interaction with the wider population, we suspect that the 16.2% of Bangladeshi heritage residents with no or poor English language skills are more likely to be women. In short, we can expect that a sizeable proportion of British Bangladeshi women who are first generation migrants will struggle to communicate in English.

We also discovered Census 2011 evidence of educational disadvantage in the Bangladeshi community, particularly among older working age groups. We presume that older workers are more likely to be the first generation migrants who are the primary focus of the enterprise support work that is the focus of this report.

The qualification levels of Bangladeshi young people is broadly similar to the White population. Indeed, fewer young people in the Bangladeshi origin population have no qualifications than the White population (see Table 1). However, in both the 25-49 and 50-64 age groups, the proportion of residents of Bangladeshi origin with no qualification is over twice that of the White population. More than half (60%) of residents in the older working age group (50-64) have no qualifications. Over a quarter (27%) of the middle working age group (25-49 years) have no qualification. These proportions are higher than in the Pakistani community and much higher than in the Indian origin population. This finding probably reflects the poverty from which many Bangladeshis migrated and, ultimately, global structures of inequality.

Table 1 Residents in England and Wales with No Qualifications

Ethnicity/Age (%)	16-24	25-49	50-64
White	11	11	25
Indian	5	8	28
Pakistani	10	22	50
Bangladeshi	9	27	60

Source: Census 2011

The proportion of residents with a highest qualification at Level 1 is similar to the White population in the young and middle working age groups (Table 2). In the higher age group it is, however, less than half (6%) of the 13% in the White population.

³ Census data is taken from datasheets available here: <http://www.ons.gov.uk/ons/datasets-and-tables/index.html?pageSize=50&sortBy=none&sortDirection=none&newquery=ethnic&content-type=Reference+table&content-type=Dataset>

Table 2 Residents in England and Wales with Highest Qualification Level 1

Ethnicity/Age (%)	16-24	25-49	50-64
White	18	16	13
Indian	11	9	12
Pakistani	20	14	9
Bangladeshi	21	15	6

Source: Census 2011

Just 3% of the Bangladeshi origin community aged 50-64 have a highest qualification at Level 2 (grade A-C at GCSE) (Table 3). This is less than a quarter of the White population and just a third of the Indian population. In the 25-49 age range 9% of Bangladeshi origin residents have a highest qualification at Level 2. This is almost half of the 17% of the White population.

Table 3 Residents in England and Wales with Highest Qualification Level 2

Ethnicity/Age (%)	16-24	25-49	50-64
White	27	17	14
Indian	21	8	9
Pakistani	24	9	5
Bangladeshi	24	9	3

Source: Census 2011

Almost a quarter (24%) of Bangladeshi origin people aged 25-49 have a Level 4 qualification (NVQ Level 4/Certificate of higher education) or above (Table 4). This is a significantly lower proportion than 35% for the White population, 32% for those of Pakistani origin and 55% of the Indian origin population. These differences are even greater in the older working age group. Just 10% of Bangladeshi origin residents aged 50-64 have a Level 4 qualification or above compared with 28% of the White population, 26% of those of Indian origin and 14% of Pakistani origin residents.

Table 4 Residents in England and Wales with Highest Qualification Level 4

Ethnicity/Age (%)	16-24	25-49	50-64
White	13	35	28
Indian	28	55	26
Pakistani	16	32	14
Bangladeshi	15	24	10

Source: Census 2011

A much higher proportion of residents of south Asia origin have a highest qualification ranked 'other' compared with the White population (Table 5). This is particularly common among people of older working age (50-64). This probably reflects qualifications gained in the country of origin. Unjustly, these qualifications are often unrecognised by UK employers. Consequently, they tend to carry relatively low value in the employment market.

Table 5 Residents in England and Wales with Highest Qualification 'Other Qualification'

Ethnicity/Age (%)	16-24	25-49	50-64
White	3	4	5
Indian	6	12	18
Pakistani	6	15	18
Bangladeshi	6	16	18

Source: Census 2011

In short, there is considerable educational disadvantage in the older Bangladeshi resident population. We presume that many of these are first generation migrants and that this disadvantage arises both from the forces of global poverty and inequalities in the UK recruitment market. We were unable to acquire the above data disaggregated by gender. We suspect, however, that these forces will be felt most strongly by first generation migrant women due to familial and social expectations in Bangladesh and the UK that they will be homemakers and, so, economically inactive.

3.2. Economic Activity Status

Economic activity is very highly gendered in the Bangladeshi origin population. According to the Labour Force Survey, in the July –Sept 2013 period⁴ Bangladeshi men had the highest economic activity rate of all ethnic groups at 89.8%. Women had the second lowest rate at 41.8%. The lowest rate was among Pakistani origin women (40.9%). This compares with 74.2% of White women. Thus, 58.2% of Bangladeshi origin women were economically inactive, a pattern that is in stark contrast to exceptionally high rates of male economic activity among Bangladeshi origin men.

Self-employment rates are so low in the female Bangladeshi origin population that no official rates are published. We have managed to produce some estimates by manipulating other available data although these figures must be treated with caution.

The Labour Force Survey estimates that, of the economically active Bangladeshi origin women aged 16-64 in July-Sept 2013, 40,862 were employed and 9,427 were unemployed. It does not give a total number for self-employed Bangladeshi origin women as the sample size is too small to make reliable estimations. It does, however, report the total number of people of Bangladeshi origin who are self-employed aged 16+ as 19,940. It also estimates that 19,171 of these were men. This suggests that there may be under 1,000 women of Bangladeshi heritage who are self-employed. This is perhaps just 1-2% of the economically active Bangladeshi heritage female population and compares with a self-employment rate of 9% in the White female population. Self-employment rates among men are 17% in the

⁴ Labour Force Survey data for this period was taken from datasheets available here: <http://www.ons.gov.uk/ons/datasets-and-tables/index.html?pageSize=50&sortBy=none&sortDirection=none&newquery=ethnic&content-type=Reference+table&content-type=Dataset>

White population and 15% in the Bangladeshi heritage population. Although our figures are not fully reliable, they do suggest an exceptionally low rate of self-employment among the less than half of all Bangladeshi origin women who are economically active.

By contrast, unemployment is exceptionally high among economically active Bangladeshi origin women, at 19%. This compares to male Bangladeshi origin unemployment of 16%. The rate of unemployment in the White female economically active population is 14%.

The figures we have reported include approximations. However, taken as a whole, they suggest a pattern of economic activity in the female Bangladeshi population that approximates to: 58% economically inactive, 22% employed, 19% unemployed and a small residual group (perhaps 1-2%) self-employed. In short, they alert us to the significant importance of support to enable women of Bangladeshi origin to become economically active. Given our earlier analysis of educational resources, this task is particularly important for first generation migrants, including those with long British residence who are now middle aged.

4. Enterprise Support Services: The Local Policy Context, Community Hosts and the Enterprise Projects

4.1. The Local Contexts for Enterprise Policy and Support

State support for business start-up services has changed significantly in recent years. Under the Labour Government, Regional Development Agencies (RDAs) were funded to promote local economies. The North West Development Agency commissioned a range of start-up support programmes. We are informed that the last of these was the Intensive Start-Up Support Programme (ISIS) and this was cross-funded by the NWDA, local authorities and European Regional Development Funds. This start-up support provision ran alongside a national small business support service called Business Link which was designed to act as a signposting service to the myriad organisations providing small business support. In the North West it provided an information service to all small- and medium-sized enterprises (SMEs) through a call centre and more intensive support to growth and priority sector businesses. In addition to ISIS and Business Link, a range of specialist enterprise support projects targeted specific communities and users in the North West. These were funded by bodies such as local authorities and housing associations.

In 2010, the Coalition Government, led by the Conservative Party in partnership with the Liberal Democrats, came to power. They made a decision to abolish the regional network of Business Link advisors and the RDAs. These changes came into effect in 2011 and 2012, respectively. Business Links' extensive website (which included a wide library of resources for business starters) was initially sustained but have now been subsumed under the gov.uk service. These changes seem to have been inspired by the political belief that the private sector ought to self-organise with minimal government intervention: the presumption here

is that small businesses will buy the services they need to compete and everything else is a waste of money or actively skews the market. Exceptions have been made, including a programme for unemployed people seeking to transition to self-employment who were acknowledged to be unable to find and pay for start-up support in the open market. The transition to a new process of commissioning regional business start-up support occurred in 2011 and followed a hiatus when commissioning was halted while the new Government decided on its policy strategy. We are advised that start-up support agencies were forced to scale back their operations and invest in a skeleton service (where this was feasible) to maintain their local relationships and delivery capacity. Informants tell us that many organisations that delivered or partnered with start-up services have also lost capacity, creating a loss of local relationships on which previous multi-agency working depended.

The Department for Work and Pensions (DWP) commissioned a new era of business start-up support for unemployed people under a new programme, the 'New Enterprise Allowance'.⁵ The term 'New' differentiates the programme from the 'Enterprise Allowance Scheme' introduced under Margaret Thatcher's Conservative government in the early 1980s. The programme initially advocated business support through volunteer mentoring. In the Greater Manchester area this contract was won by a private sector business. They did not adopt a volunteering model but, instead, leveraged the relatively low price DWP contract as match funding for a successful ERDF-funded start-up programme; between these two contracts a professional-led start-up package is offered to unemployed people and others. In addition, a few local authorities and housing associations have added to this core 'product' by commissioning pre-start or intensive support services that would not be provided under the DWP and ERDF programmes. We are told that this includes some patchy pre-start support for the economically inactive.

We are informed that the business start-up service being offered to unemployed people and others is managed through a triage process. Initial queries are made by email and telephone calls. Many enquirers are seeking a start-up grant, which are rarely available. If enquirers remain interested they are booked for a 'triage assessment' of their circumstances and business idea. Some drop out at this point and others progress to attend a two-day workshop that supports feasibility modelling and business planning. Delegates who decide to start their business are supported through a small number of further meetings to complete a business plan and launch their businesses. Relatively little is known about those who are 'lost' at the different stages of the triage process and the private sector provider agrees that this is an interesting direction for research. Their particular interest is to learn about the outcomes for people who receive business support but do not visibly start-up; they wonder what positive effect this learning might have.

⁵ For more information about The New Enterprise Allowance go to: <https://www.gov.uk/new-enterprise-allowance>

The private sector provider argues that its triage process significantly raises efficiency compared with commissioning patterns seven or eight years ago when, they argue, start-up was provided by a myriad of small community agencies or local authority teams that did not have the systems or co-ordination to offer a streamlined service. This may have led to 'wasted' business support serving people with poor prospects of start-up who are now deterred at enquiry or triage.

Research into the experience of different types of applicants using the service is required to assess claims about efficiency in providing support to those with most prospect of thriving in self-employment. There are clear dangers to encouraging people with inadequate resources to start-up if the support available to them is scarce. Nevertheless, it is likely that there is a tension here between providing a service that is efficient in business terms and that promotes equality of opportunity to start-up. Our concern is that a process commissioned to offer relatively shallow resource enhancement will not significantly raise the prospects of productive self-employment for the most disadvantaged groups. Given the current resource scarcity, a triage process is probably rational as it promotes efficiency and encourages critical thinking among disadvantaged people regarding their business prospects. A question remains for co-enquiry by researchers, commissioners and service providers, however: what support can raise the prospects of productive self-employment among disadvantaged groups and how might this be delivered?

In the recent past, start-up support funders judged providers on the number of start-ups (typically measured as businesses that have completed a business plan or, more stringently, begun to trade). For the current start-up contracts, a more normative outcome measures is businesses that trade for one year. Targeting this as an outcome and developing allied data collection procedures seems to be one of the most significant changes to start-up provision in the last two years. It indicates a tight focus on businesses with a clear capacity to launch and sustain trading. While this positively transfers responsibility to business start-up supporters to invest in business survival, it might provide a disincentive in working with business starters with more challenging circumstances who require greater pre-enterprise support and pose less chance of starting to trade or sustaining this for a year. This target does not address other policy priorities such as ensuring that new businesses do not displace existing enterprises through artificial competition, the creation of work that generates at least the Minimum Wage and the efficient exit of chronically unprofitable enterprises.

Prior to 2011 there were a myriad of small agencies commissioned to serve minority groups including members of ethnic communities and women. Much of the funding for these services disappeared through changes to regional start-up commissioning discussed above and cuts in local authority spending. The agglomerated start-up service providers are attempting to honour diversity within their mainstream services. In some areas they have additional commissions to fund Community Advisors who can provide a pre-start service

shaped around particular clients. In areas where these posts are not funded, the agency informs us that they work with community organisations (e.g. council services, housing providers, community groups) to provide the best service possible. A significant element of this is training the staff in these agencies to be aware of the mainstream service so they can refer to it and help to manage a 'warm handover'.

Under the DWP contract, 'New Enterprise Allowance' private sector providers are offering start-up support in some community settings, such as larger Job Centres and libraries. The start-up support provider reports that this has significantly improved Job Centre staff awareness of what they do and how to make referrals. A concern has also been raised that there is no specific self-employment track within the local Work Programme and that participants may only be referred for start-up support at the end of a long Work Programme placement, despite a pre-existing enterprise intention. An interesting area for future research would be to observe directly the effectiveness of the self-employment offer and referral process in the Work Programme to consider whether the blockage claimed exists and if employment and self-employment are supported through the same intensity of funding or, indeed, whether more intensive support provision could be made available via Work Programme funding..

Ultimately, it may not be the role of an agency that is essentially commissioned to provide a streamlined, mainstream business start-up support process to offer highly specialised and community embedded business support to British Bangladeshi women with poor English language skills. It may be that the previous model – of commissioning specialist groups to offer pre-enterprise and start-up support – is more effective. It is reported that this kind of funding has been withdrawn, although it seems that some agencies (local authorities, housing associations) are now making new commissions in recognition of a local need. Whether they should procure with the mainstream agency or community agencies is an important question. We note that community-based organisations have rarely been subjected to evaluation studies. Future research could usefully examine the distribution of specialist support and compare the effectiveness of services offered by community agencies and in the mainstream. A potential role for higher education, drawing on their enterprise learning work for students, is highlighted here.

It is beyond the scope of our study to evaluate the mainstream business start-up service although problems with access are highlighted in our main findings. An important research question remains, therefore: how adequate is a commissioning process that does not invest intensely in specialist support to promote 'enterprise inclusion'?

4.2. Welfare Support for Business Start-up

It is beyond the commission for this small study to research benefit rules in detail. We are told by stakeholders that the New Enterprise Allowance is available to people who are

unemployed and have a business plan signed off by the enterprise support agency commissioned by the DWP. This may or may not involve engaging with associated business support. Recipients receive around £65 per week for the first three months and £32.50 per week for the subsequent three months, regardless of self-employment earnings. They are also eligible for a loan of up to £2,500 with a relatively low interest rate. This is not credit checked and so is available to people who might otherwise have difficulty in raising start-up finance. We are informed that many people reject the loan because they are averse to the risks associated with debt. An additional start-up loan of up to £10,000 is also available (at a higher rate of interest) to those with good credit references.

We found that there is scarce knowledge available regarding routes through which the economically inactive can access the New Enterprise Allowance and its associated support services. Married or partnered women seeking work from a history of economic inactivity due to care and domestic responsibilities may have limited motivation to sign on as unemployed due to their lack of eligibility to contribution-based Jobseeker's Allowance and because their National Insurance contributions are paid if they are in receipt of Child Benefit for a younger child. However, it seems that they would need to sign on as unemployed in order to then be transferred to the New Enterprise Allowance support. This statement is not presented as guidance, however, as Job Centre advisors were not able to provide us with definitive guidance regarding the correct process.

Married and partnered women may have limited contact with Job Centres and so be unlikely to access guidance about the New Enterprise Allowance from them. Single parents claiming welfare support are now under pressure to become economically active and so are more likely to have Job Centre engagement. In short, married women – who form a large proportion of the British Bangladeshi female population – require information about the New Enterprise Allowance from agencies beyond the Job Centre. They also need specific guidance about how to access the New Enterprise Allowance from a state of 'economic inactivity'.

The British Bangladeshi women in this study are probably dependent on a wide range of benefits, care allowances and tax credits. Many are transitioning to Universal Credit. The consequences of self-employment on these entitlements has proved very difficult for us to assess. However, agencies and women did raise six concerns regarding how self-employment will be managed under Universal Credits:

1. Universal Credit means that all of a person's entitlement is massed together and exposed to being effected by self-employment activity. This can make a person who has long-term reliance on benefits feel very vulnerable compared to the former system where they may have received a number of benefits and feel secure that some of these will remain unaffected. It may also have a practical impact on budgeting, as it is easier to manage on a low income if money is paid in several smaller amounts spread out throughout the fortnight or month.

2. The single UC payment will also cover both partners in a couple, and will be made directly to the main claimant, usually the man. This may accentuate intra-household poverty, as currently some benefits are paid to the main claimant whereas others are paid to the primary carer of the children, thus ensuring that at least a part of the money is paid directly to the women.
3. Eligibility will relate to a person's self-declaration of earnings and there is thought to be a significant room for error in this process as sole traders often have poor accountancy records and separation between business accounts and household accounts; assessors may well confuse business turnover for earnings and disregard ad hoc personal investment in business.
4. Routes back into Universal Credit are reported to be stringent, preventing return on multiple occasions and to similar forms of trading; this may possibly discourage people from learning from initial experiences and applying this learning at new attempts at the same form of trade.
5. Universal Credit may not include initial underwriting of support for those transitioning to the self-employed equal to the New Enterprise Allowance.
6. Under Universal Credit the assumption will be made that after a year of trading the self-employed earn at least the minimum wage, which may not always be the case and particularly so for people who start-up with multiple barriers and so struggle to launch a business quickly or to become fully competitive.
7. Recipients of Universal Credit will receive 85 percent of their childcare costs for hours spent productively in self-employment but it is unclear how the system will support time spent on business development in the early stages of trading or during downturns and fluctuations in earnings experienced by people in precarious self-employment.
8. The route of transition from childcare support under Universal Credit to the 'Tax Free Childcare' system (where the Government contributes 20 percent of childcare costs) is unclear; this may discourage exit from Universal Credit.⁶

If Universal Credit is launched without resolving some of these issues there will be new and additional need for start-up programmes to support clients to develop formalised systems of accounting early into business launch. Stringency regarding income from self-employment, and the effect this has on benefit and childcare payments, may well discourage attempts at self-employment by the most vulnerable.

4.3. The Community Hosts

In order to protect the confidentiality of the community organisations and women participating in this study, the community hosts are presented as Community Host A and Community Host B.

⁶ For further critique of childcare support for the self-employed under recent policy changes see a statement released regarding the Budget 2014 by the Women's Budget Group (<http://www.wbg.org.uk/2014-assessments/>).

Community Host A

Community Host A was established around 30 years ago. It serves women and children who are primarily of Bangladeshi heritage. The project focuses on first generation migrants who are socially disadvantaged. The men often migrated in the 1970s and 1980s for jobs in local manufacturing but these jobs have often disappeared due to industrial restructuring. The women have been economically inactive and have limited education, work experience and English language skills. These first generation families tend to live in rented accommodation and struggle financially due to limited employment prospects. It is reported that second and third generation British Bangladeshi residents are often more affluent, engaging in paid work that is sometimes in professional roles and more often owning their own homes. Nevertheless, the first generation migrants remain in need of assistance. The project employs fewer than ten staff. It has a nursery and play scheme and provides children's social services. It offers services to women to enable their skill and language development, healthy living, volunteering and access to mainstream services.

In the past, the group specialised in developing garment manufacturing skills that were credentialised and it has a fully equipped sewing studio. Sewing was selected as a vocation due to a desire among first generation migrants to develop homeworking opportunities and a demand for this service from local industry. Industrial restructuring has radically reduced this demand and women have struggled to access the residual employment opportunities still available in the garment manufacture industry due to poor English language skills. As a consequence of this, and the centralisation of further education provision, funding for community based garment manufacture training ceased three years ago. The community agency thus faces a challenge: how to make use of the women's sewing skills and the centre's facilities? The idea of a sewing business has emerged from this circumstance. We are informed that a sewing business idea was pursued in the past but was not fully developed. The project supported by Oxfam is a more serious attempt at creating a community-based sewing business. As the Community Host has not specialised in enterprise support, it does not have the internal skills to start or run businesses. Instead, it has sought a partnership with Oxfam to provide this service. It does, however, have the aspiration of using its sewing facilities in the form of a community business or social enterprise.

Community Host A reports that another significant part of its work in the past has been to empower women to develop some public life beyond the home and independent ability to access mainstream services. They tell us that the women's movement in public space was commonly sanctioned by their in-laws on arrival in Britain. This fierce protection of gendered identities probably reflects a community's reaction to migration in a context of widespread racism and their subsequent creation of an ethnic enclave. The women reportedly had limited control of family finances and little understanding about how to access local services historically. We are told that the resulting lack of control, dissatisfaction and inability to access help resulted in a high prevalence of mental health

problems. The agency was powerful in changing community behaviours by negotiating the women's freedom to access their own services. They achieved this by visiting homes, encouraging the women to come to events and convincing in-laws of the respectability of this. The task of raising the women's skills, confidence and engagement in the wider community seems to remain a challenge. While women are free to attend events at the community centre, many seem to have restricted public lives and limited English language skills, formal education or work experience. This seems to reflect under-investment by local services in engaging the women through either specialist or mainstream services.

Indeed, in recent years, Community Host A has been affected by cutbacks in local funding for services it does offer. In particular, funding to provide further education has been restricted; for example, they can now only offer short information technology courses and the women can only attend each unit once. This has not only reduced the service available locally to first generation migrants. It has also led to a struggle to pay the organisation's overheads for the building and core staff. The agency has adapted by letting rooms for hire but is still facing a financial challenge.

Community Host B

Community Host B supports a broad community but particularly the British Bangladeshi community and women who don't have access to mainstream services. They report that the local community is one of the most deprived in the region. The people live in a mixed housing environment. A majority of the women are economically inactive due to constraints from inside and outside the community. Community Host B cites barriers to work including low levels of education, lack of confidence, poor English, large/extended families, pressure from families (in-laws/husbands) to behave in culturally appropriate ways, restrictions on mobility and unfair lack of recognition of Bangladeshi qualifications by British employers. In the community group's experience, mainstream local agencies do not reach out to these women and, consequently, the women have poor access to services and resources. Indeed, Community Host B reported a pattern of services constantly referring users to other service providers until, in the end, no service is provided at all; they refer to this as "passing the buck". They suspect that this behaviour emerges, in part, due to poor understanding of British Bangladeshi women and the contexts they inhabit. It seems to reflect a failure to commission services that are skilled and incentivised to serve the women's needs.

Community Host B reports that cultural factors further suppress British Bangladeshi women's access to services and resources because the women's social isolation means that they do not have the confidence or knowledge to assertively claim their rights. Together, these factors can result in the complete isolation of women in their homes. As a result, a high percentage of British Bangladeshi women in the community suffer from mental health problems, particularly depression. Community Host B considers itself a fundamental resource in helping the women to access services and resources that they desperately need yet are multiply excluded from.

Community Host B is a charity that receives funding from various government and non-government agencies. It is governed by a board of governors and has a manager who runs its daily affairs. The community organisation's primary source of current funding is to deliver a project that empowers British Bangladeshi women by building confidence, language skills, awareness about health and wellbeing etc.

4.4. The Enterprise Projects

Oxfam has funded different enterprise projects in Community Hosts A and B. Support to Community Host A is part of a longer-term relationship. Both projects are aimed at empowering British Bangladeshi women. The enterprise projects are described below.

Enterprise Project A (Community Host A)

Oxfam funded enterprise support began in Community Host A with a short course (about six weeks) with around 12 women. This was run by a consultant with personal business experience. She did not speak Bangla. At the end of this course, some of the women had the idea of starting an ironing business and were encouraged to do some market research. The women found that local people did not demand this service and that they lacked the resources needed to access a perceived market (professionals in the local city centre). It was cited that the women lacked English language skills and transportation. It is likely that the women also faced a particular form of social capital: the ability to understand and build credibility in a market distant from their own experience.

The next intervention Oxfam made was to offer a sewing project as part of a plan to support the women to develop a sewing business. In a separate sphere, Oxfam had commissioned a community artist to support a group of women to produce their own handbags as pieces of creative art that also reflected the impact of the public spending cuts on women's lives. Oxfam then organised exhibitions to display the bags, and several attendees asked whether it was possible to purchase the bags. In response the community artist approached Oxfam with a proposal to work with a group of women to manufacture similar handbags that could then be available for sale. Thus, Oxfam paid for the handbag designer to spend a week training the women to make the handbags. The artist agreed to allow the women to use her designs in return for a design fee. Oxfam's Programme Co-ordinator worked alongside the group to support them to explore options for establishing an enterprise to market the bags that they had produced. In due course, a dedicated worker was appointed to take this forward, and she later delivered an informal programme of enterprise support with the three women who were still actively involved in the project.

Highly varying accounts are given by the women, Community Host A and Oxfam representatives of the handbag project. We were not able to interview either of the trainers commissioned by Oxfam to deliver the handbag project or the decision makers in Oxfam involved in deciding whether to sell the handbags in Oxfam outlets (shops, fairs or elsewhere). As we acknowledge that our account of this period is partial and fallible we

summarise our impression of this situation in the interest of learning from the information we have gained. This is part of our process of engaged scholarship; we are attempting to create formative learning with stakeholders.

It seems that the handbags were complex to make and manufacture of a quantity suitable for retail (around 25) took several months. Around half a dozen women committed themselves to this, working during school hours at Community Host A on a regular basis. Most of these had previously completed the initial enterprise training that led to the ironing business idea, but several dropped out before the final informal enterprise development training took place. Like the earlier enterprise training and the handbag sewing instruction, this was difficult for the women to understand as it was delivered in English and their English language skills are limited. After the initial training, the women had little contact with Oxfam. Instead, the conduit for communication was Community Host A.

The women seemed to be under the impression that Oxfam had committed to selling the handbags at a high price. At some point, they began to conceive of the situation as receiving an order from Oxfam to manufacture goods that it would sell for £200-300 per bag. The women focused on manufacturing the bags and were not engaged in other business development activity. Oxfam conceived of this situation very differently: it had provided access to designs and materials to kick-start a business that the women would develop themselves and that might include the opportunity to sell via Oxfam's channels (e.g. shops, fairs, events) and with Oxfam's support (e.g. a possible launch event). Miscommunication had clearly occurred between Oxfam and the women. It is possible that there were also communication problems between Oxfam's programme staff and their colleagues in Oxfam trading; uncertainty existed regarding the channels open within Oxfam to sell the handbags, and at what price, but this was not clear to the women. At some point, a worker from Oxfam produced a cost analysis for the handbag manufacture and one of the intentions of this seemed to be impressing the point that the project must make a living wage for the women. It was, however, interpreted by the women as another sign that Oxfam would pay a certain amount for the bags; they presumed they would earn a good hourly wage for their labour once the bags were sold.

The women were invited by Oxfam to display their goods at an event but they did not make any sales. They seemed confused about why they were attending the event and how to interpret this experience. Few of them engaged with this activity, seeing their role as manufacturing handbags, not business developers. Misunderstanding about the opportunity was confirmed when Oxfam funded another short enterprise support project, this time staffed by a woman fluent in the women's native language. Unsurprisingly, the women were disappointed to learn that there was no certainty that Oxfam would sell the handbags.

Prior to this, several of the women had already left the project, in large part in response to the uncertainty regarding the sale of the bags (though at the time, other personal and family reasons were given). Others had adapted their business idea to manufacturing much

simpler handbags, toiletry bags and traditional Muslim clothing for sale locally. They tried to make sales at local events, on a market stall and in community settings (a school and a Mosque). They were supported in this by Community Project A which provided premises, equipment and materials and, later, by the dedicated Oxfam enterprise development worker. The women struggled to make sales and quite quickly abandoned their business. It is no longer trading and the women have stopped meeting regularly. The women report learning and enjoyment from their experience as well as frustration regarding the lack of income made through their business.

We discuss learning from this project in later sections. Four issues are, however, immediately apparent from the designer handbag exercise. First, that enterprise projects which propose specific business ideas must be led by people with full access to all commercial information and with commercial skills. Particular care should be taken to ensure that successive projects are joined-up with one another and with partners within the providing agency. Second, that enterprise projects must be very careful to ensure that the responsibility for business development is left with project participants and that they are provided with the skills and access to information and networks necessary to develop their own commercial decisions. Third, that project participants must be willing to take this commercial responsibility and, so, must have some entrepreneurial intention. Fourth, that barriers to communication caused by English language difficulty must be overcome through independent translation and on-going communication and verification, orally and in writing, so that enterprise project participants are empowered to understand their commercial circumstances and to make decisions. These steps are necessary to protect both participants and commissioning agencies.

With regards to the women's independent efforts at business start-up (the ironing business and cheap bags and garment business) we conclude that the women lacked the ability to create sales for their goods. Again, the nature of this problem is analysed in depth in later sections. Here we conclude that enterprise projects face a significant challenge in facilitating business development skills and in enabling groups with limited resources to identify profitable business ideas.

Enterprise Project B (Community Host B)

Community Host B developed the idea of providing a business start-up programme about a year ago after consulting with their users about their needs. They communicated this desire to Oxfam and a few months later heard that funding was in place to pay for a British Bangladeshi enterprise support worker. The enterprise course started in October 2013. It is a ten week course that included any woman interested in starting a business; there was no pre-selection screening process. Oxfam position it as a pre-enterprise course that aims to go some way to enabling the women to pursue a business idea. The course was researched after being in operation for about six weeks. Initially there were ten women who took up

the course and Community Host B reported that at the end there were about four women regularly engaging. No formal records of attendance have been analysed.

The community host's aims for the course were to build skills necessary for business start-up. They perceive this as including activity such as building confidence, language skills, basic business knowledge and awareness of entitlements and benefits. Community Host B is aware that a majority of women on the course want to start-up food, accessories or clothing businesses. They are also aware that the women face multiple barriers. These include domestic demands on their labour, family (in-law's and husband's) expectations, other socio-cultural restrictions including racism in the employment market, language and confidence issues. This makes Community Host B doubt that the women can start-up full-time businesses on a formal basis but they are more optimistic that the women have the potential and skills (crafts, sewing and embroidery etc.) to start part-time businesses that will create some social independence and a small income. There is a chance that some of the women will be able to gradually extend their business activities in the future. Community Host B does not see business start-up as an appropriate outcome measure for this short project, however. They are concerned that the women should not be pushed into start-ups that are unviable or poorly timed. If the women identify particular ongoing support needs they are happy to work with Oxfam to plan new waves of support. They envisage that this may include help to acquire the funds necessary to start in business.

Community Host B notes that their longstanding experience of struggling to engage local services with British Bangladeshi women have been replicated in the enterprise project. Requests have been made for Council workers to support the women to understand how their entitlements under Universal Credit will be affected by self-employment. It is reported that local authority workers have repeatedly passed on these requests rather than acting on the request directly. The problem was addressed by approaching a senior manager in the Council. A Job Centre advisor then attended the weekly course but she was unable to give specific information. The one-to-one advice that seems necessary to assess the effect of self-employment on varying household services has not been forthcoming. This may be the result of cutbacks to welfare advisory services.

Similarly, it is reported that the local provider of business support advice services has not responded to requests for specialist support for the women in Project B. It is reported that two appointments have been made for them to visit the project but these have been cancelled or forgotten. We do not have independent verification of this problem. Nevertheless, it seems that Community Host B's experience of clients being referred on by service providers may be replicated in terms of enterprise and welfare support as it relates to this self-employment project. A significant question for future research is what causes this 'referring on' problem; such an investigation would extend our understanding of the limitations of commissioning a mainstream service to support all kinds of business starters.

5. The Resources at Hand For Enterprise Project Participants

In this section we refer to the resources that the women have ‘at hand’ to craft into a business opportunity and the context that has shaped their resource base.

5.1. Background: Migration Histories

Of the seven women interviewed, six migrated from Bangladesh and one was born in England to Bangladeshi migrants (Table 6). All of those in Project A migrated from rural Bangladesh. Women in Project B came from a range of rural, urban or intermediary locations and one was British born.

Table 6 Place of Origin of Enterprise Project Respondents

Place of Origin	Project A	Project B
Rural Bangladesh	3	2
Urban Bangladesh		1
Mixed urban/rural Bangladesh		1
UK		1

The seven women migrants arrived in Britain over a 29 year between 1974 and 2003 (Table 7). They have lived in Britain for a long time – for between 11 and 39 years. For five of the seven women migration occurred in the late 1980s or early 1990s and they have lived in Britain for 19-27 years.

Table 7 Migration History of Enterprise Project Respondents

Timing of Migration and Residence	Project A	Project B
Year of migration (approx.)	1974 1992 1994	1986 1988 1989 2003 (British born)
Years resident in UK (approx.)	19 21 39	Salmah Fatimah Najma Sakinah (British born)

Of the seven migrant women, five migrated as young adults aged 18-25. The other two migrated at aged 14 and 16. The women have spent all of their lives (Project A) or all or most of their adult lives (Project B) in Britain.

The migrant women are now aged approximately 31 to 57. Five of the seven are aged 40-45. So, with the exception of one older woman, the migrant women have between 22 and 36

years of working life ahead of them before they reach retirement at 67. The age of the British born woman is not recorded but she is estimated to be in her early 30s.

5.2. Human capital

Of the eight women, five do not speak English well (Table 8). The women with good English were either born in Britain or migrated as a teenager and attended a British school. The most recent migrant received further education in Bangladesh and this included English language training. However, her mobility has been severely constrained by her in-laws, and she has had limited opportunity to improve her English. In recent years, she has sought English language courses but these are some distance away. She lacks both support with childcare and confidence or ability to negotiate public transport in order to access this training. Similarly, Sakina reported that her in-laws precluded her from English language training when she first migrated.

Several of the women have participated in language classes in the two community settings in which the enterprise projects are located. Their confidence in speaking English is limited by very constrained contact with people beyond their immediate community and a tendency to speak Bangla at home. This has probably resulted from inter-relating factors including racism within wider society that discourages interaction, and then subsequent reinforcement through cultural practices of the ethnic community. Thus, while some women read or understand English, they do not have the skills or confidence to converse. Several women noted that this had been a significant barrier to finding paid employment. One woman noted that she felt confident to communicate with English speakers through a combination of broken English and sign language. It is clear that this is a survival strategy for minimal engagement with the wider community, however.

Table 8 English Language Proficiency of Enterprise Project Respondents

English Language Proficiency	PROJECT A	PROJECT B
Speaks English well		2
Speaks some English		1
Does not speak English well	3	2

Data is available about the educational qualifications of six of the women (Table 9). There is heterogeneity in these accounts but the over-arching finding is that the women migrants received a relatively low level of education from Bangladesh and have been unable to extend their education in Britain despite migrating at relatively young ages.

Only the British born woman has received further education from a British institution. After leaving school she studied for an NVQ Level 1 in college and later extended this to an NVQ Level 3 through on-the-job training. One of the women pursued further education in Bangladesh (equivalent to science 'A' levels) and reports that she expected to continue her education in Britain but was prevented from doing so by family care responsibilities which

were unwanted. She is slowly breaking away from these constraints but no longer has the confidence to pursue higher education. One woman received one and a half years of British education after migrating but attending school as a migrant from a semi-rural area of Bangladesh was challenging and she is unable to write fluently in English. Her father forbade her from accessing further education.

Three of the women received only a primary level education in Bangladesh and, in some instances, this was not completed due to family hardship. One woman completed a high school education in Bangladesh. They have not pursued education in Britain for a range of reasons: severe curtailment of spatial mobility and activity outside the house by in-laws on migration probably motivated by cultural forces and area racism; caring and childcare commitments; lack of money to pay for courses, and; difficulties accessing courses due to lack of confidence or skills in using public transport.

The British born woman’s education was also affected by social forces associated with her Bangladeshi heritage. Her parents encouraged her to get a factory job rather than pursuing her education at 16. She later returned to college and completed an NVQ Level 1. At this time she wanted to complete her vocational training but she also needed to find paid work to support her husband’s eligibility for residence from the UK immigration authorities. She was later only able to complete her vocational training due to a chance availability of work-based learning.

Several of the women have pursued non-accredited training at the community settings in which the enterprise projects are set. Few have engaged with alternative provision, in part because of their limited English language skills. One woman did report that she enjoyed a business training course run by a local authority delivered with the assistance of an interpreter; she enjoyed this course. At the research project workshop several women noted that they would like to be included in mainstream enterprise support training but they would require some adjustments to participate: either a professional interpreter or friend who could interpret and understanding from the fellow participants.

Table 8 Qualifications of Enterprise Project Respondents

Education/Highest Qualification	PROJECT A	PROJECT B
Bangladeshi primary education (not always complete)	2	1
Bangladeshi high school		1
Bangladeshi further education		1
UK high school		
UK Further education		1
UK Higher education		

Of the seven women born in Bangladesh, five reported having no experience of paid work (see Table 10). Their long-standing economic inactivity resulted from cultural controls over

their mobility and labour, heavy domestic, childcare and elder care responsibilities and difficulty finding a job. We did not enquire about the causes of difficulty in finding a job but it is likely that this results from discrimination on the part of employers as well as more individualised factors such as poor educational credentials. The women did report that their poor English resulted in multiple rejections and one woman expressed frustration that her Bangladeshi qualifications are not recognised by employers.

Two of the migrant women had some experience of work but this was many years ago. One had worked in a factory following two years of education in a British high school to earn money and, later, to prove to immigration officials that she could support her Bangladeshi husband. Thirty years ago, another had been paid by Project A to teach sewing and, through this, had the opportunity to work in a factory. She was unable to sustain this job after a week due to childcare responsibilities, however.

The only woman with more extensive and higher level work experience was British born. She took a low level job after secondary school to satisfy the rules governing her husband's migration. Soon after having her first child she secured a part-time job in her chosen profession; this 'break' arose from new funding available to support families with young children and the scarcity of qualified workers able to work in the British Bangladeshi community. Her sister and husband supported this by providing childcare and she sustained the job for six years. After being made redundant due to funding cuts, the woman received another job as a family support worker with Community Host B. She no longer wants to continue in this line of work, despite her qualifications and experience. This is a cause for some concern as we know that business start-up is more likely to be successful for people who can draw on expert knowledge about the sector in which they trade drawn from previous work experience. It seems important that second generation British Bangladeshi women are encouraged to apply the resources of their education and work experience in any business start-up efforts and avoid the highly competitive, low-profit industries in which first generation migrants are frequently concentrated due to a paucity of such resources (Ram *et al.*, 2008).

Several women have been developing their skills and confidence in recent years by working as volunteers in the community organisations that hosted the enterprise projects.

Table 10 Work Experience of Enterprise Project Respondents

Work Experience	PROJECT A	PROJECT B
Recent employment		1
Recent self-employment		
Past employment	1	1
Past self-employment		
No employment or self-employment	2	3

The women do have very extensive domestic and childcare experience. In most cases this is not accredited and so it is difficult for the women to draw benefit out of it in employment. For example, one woman talked about a desire to be a mid-day assistant in a school but said that her lack of qualifications would preclude this, despite her extensive experience of managing children. Self-employment is an arena in which non-accredited skills can be put to work, subject to specific regulations. Under certain circumstances, small business ownership domestic skills might possibly accrue higher returns and more independent work than is available in low-skilled employment. Thus, having a cleaning or ironing business may be preferable to working as an employee as a cleaner or ironer, for example. Childcare is now covered by much more stringent regulations than in the past, making it difficult for the women to employ their extensive mothering experience in entrepreneurship without becoming accredited.

We did not discuss the women's motivation or willingness to use their domestic skills in business. It is possible that their desire for liberation includes a longing to move away from this repetitive and low-status work. It may also be that they have overlooked an important arena of expertise, however, giving it little regard as it is generally so under-valued as a social resource. Working with the women to explore whether and how to use their domestic skills in entrepreneurship seems to be a fruitful arena for future research and project development.

In fact, the women's business ideas do draw on particular domestic and semi-industrial skills. These include sewing and cooking. Other skills that the women seek to draw on include feminine beauty practices such as henna tattooing. Housework and childcare are skills were not drawn upon in the businesses supported. We did hear that the women in Project A had a separate idea – to form an ironing business – that did draw upon their domestic skills. They were unable to bridge into a market for this service. As domestic service is a growing market in the UK, it is possible that this kind of business has genuine prospects if social barriers between women who can provide the service and those who provide a market for the service can be overcome.

5.3. Social capital

The term 'social capital' means a resource that enables people to access resources from other people and institutions. It is often thought of as the value of a person's networks and social capital is often discussed in terms of bonding networks (close relationships with family and friends) and bridging networks (more distant relationships with a wider range of people and institutions who hold specialist knowledge and resources).

The women in this study are all married with children and this nuclear family is their primary network. Mention was often made of wider family relationships and, in particular, the women's obligation to provide hospitality, care and visits to their extended families in

Britain and Bangladesh. Some had also lived with in-laws on arrival in Britain and one still lived in an inter-generational household. The women did not, however, mention receiving many resources from their extended families. Only rarely did they receive regular childcare support, for example. The British born woman was an exception as her sister had become a main carer for her children when she was employed but it should be noted that both this woman and her sister had smaller families than most of the other women. It is possible that the sisters and sister-in-laws of the migrant women have little spare capacity to provide childcare support. Some of the women are also separated from their own families due to migration.

It is noteworthy that the women did not mention giving or receiving financial support from their extended families. It is not clear if this is because it is men who share monetary resources that are predominately male controlled or if the tradition of family lending does not exist. This was discussed in the research project workshop and the conclusion seemed to be that lending circles typical of other ethnic groups are not common in these British Bangladeshi communities. In short, the extended family does not seem to be a rich source of resources for the women in the way that we might have expected, although it is a significant source of gendered care obligations.

The women's bridging networks are typically extremely limited. On migration, several women were confined to their homes by their in-laws. The prevalence of this is reflected in both community projects employing workers to visit homes and negotiate women's mobility to the community centre. This seems to have had a significant effect on the community and the women are now more free to engage in public life. The need for this kind of intervention is ongoing, however, because more recent migrants have only recently managed to negotiate freedom to move in public space. The women still appear to live predominately home-based lives and their bridging networks into the local British Bangladeshi community appear to be limited.

One woman recalled with great affection a friendship she established some years previously with an Indian-origin neighbour; she described this as exchanging tea and biscuits for needlecraft lessons. Several made passionate statements about wanting to have more involvement in wider society and these often referred also to the past; cultural restrictions on their movement were unwanted. Despite their extensive domestic work, many of the women repeatedly said they did not want to 'sit at home' and suggested that this made them ill. Some women made reference to a link between being housebound and taking anti-depressants.

Cultural restrictions on the women's movement have severely reduced their confidence and capability to negotiate wider British society. Even access to health services is restricted and filtered by dependence on a third party Bangla-English language speaker. The women's lack of movement in public space has severely restricted their opportunities to practice and develop English language skills. It is likely that their movement, confidence and chance of

interaction is also inhibited by discrimination and racism in the community although the women did not discuss this as it was not the subject of the interview. A lack of confidence in speaking English, possibly within a discriminatory setting, has led the women to shy away from interacting with the wider community. Some have, however, become more confident in conversing in broken English or sign language.

As a result of their historic isolation, all of the women seemed to have only a partial understanding of the norms and tastes of the wider community. This is predicted by sociological theory; we develop habitual and embodied understanding of social situations in which we live without much reflection but this knowledge may lead us to feel like strangers when moving in other 'fields' (Bourdieu, 1986). Several women mentioned a strong desire to 'learn about the world'.

Several of the women mentioned an inability to drive as a further restriction on their movements. One had tried to learn but been thwarted by a lack of money and ill health. The women seem to have minimal access to public transport. This may be an historical outcome of cultural restrictions on their movement and negative social experiences. The consequence is that they now lack confidence and skills in using public transport. Care responsibilities may also restrict the viability of using transportation that is time consuming and prevents proximity to the home. Future research might investigate this, and its effect on entrepreneurial capacity, further. Meanwhile, we can conclude that transportation difficulties narrow the women's ability to build and develop value from both bonding and bridging networks and from developing an understanding of the wider community.

5.4. Economic capital

The women's economic inactivity which, in most cases, is long standing, means that they have no control over earned income. In most cases, the women are dependent on their husband's money gained via his earnings and/or his role in claiming welfare benefits or tax credits for the whole family. The tax and welfare systems are causative in creating women's economic dependence on men in single earner households by situating the men as earners and claimants and the women as economically inactive despite their domestic care work. The women do have some personal and specific entitlements, such as to child benefits and carer's allowances, but it seems that some of the women we interviewed did not control even this money. In one case, they had been unaware that a carer's benefit was claimed in their name. The community hosts have played a vital role in informing the women of their entitlements and encouraging them to take back some control.

Some of the women report having no regular access to cash after migrating and having to specifically ask for small amounts of money (e.g. £2) to pay for items such as toiletries. In short, economic inactivity has very significantly disempowered some of the women by severely constraining their control of money.

Financial control does vary across the families, however. Some control only very small amounts but in one case the woman has equal access to the welfare payments on which the family depend.

Four women's husbands are employed. They are factory workers (2), a Halal butcher (1) and an engineer (a graduate). Two are self-employed. One owns a catering business. The other has recently opened a retail shop after a serious illness and several years of unemployment. He is not yet earning an income. Two women have a husband with a disability who is long-term unemployed or economically inactive. We have limited information about household incomes but discerned that in all cases the families had limited means and that in some cases the family, or the woman, felt a great need for an increased income.

5.5. Labour capital

All eight women are married mothers. The size of families is heterogeneous but tend to be large. Three have exceptionally large families (9, 7 or 6 children), two have four children and three have smaller families (1 or 2 children). Four of the women are also carers to family members (a disabled daughter, husband, mother-in-law or brother). In at least one case this role is unwanted and resented.

Several women mentioned that they are expected to provide hospitality for an extended family on a regular and impromptu basis. They are also obliged to make regular visits to family in Bangladesh which further disrupts their availability for paid work or development activities such as education and training. They all take a primary role in housework, cooking and childcare. Men are involved in shopping as it involves public life and money. They typically receive no or little other domestic support from husbands. The women interpreted this in different ways: some accepted their role without question but others would welcome more domestic support. Contributions by children also seem to be limited and restricted to girls. When the women attend the community centre they work particularly hard at home on the previous day to ensure that their domestic responsibilities are unaffected.

5.6. The Role of the Community Hosts in Developing the Women's Resources Prior to the Enterprise Projects

The community projects that host the enterprise projects have been active agents in changing the women's resources prior to start-up and transforming aspects of the local community. They have actively extended the women's spatial mobility by employing community workers to negotiate the women's liberation from the home and providing them with a centre where they are permitted to develop relationships with members of a particular ethnicity and are supported to socialise. They have also provided the women with language training which, in most cases, seems to be the only source that is accessible. They have also developed skills through sporadic short training courses relating to skills such as sewing and computing. They have sometimes been able to provide childcare to enable the women to engage in these classes. However, some women report that they did not engage in training until their children were of school age due to childcare difficulties. This

emphasises the importance of childcare support to women's skill development when they have small children. Both centres have also provided advice on issues such as benefits and health. This has enabled the women to gain awareness about their rights and to access health services.

The community centres have provided short-term employment opportunities on occasion and several of the women are developing their resources by acting as volunteers. Despite long-term engagement with the centres, their participation continues to be dependent on encouragement by a community support worker who is personally known to the women and who personally invites each woman to participate in new events.

Our short (and therefore fallible) research project suggests that there are several challenges outstanding for the community projects if they are to develop the women's skills to enable them to begin to engage in paid work or self-employment. The first step is to engage with the women and to build a relationship of trust, which can then be used to raise contingent skills such as better levels of English language and increased confidence to speak in English and to use public transport. An important part of this work is to engage with other stakeholders such as community service providers to reduce the likelihood that the women will receive discriminatory reactions when they participate in the wider community. A further challenge is to enable the women to engage in more intensive training in modern workplace skills. We note that both centres have provided basic IT skills and that most of the women are interested in using computers. Many of the women also require further assistance to challenge their exclusion from financial control and their burden of domestic responsibilities, particularly when these are clearly unwanted. In the following sections we identify more specific development needs identified in our analysis of projects that seek to support transition from economic inactivity to self-employment.

6. Business Start-Up Experience, Motivation and Opportunity and Orientation

In this section we discuss the women's previous start-up experience, their motivation for creating a business and the types of business opportunities they planned to pursue through the enterprise projects. As an integral part of this, we also discuss the women's commercial awareness, growth intentions and attitudes to risk.

6.1. Previous Business Experience, Entrepreneurial Intention and Ideas

For at least four of the women, this is not the first time they have seriously considered or tried to start a business. In each case they have a long-standing interest in business and entrepreneurial orientation.

One woman is playing a limited role in the fashion accessories shop recently opened by her husband. This is after years of suggesting to her husband that they should go into business. Previously, she has invested in money in shares and created enough income to pay for home

improvements. This form of entrepreneurialism has not challenged her labour commitments to the family but it has relied on her ability to access and control the family's household income.

The British born woman has also had multiple conversations about possible business ideas, this time with her sister. She has seriously considered a furniture 'upcycling' and a cake making business in the recent past. These have been rejected due to an initial analysis of the financial resources required, high levels of competition and risk. Fatimah applied 18 years ago to the Council to do the same kind of catering business that she is now planning. Family responsibilities and a visit to Bangladesh thwarted an earlier start-up.

Sultana reports that Community Host A tried to start a sewing business many (perhaps 30) years ago. It was unable to secure contracts from local factories but this venture did lead to her being offered a factory job. Due to childcare responsibilities, the job was not sustainable. Sultana would prefer to be contracted as a homemaker but this kind of work is now difficult to find .

Interestingly, the women in Community Host A have also pursued another business idea together in the recent past. This was to provide ironing services for professionals in the city centre. The idea was abandoned because they did not have at hand the resources needed to bridge into that community to attract customers.

6.2. Motivation for Business Start-Up

The most common and perhaps strongest felt motivation for start-up in most cases is a desire to gain some independence and to enjoy and achieve a wider public life. One of the women – Fatimah – mentioned that her motivation to start a business was strengthened by observing a similar woman to herself start a local shop. The women generally lack such role models and the enterprise course plays a substitute role in suggesting that business is a real prospect for women like themselves.

The women's business ideas are primarily orientated to developing more public life within the local British Bangladeshi community. However, several of the women are also keen to learn about and engage in the wider community. Hope was also expressed that success in business would create power and confidence to leverage more domestic support and freedom of movement at home. Some women would also welcome the opportunity to purchase childcare services and so lessen their personal childcare responsibilities.

Some of the women have a strong economic motivation. Unsurprisingly, when husband are long-term unemployed, the desire to earn money is felt most urgently. In one woman's case this is not just because her family needs more money but because her husband – who has poor health - has been threatened with the withdrawal of his Jobseeker's Allowance. She is unable to control either the welfare system or her husband's health or behaviour. Yet, she suffers the consequences that this uncertainty and financial hardship creates. She wants to

break out of economic inactivity and earn money so that she has some control over stabilising the household finances. This example reminds us that families will be subjected to new pressures as welfare is reformed. It also points to the particular vulnerability of economically inactive women whose entitlements are contingent on the behaviour of their husband's and whose households rely quite rigidly on a particular household work and economic strategy (i.e. lone male breadwinner).

The economic need in all households reminds us of the threat of poverty faced by many single earner households. This was emphasised in recent research commissioned by the Joseph Rowntree Foundation.⁷ For women with a husband in stable work economic motivation is still real but this is often modest: the women want to create a small income that they can control and so gain some economic power and independence.

It is apparent that some of the women would prefer, or be happy, to have a job instead of starting a business. Multiple factors preclude this option including lack of education, work experience, English language skills and time (for the majority with heavy domestic and childcare responsibilities). Some women mentioned that they would like manual work such as packing or sewing in a factory but are unable to find such opportunities. These difficulties are likely to reflect both economic restructuring which has resulted in closure of many traditional manufacturing plants, direct discrimination that results in the women being overlooked due to their ethnicity and inequality arising from educational and work experience disadvantages. The desire for a job that pays by regularly by the hour was particularly strongly expressed by women with strong economic motivation due to their husband's unemployment.

For women who are less economically motivated, the primary motivation of gaining independence and a public life may be fulfilled if they establish part-time and low-earnings businesses. This would provide them with the social and learning experiences they crave and with a marginal income which – crucially – they can control. This outcome would not satisfy the short-term economic needs of all the women, however. The heterogeneity in the women's economic motivation is an important finding. It suggests that founding marginally profitable enterprises may be empowering in some but not all circumstances.

The British born woman was the only respondent who rejected a genuine prospect of employment due to a creative desire to make a living by building a business. As a trained childcare and family work professional she has much greater job opportunities than the first generation migrant women although these may be somewhat constrained by recent public spending cuts.

For most of the women, motivation to start a business was encouraged and crystallised through a direct approach from the community agencies to join an enterprise project. The community agency made these approaches founded on knowledge of the women's interest

⁷ See: <http://www.jrf.org.uk/media-centre/traditional-breadwinner-families-now-largest-group-in-poverty>.

in business itself or in a hobby that might result in trade, such as handicrafts. In most cases, the woman's registration on the course resulted from a personal approach by a community worker.

6.3. Commercial Awareness

An essential entrepreneurial skill is commercial awareness - a general understanding of how competitive business is done in a particular setting. It emerged that this is a particular development need for some women. The reasons for this are explored separately below in relation to the two projects.

Project A

As stated earlier, there was considerable confusion between the different actors involved in Project A about the nature of the handbag manufacturing opportunity. Oxfam believed it had introduced the women to a consultant who would develop new high-value handbag designs and then support the women to explore whether, or how, manufacturing the bags could form part of a business idea. The women we interviewed believed that their business would be founded on an order for these bags from Oxfam. They believed that they would be paid as much as £200-300 per handbag.

As both this form of high-value consumption and the buying behaviour of Oxfam was distant from the women's experience, they did not have the resources to critically examine the opportunity. For several months they seemed to focus on the manufacturing process and trust that the opportunity was, effectively, as stable as an order. The women claimed that this expectation was initially formed by Oxfam workers and the consultants although Oxfam's account is that no such certainty was offered⁸, although Oxfam did offer to broker links with its own trading department and to private sector partners such as Marks and Spencer. It seems probable that the simple idea of an order was reinforced, or at least not challenged, by Community Host A who were the only parties in direct contact with Oxfam when the bags were being manufactured.

At first sight, we might conclude that the women lacked commercial awareness when they interpreted the handbag opportunity as an order. However, there was some commercial logic to their behaviour. First, they trusted the people involved in proposing the opportunity – both Community Host A and Oxfam. The bag designer seemed to speak with business acumen (citing a price for the product and asking the women to sign an agreement protecting her design rights). They manufactured a quantity of bags without testing the market because they were working on the assumption that Oxfam needed a quantity of stock before they could start selling the bags. They also continued to receive materials, and

⁸ Oxfam's programme co-ordinator produced a risk strategy for the project in February 2013, which stated that the women were not employed and that this would be clearly explained to them at a subsequent meeting. Whilst this meeting is indeed likely to have taken place, there is no written record of it and Oxfam relied on the partner staff to act as interpreters, and none of the women recalled this meeting in the researchers' interviews.

even new designs, and this fed the belief that they were fulfilling an order. It seems probable that this idea was reinforced, or at least not seriously challenged, by a third party community agency with a vested interest in sustaining the project; the community centre has a sewing studio that might otherwise have been redundant. Indeed, one respondent said that Project A actively assured them that Oxfam would take and sell the bags after the women began to doubt the credibility of the business opportunity because they were asked to bring the handbags to an Oxfam event in Manchester and failed to make a sale. There may have been doubt among some workers in Community Host A but the risks surrounding the Oxfam opportunity may not have been actively shared or discussed with the women.

After being informed of the fallibility of the notion that Oxfam could sell the handbags, the women instantly stopped manufacture. They then drew on a common logic to draw on available resources to pursue a different opportunity (Sarasvathy, 2008). They harnessed their sewing skills and sewing group network, their recent experience in making handbags, Community Host A's materials and equipment and understanding of local networks to make and sell cheap handbags and other clothes. They struggled to make profits from this opportunity for reasons we discuss in full in later sections. The point we would like to draw out here is that the women demonstrated commercial awareness by proposing a possible local opportunity and then abandoning it when it was unprofitable. The women clearly have some commercial awareness but this relates to markets and buying behaviour pertinent to their own lives.

We conclude that if agencies seek to embed socially disadvantaged groups in commercial business networks they must provide associated business development support to raise the women's understanding and skills in participating in the associated business network. Short-term support to actively negotiate the business opportunity might be necessary until this skill development has occurred but the women must be involved in all commercial discussions and empowered to make commercial decisions.

Project B

Commercial awareness seems to be variable in Project B. Some women had rejected previous business ideas due to awareness of competition, the resources required to mobilise different opportunities and the risks involved. This did not mean that they had full understanding of the level of competition involved in the market they finally chose to enter, however. For example, several of the women planned to trade in the same market (selling scarves) and this did not prompt concern about the fierce level of competition likely to be apparent in this market. It is somewhat concerning that a skilled second generation migrant was attempting to join this unskilled sector of the market, with a prevalence of low-price competition that often typifies migrant enterprise and promises few routes to social mobility (Ram and Jones, 2008).

Several women mentioned that they had asked the enterprise project leader if their business idea would work. The project leader did not necessarily pass comment, instead encouraging the women to conduct test trading. It is concerning that the worker was expected by the women to carry undue responsibility in judging the commercial viability of opportunities. A key skill in developing business start-up programmes is analysis and refinement of opportunities in the light of test trading (see Sarasvathy, 2008). The women's lack of business or work experience, limited knowledge of the wider communities in which they seek to trade, and limited skills in modelling business opportunities means that they logically seek support in assessing business viability. There seem to be two dangers here. First, that opportunities are complex and involve uncertainties; advisor judgements will, therefore, always be fallible and limited to the advisor's particular experience. Second, entrepreneurship is contingent on developing, refining and testing business opportunities on an ongoing basis. It is crucial, therefore, that the skill of testing and refining business opportunities is developed in business starters. Future programmes may need to be longer to support a process of business development that involves multiple rounds of test trading and product/service refinement.

In conventional business start-up programmes, information analysis tools such as market research and cash flow forecasting are used to assess the scale and viability of a business opportunity. Business planning can be criticised for solidifying a business idea in idealised projections rather than continually crafting it and re-crafting it in light of available resources and learning about market demand (Sarasvathy, 2008). The value of business planning tools depends on how they are used. The agency that runs mainstream business start-up workshops claims that they use conventional tools to empower nascent entrepreneurs to reflect on the viability of their ideas. This includes scenario planning so that financial resources are tested against pessimistic as well as optimistic trading outcomes, for example.

In enterprise projects with disadvantaged groups the use of mainstream business analysis tools may seem inappropriate as opportunities are at an early stage, starters' confidence is weak and analysis skills are limited. Yet, the danger of not using such techniques – or an adjusted version of them – early on is that enterprise programme participants will be encouraged to pursue unviable business ideas. In this project, test trading was encouraged but a more structured and supported version of this seems necessary.

The dream of business start-up tends to discourage the disadvantaged from facing evidence about the poor quality of their business opportunities. Enterprise programmes can also exacerbate this because they witness the personal development that comes from planning a new future in the form of a business plan, are reluctant to undermine this by pointing to negative information and may have a vested interest in securing a business start (Rouse, 2004). Yet, entrepreneurship theory tells us that disconfirming information is a vital source for the business starter as it provides them with an opportunity to re-craft their business idea to become more competitive or to avoid wasting resources on a poor opportunity

(Sarasvathy, 2008). There was some evidence that women in this programme were ignoring negative signals about their business opportunities. For example, Sakina was encouraged to see another woman start a local business similar to the one she planned. She noted that this retail business was making low sales despite low prices. This caused some concern but did not discourage her from searching for a cheap shop so that she could operate on a similar business model. At this point, modelling of the business opportunity and potential risks might be useful to deter this pattern and encourage more innovative thinking about how available resources can be invested in an adapted, more promising business idea.

Overview

Perhaps an ideal solution to the problem of developing commercial awareness is for the business start-up programme to provide a long-term opportunity for development support. This would enable programme participants to craft and re-craft their business ideas as they learn more about the markets they want to compete in, the resources they can command and the services or products that can creatively offer. In this case, projects would require a form of business development support worker. Crucially, this worker would not engage with the external community instead of the business starter but they would work alongside them to do this for themselves. Eventually, this support may result in formal business planning for participants who seek bank finance or investment from a third party. In the interim, the learning received from test trading would be used the business starter and business development worker to reflect on how to refine the business opportunity.

Some of the women hoped to delegate the business development aspect of their enterprise to a business partner. They hoped to focus on operational issues such as retailing or manufacturing and to leave the task of finding a market for their products or services, and securing sales, to someone else. However, the women did not have access to partners who were skilled in such activity. Indeed, most intended to go into business with one another. In order to found profitable enterprises they need the kind of business development support outlined above, therefore.

6.4. Growth Ambitions and Attitudes to Risk

The entrepreneurship literature suggests that women are more risk averse than male business starters (Brindley, 2005). This may be entirely rational when women start a business to accommodate care responsibilities and so seek, effectively, to create a part-time job from which they may transition into employment later in the life course (Jayawarna *et al.*, 2013). In other words, when entrepreneurship is pursued in response to a lack of flexible and quality part-time employment opportunities. The women in the Oxfam-funded projects aimed to start small-scale, often part-time businesses. This reflects the lack of time they have available to invest in business, given their highly gendered and often heavy domestic responsibilities. It is probably also a practical adaption to the women's constrained resources and confidence. In most cases, the women were pursuing a household strategy in

which their husbands would retain the main breadwinner role. In the case of women with husbands who are long-term unemployed this was not always the case, however.

The women's constrained ambitions was logically accompanied by a low willingness to take financial risks in the business. This often translated in reluctance to invest money in the business. Bootstrapping – garnering resources for a business without paying for them – is a useful strategy for entrepreneurs (Jones and Jayawarna, 2010). It does, however, come at the risk of under-investing to the extent of undermining business competitiveness (Rouse, 2004). The example given above – of planning to find a shop that is cheap to rent – is an example of such a case. While the initial outlay for such a property is low, the potential income is usually also limited, creating a high risk of poor or negative business returns. Indeed, we were concerned to hear that one of the women's family member had recently opened a 'cheap' shop and was pursuing a strategy of launching the business with little stock until profit could be generated to buy more. The risk here is that the business will fail because the low income made on a sparsely stocked shop will be inadequate to cover fixed overheads like rent (no matter how cheap), securing the shop, rates, wages and utilities.

More extensive support might usefully enable business starters to analyse risk so that it is assessed not simply from the logic of bootstrapping but also of competitiveness. Additional resources and longer-term support may also be required to enable women to develop their businesses from a small start. For example, one of the women began the course with the ambition of providing a range of services and offering several of these from a shop premises. The enterprise project advisor encouraged her to start selling one service in a professional way. This is probably a sensible approach given the constrained resources at hand. However, ongoing support might enable her to gradually develop her business so that she can offer a wider range of services and, possibly, offer these from a retail premises. Without ongoing support it seems probable that the woman will create a very small enterprise producing 'pocket money' that may even trade informally and represent an achievement below her potential.

6.5. Business Opportunities

The business opportunities that were the core focus of the women's activity in the enterprise projects is summarised in Table 11.

Table 11 Business Opportunities Pursued by Enterprise Project Respondents

PROJECT A
Manufacturing of designer handbags (for Oxfam); later, manufacturing and retailing of cheap handbags and low price traditional clothing.
PROJECT B
<ul style="list-style-type: none"> ● Take-away selling Bangladeshi home-cooked curry. ● Online scarves retailing business. ● Shop retailing scarves possibly with an online element. ● Shop retailing needlecraft objects and embroidery in partnership with other women. ● Henna services for weddings and events.

All of the women’s business ideas drew on their ethnic identity and culture, at least in part. The ‘quality’ handbags which the women in Project A manufactured drew on ethnic design as their unique selling point even though they were not designed by a Bangladeshi person. These women later went on to manufacture other apparel including traditional Muslim clothing such as shalwar kameez and jalbabs. Similarly, two of the women in Project A aimed to retail scarves including those that are traditionally a part of Hijab. One of the women had recently opened an accessories shop with a family member that also sold goods such as scarves that form part of traditional dress and wedding dress. She planned her own business selling traditional Bangladeshi cuisine. Sakina aimed to produce and sell traditional Bangladeshi needlecraft and embroidery products including covers for the Qur’an. Salma planned a business offering traditional henna tattooing. These products and services both drew on the women’s expertise as producers and consumers of British Bangladeshi culture and aimed to target customers within their own ethnic community.

All of the women also sought to target the wider community as customers. Indeed, in some cases they were resistant to the idea that their businesses would primarily target the Bangladeshi community. While they produced ethnic products and services it was their intention to find a wider market for their goods and services. It was unclear if the women had the knowledge and skills to engage the wider community, however. Even the woman who was British born and who had professional work experience seemed out of touch with the tastes and dispositions of non-Muslim residents. She planned to call her scarf retailing business ‘The Modesty Boutique’ reflecting the Islamic priority of female modesty. In our (fallible) judgement, this seems rather out of touch with mainstream Western feminine values and tastes. If the women are to market to the wider community they require support to learn about its consumption behaviour.

There were some evidence that the women could draw on their ethnic heritage to produce goods and services that would appeal to the wider community. Najmah claimed that a local builder had enjoyed her traditional Bangladeshi cuisine, for example, and this limited test

trading combined with the widespread demand for curry suggests the possibility of a wider market. Salma's henna services might also possibly find popularity if this forms part of a wider fashion allied to the current popularity of conventional tattooing.

Interestingly, some of the women had rejected business ideas that were less reliant on ethnic products and services or customers as unfeasible. The women in Project A had considered launching an ironing business for city centre business professionals but lacked networks to bridge into this market and transportation to manage business operations. In Project B, Aisha had considered a number of businesses including cake baking and furniture 'upcycling'. She rejected the former due to concern about competition from supermarkets. It is noteworthy that she was less concerned about the competition from other BME businesses for scarf retailing, and that she had not considered an 'upmarket' cake making business of the sort that middle class 'mumpreneurs' might plan (Ekinsmyth, 2013). She assessed that the furniture business idea would require business premises and so more financial investment than was feasible, given her limited resources.

In short, it is unsurprising that the women focused on businesses that draw on their own ethnic and cultural resources since these form part of their own resource base, whereas they feel unable to bridge into other markets (such as British professionals) or draw on external resources (investment). Indeed, the women reported that the enterprise project worker advised them to plan their business from the resources available to them. This advice – to start with the resources at hand in crafting a business opportunity - is supported by some entrepreneurship theorists (e.g. Sarasvathy, 2008). In some cases, ethnic resources might enable the women to exploit a niche and attract customers from all sections of the community. However, if the enterprise project is to enable the women to break out of fiercely competitive and low profit markets such as traditional clothing and handicraft manufacture and retail, support will be necessary to raise network capabilities and other assets so that they can draw on a wider range of resources to craft a business opportunity.

A particular resource need cited by the women was capability to digitise their businesses. Such a capability might, potentially, transform the business opportunity they sought to exploit. Internet trading can also enable 'mumpreneurs' who carve their businesses out of the time left over after domestic responsibilities are fulfilled, to trade within restricted time and spatial routines (Ekinsmyth, 2013).

The enterprise project support worker had encouraged all of the women to develop websites and to trade their products or services online, and in the case of project A, some financial support had been provided to cover the set up costs for a simple website. Some women noted that their children had good computer skills and might help them to put their businesses online. This is an interesting and rare indication that the women might be able to leverage a resource from within their families. In future developments, the enterprise project might seek to build on this opportunity by drawing the women's teenage or adult children into the role of supporting their mothers to develop digital skills and businesses

with digital presence. Such developments seem important in raising the women's modern workplace skills as well as in opening potential means of trading beyond the long working hours involved in low profit ethnic retailing (Ram *et al.*, 2008).

7. Resource Command in Business Start-Up

In this section we discuss the resources that the women command (or plan to command) in their businesses and the resource gaps they face.

7.1. Economic capital

Almost all businesses require some start-up funding to pay for physical capital (premises, equipment etc), labour resource, marketing etc. Entrepreneurs reduce the need to spend money by gaining as many resources as necessary without paying for them directly (bootstrapping). For example, using equipment they or someone in their network owns, relying on their own long-hours of labour and those of their family and close networks, sharing resource such as premises and using public relations exercises and social media to get marketing for free. Nevertheless, most businesses face some upfront costs. Working capital demands are particularly heavy in forms of trade like physical retailing where fixed costs are relatively high and return on variable costs (like stock) may be slow, creating a need for a large amount of working capital.

The women showed signs of some forms of bootstrapping. Some of this was integrated into the programme offering. In Project A, they had access to Oxfam's materials and Community Host A's premises and equipment in the designer handbag project. When they started to manufacture and sell cheap handbags and traditional clothing they continued to use Community Host A's premises and equipment and were able to use spare material owned by the community organisation. Perhaps because of these resources the women had not considered how they would invest in the business. They perceived it as a cash-based enterprise that did not require investment, despite the fact that the Oxfam worker was in theory supposed to be working with them to understand these costs. This may have influenced their early decision to abandon the second business they started when they were not able to sustain the profits achieved from their initial sales. The idea of investing in developing a product or brand and marketing and sales approaches had not been planned or budgeted for.

Most of the women in the Project B project had an initial idea of starting a shop and, so, perceived that they required fairly significant investment. None was able to give a strong idea of the amount of money needed but some estimates were offered: perhaps £3,000-£4,000? This is a very low estimate to cover the cost of renting, fitting out, securing, stocking, marketing and staffing a shop. In addition, these businesses attract rates, utility costs and possible taxation. The women's low estimate raises concerns that bootstrapping techniques may be used that will undermine competitiveness. For example, renting the cheapest (and most poorly situated and refurbished) shops, severely under-stocking and

foregoing all marketing (see Rouse, 2004). Some businesses started by migrants are never profitable and only survive by cutting core costs including paying staff and owners under the National Minimum Wage and trading informally to avoid taxation (Ram *et al.*, 2008). These negative outcomes are not just the outcome of individual decisions but structural disadvantages that limit start-up capital and push migrants into low-barrier, fiercely competitive sectors (Ram *et al.*, 2008).

The enterprise project support worker advised the women to think of a business strategy that did not involve a shop premises. This clearly influenced some. They would bootstrap their start-up costs by relying on online retailing or building a reputation as a freelance henna tattooist. These strategies certainly reduced the financial risks faced by the women although they also demanded support to find a sales and marketing strategy for the business other than a shop front. Other women remained determined to open a premises, however. Some sought to reduce the cost by trading in partnership with one another. Pooling resources might be more viable than acting as a sole trader although it is still important they avoid bootstrapping techniques like only opening their businesses part-time to avoid paying for childcare as such approaches are not commercially normative or viable. One woman hoped to get planning permission to build her own take-away food premises as a front extension to her house. This seems very unlikely, given British planning laws. It reflects the need for advice services to help migrants to understand British regulations (Ram *et al.*, 2008) and reminds us that British regulations may impede bootstrapping strategies that are more viable in less regulated countries of origin.

In short, the very real problem of need for economic investment outstripping available resources cannot always be resolved competitively through bootstrapping. The women on both projects reported that they received some financial training but they were rather vague about what they had learnt from this. Careful and close costing of cash flow did not seem to have been undertaken. In Project B this may be because most of the businesses were at the idea stage. Nevertheless, it seems important that women are empowered to assess the viability of ideas on the basis of economic forecasting. It is possible that such ideas were introduced by the trainers but not recalled by the women; our study is not charged with reviewing learning materials and so we cannot comment with confidence on the curricula. Instead, we seek to make a more general point: that there is a significant danger that when investment is limited to immediately available resources, and the actual resource demands of the enterprise are not properly estimated, the resultant businesses will be under-capitalised. In turn, this will undermine competitiveness and increase the risk of significant losses.

Creative ways of tackling resource constraints are required. The enterprise support worker's advice for women to plan and market test businesses that are viable given available resources seems a good starting point although this will inevitably limit the scope of businesses planned. Further insights might be drawn from entrepreneurship theory, in

particular research on positive bootstrapping techniques (Jones and Jayawarna, 2010) and the process of 'effectuation' (Sarasvathy, 2008). Exploring these ideas might be a fruitful avenue for academic-practitioner engagement in the future.

The businesses started by British Bangladeshi women require some resources that are additional to mainstream businesses. If business is undertaken with people outside of the Bangladeshi heritage community they require English language translation support. If the business requires transportation (of goods or of the women themselves) then additional support is often required as the women do not drive and, in some cases, seem to lack the skills, confidence or liberty to use public transport.

In the following section we review the sources that women did plan to use to raise modest start-up funds. Following this we analyse the role of the welfare system in the start-up funding process.

Start-up funding

In Project A, Oxfam provided materials for the bags and covered the rent of the workshop, whereas in project B the course did not include any start-up funding, apart from limited resource to produce marketing materials. This is particularly worth noting because in earlier eras of 'enterprise inclusion' policy grant funding was a core element of the service offering (e.g. under the New Entrepreneur Scholarship programme and under earlier version of the Prince's Trust Business programme). Local enterprise support providers inform us that there is now very little grant funding available to business starters from disadvantaged circumstances and so this programme is in step with this trend. Unfortunately, there is limited evidence about the effect of this funding cut. Rouse and Jayawarna (2011) report that a majority of New Entrepreneur Scholarship programme participants who have launched their businesses report severe under-capitalisation despite the grants received. They started businesses with only a small proportion of national average start-up financing and tended to launch very small businesses with limited prospects. This leads us to be concerned about the effect of further tightening of start-up funding on disadvantaged business starters.

We did observe a session in which a Job Centre Plus advisor informed the women about the Enterprise Allowance. Some of the women have been isolated from all economic decisions and so have very limited understanding of the British welfare system. As Ram *et al.* (2008) remind us, enterprise projects must help migrants with limited local cultural awareness to gain understanding of regulatory systems. For British Bangladeshi women this is important despite their long residence and citizenship in Britain due to their long-standing economic inactivity and exclusion from financial affairs.

Several women did report willingness to register as unemployed if this made them eligible for an Enterprise Allowance. The Job Centre advisor was not entirely clear about the

women's route to entitlement in the session we observed. She provided some written information but this was in English and did not provide detailed advice for the economically inactive. The women reported that they would need to go away and spend time researching the Enterprise Allowance to judge if they were entitled. It seemed clear that investigating this on a one-to-one basis would be a legitimate and very useful activity in future enterprise projects. It is possible that women will face cultural barriers to registering as unemployed as this shifts their status to jobseeker. Investigating the women's experience in seeking entitlement for Enterprise Allowance is a useful direction for research.

A lack of start-up funding was cited as the primary concern of some of the women. This was particularly so for those planning to launch retail shops who would require fairly significant investment. It had not been a concern for women in Project A who accessed training, materials, premises and equipment for free through the enterprise project and community centre. This lack of consideration for the investment needs of a business may have contributed to the lack of a marketing or sales strategy in these businesses.

As noted earlier, all of the women live in households that are struggling financially. Unsurprisingly there is particular hardship for the women whose husbands are unemployed. Moreover, many of the women have very limited control over the household budget. These factors combine to severely limit the women's capacity to invest personally in their businesses.

The women who received a British education are notably more able to control finances and direct them to business investment. One of the women receives carer's allowances and benefits in her own name and has shared control of a joint bank account with her husband. They have managed to save to fund a family member's recently opened shop and their strategy is to continue to invest welfare income into improving the business stock. The British born woman has joint control of family finances with her husband and is able to invest a small amount garnered through regular small savings made from tax credits and her husband's earnings.

In households where men control the household finances the women reported very limited access to personal finance. In some households there was no available money to invest. Where it was available, investment might involve borrowing money from a husband. Some women said they would not seek 'help' from their husbands due to a desire to be independent of family control.

A typical strategy for migrant business owners is to draw on economic resources from the extended family and ethnic community. We found very little evidence that the British Bangladeshi women in this project could draw on such a strategy, however. Indeed, only the women who were British born or educated discussed drawing in financial support from their families. In both instances, the women had initial plans to start their business with a sibling

but their brother or sister later withdrew due to personal circumstances. Only Aisha still hoped to receive a small investment of £300-400 from her family.

None of the women reported a prospect of borrowing or receiving income from their wider ethnic communities. It seems that the lending circles that are common in Pakistani communities are absent in these British Bangladeshi communities.

Informal finance is the primary source of funding for most start-up businesses (Rouse and Jayawarna, 2006). In the absence of this, many of the women are interested in securing a loan from a bank or the government. A religious objection to borrowing was not widespread. When we raised lending as an issue some women concurred that borrowing is outlawed in Islam but they later mentioned a pragmatic interest in borrowing or explained that borrowing is permissible when needed to develop a survival income.

The women seemed relatively well informed about the nature of bank lending, preferring this to credit cards which several said they would specifically avoid due to high interest rates. Some women seemed unaware of their low prospects of attracting bank lending given their scarce history of making independent financial transactions and relatively low-prospect business ideas. This may reflect a lack of awareness regarding the risks inherent in retailing within competitive co-ethnic markets and limited experience in dealing with banks. Other women were more aware of barriers to borrowing, particularly as this relates to their financial histories. One woman, for example, recalled grave difficulty in opening a bank account because none of her household utility bills were in her name and she did not want to tell her husband and in-laws that she had an account and intended to use it to save money. One of the women planned to ask her adult children to take a loan out on her behalf. Another acknowledged that any loan would have to be secured on her husband's income. In both cases this seemed to leave the women open to a social risk if they could not meet the repayments but it did, at least, suggest ways in which the women could leverage family support.

Interestingly, the British born woman would not consider a bank loan because of the risk that the business might fail. This might reflect her realistic understanding of the risks involved in trading. Equally it might reflect less need to take risks to access paid work; this woman had a good prospect of employment not available to the first generation migrants.

The women were generally more open to an Enterprise Loan through a government process than a bank loan because they presumed it would carry a lower interest rate. The fact that these are not credit scored was not mentioned but it is likely to be important in making them more accessible than bank loans. Some of the women had a vague knowledge of these loans, garnered from a leaflet distributed on the course or received from a family member. The woman who was reluctant to consider a bank loan was interested to learn more about the Enterprise Loan.

It seems important that future enterprise projects work with the bodies processing Enterprise Loan applications to make information about them available and accessible to all sections of the community. This is likely to involve translation of information leaflets and one-to-one support in fielding questions and making applications. Some of this information could be stored in a durable and accessible form such as leaflets or websites.

Welfare Support

We are unsure about the welfare status of the women we interviewed as it was not realistic to quiz them about this on first meeting them. The women's dependence on husbands in low paid work or claiming unemployment benefits, together with their interest in hearing from the Job Centre Plus adviser, does suggest that most are in receipt of benefits or tax credits. The effect of starting and trading in a business on these entitlements is consequently a vital issue in considering the potential of small enterprise as a route to empowerment. This is particularly so when the introduction of Universal Credit and reforms such as the benefits cap and 'bedroom tax' are creating uncertainty and reduced entitlements for some large families such as those in the British Bangladeshi community.

The women who traded under Project A had been warned that earning money from the business might affect their entitlements. They had thought this risk was worthwhile if it meant they could earn their own income. They do not seem to have received more detailed advice about the consequences of starting-up and trading on their specific entitlements, however, although the risk assessment refers to the threshold at which they would become liable for income tax. In the event, they received very little income from their enterprise activity (less than £100 related to selling cheap handbags and traditional clothing).

One of the women's family members had recently started a shop after receiving only vague advice about the effect this will have on his welfare entitlements and the couples' care allowances. They had been informed by welfare assessors that they would be advised of the consequences of their trading at the end of the year. The woman in question seemed unconcerned about this, perhaps assuming that her benefits would be unaffected. For us, it raised worries that she might face a large bill to repay benefits the family had assumed was household income. In particular, that there might be confusion concerning benefit entitlement if family member was working on the business but not drawing a wage, particularly if they were not claiming Enterprise Allowance. This woman missed the session in Project B given by Jobcentre Plus. As the women's attendance on the course seemed to be sporadic due to their caring responsibilities, it is important that all materials are distributed to all participants and, ideally, logged on a website. The women also require one-to-one support to work out the effect of self-employment on their specific benefits, including carers allowances. In short, there is an urgent need for British Bangladeshi women to have access to improved and personalised advice about the effect of self-employment on their family's entitlements.

It seems possible that the women will be entitled to Enterprise Allowance if they register as unemployed. Our uncertainty here relates to the uncertainty of the Job Centre Plus advisor who we observed speaking to the women at Project B. Future research could usefully observe the transition of the long-term economically inactive to 'unemployed' and then self-employed via the Enterprise Allowance system.

As mentioned above, benefits were a source of start-up funds for some women who were able to control and save from their welfare payments. For many this is not possible, however, due to economic hardship and lack of control over benefits, even when they are the woman's entitlement. It seems urgent that enterprise policy addresses the particularly severe barriers to accessing start-up funds faced by British Bangladeshi women.

7.2. Social capital

As noted earlier, strong cultural governance of Bangladeshi women following migration to Britain severely limited their ability to develop networks within their own community and with wider British society. Several spoke of having no freedom of movement for ten or more years after migrating and of spending their lives at home in the company of their husband, children and, in some cases, their in-laws. It seems that their only other social contact was with extended family via occasional visits.

Business is a possibility for the women because their family and local cultures are changing. The women are permitted greater freedom to move in public space and show great interest in engaging with and learning about their wider communities. This change is in large part the result of years of work by the community agencies in which the enterprise projects are situated. They have employed staff to visit the women in their homes and to slowly draw them out into the community centre. We were told that the community no longer thinks women should not work outside the home. Nevertheless, the women's resources, including their confidence, are seriously diminished because of their histories. Moreover, it is likely that the women have received negative experiences in the community, further undermining their confidence. It might be argued that they have received very little investment from educational and work-related agencies since migrating and their social constraints have been largely overlooked. Now they are able to take advantage of support networks the wider community is honour-bound to support them to integrate and gain some independence and public life.

The women are not seeking to be 'invisible handmaidens' within family businesses, or even to be co-preneurs with their husbands, but to lead businesses on their own or in equal partnerships with other women. For some, the enterprise project has been an important element in a pathway of building their confidence. It represents a fragmented continuity from other short skills and confidence raising courses undertaken in the community host settings.

Without exception, the women are highly motivated to create a greater public life. They are also seeking some economic power to support that independence. For some, a lack of public life has caused mental health or other health problems and this project has been an important protector of their wellbeing. In Project B several women expressed the sentiment that they did not want the project to end because it was transformative to their wellbeing and prospects and there are no alternative forms of support available. They were particularly pleased to receive enterprise training from a Bangladeshi speaking woman who was sensitive to their cultural situation and migration histories.

The project primarily linked the women with one another. In some cases they already knew one another but enterprise provided a reason to come out of their homes and meet and a new shared interest. Without the project, the women would not have had the confidence or idea of forming trading partnerships. Yet, the women in Project A effectively formed a business together and some of the Project B participants were also planning to approach one another to form business partnerships. They have also been introduced to the option of trading together in a social enterprise. The entrepreneurship literatures talks about ethnic minority businesses 'breaking out' into trade with the mainstream community. In this project, we have women who need considerable support to 'break out' of their homes and nuclear families (or in-laws' homes). The first stage in this process is enabling them to 'break out' into having relationships with other women within a community setting and converging around the possible idea of business formation. The women also enjoyed trips outside of their community, including an opportunity to travel to another projects and meet its women participants.

In earlier sections we demonstrated that there is some heterogeneity in the backgrounds and resources of the British Bangladeshi women, particularly comparing women born or educated in Britain compared with adult migrants. Nevertheless, the groups of women have very limited stocks of key forms of capital including English language ability, education, work experience, finance and time and each of these limit the womens' networks and ability to develop business networks. Forming the women into partnerships or social enterprises will not fully overcome these resource struggles. When the women talked about partnerships they quite often spoke about taking the role of manufacturer or retailer. It is not clear who would take the role of developing sales. The two women who are British born or educated did not express an interest in partnering with the other women; perhaps they are aware of the resource constraints faced by these potential partners. It seems necessary for business support services to raise the women's resource base, particularly as this relates to their ability to develop networks to sell their goods and services. This problem will not be solved by trading together.

Both projects did encourage women to test trade. In Project B, the women were encouraged to share free samples of their products or services with friends and family and some had followed this advice and been encouraged by positive feedback. A few had also

made an initial approach to venues, such as local sari shops, to stock their products. In Project A, the women were supported to set up a market stall and actually trade. They struggled to make sales and quickly abandoned this business model. They had also approached a local school to see if they could sell uniforms. They were encouraged by a warm response but did not secure a sale. These difficulties in selling reflect the challenges faced when moving from the idea of trading to real test trading. Selling requires a range of resources and 'effectuation theory' suggests that successful entrepreneurs pass through intensive learning and adaptation processes as they learn how to draw in and command resources to offer a service or product in the most competitive way possible. We suggest that the women in these projects will require extensive coaching and hands-on support if they are going to persevere through this process and develop a commercial offering.

We noted earlier that almost all of the businesses are trading, in part, in ethnic goods or services and targeting co-ethnic customers. In this sense, they are planning or have attempted 'break out' from their nuclear families into the wider British Bangladeshi community. For example, the Project A women tried to sell traditional clothes and handbags in settings such as mosques. Several of the Project B participants also seek to sell ethnic clothing such as scarves that form part of Hijab. The women have expertise in these forms of dress from their local, personal experience and, in some cases, by observing Islamic fashions while travelling. This kind of business feels achievable because other women are involved in this kind of trade. While these role models help the women to envision themselves as a type of business trader, copying them means entering the over-crowded and fiercely competitive businesses that typify migrant enterprises (Ram *et al.*, 2008). Thus, the women from Project A found it difficult to sell handbags to the local British Bangladeshi community even when they were priced as low as £3. They were effectively competing with imports, quite possibly those manufactured in Bangladesh, at a very low unit cost. In short, the women seem to face difficulties in bridging competitively into their own ethnic community. We are left wondering if they could be supported to bridge into elements of that community who are better off and so have higher buying power.

The entrepreneurship literature suggests that ethnic enterprises are typically able to draw on a raft of community resources for advice, finance and labour. We found very little evidence of this in our interviews. Najmah's family member did acquire a poorly located but cheap shop premises through a community contact. None of the women reported any similar resource acquisition, however. Indeed, they were determined not to seek support from the British Bangladeshi community or even their extended families; they would only consult their husbands and children, or the women they met on the course, about their businesses. This suggests that the enterprise project may play an important role in transforming the women's otherwise very constrained support networks. It is very disappointing to report that the group of women who worked together in Project A did not seem to have retained a habit of meeting regularly after trade was abandoned, however. They reported that they had "gone back to our own houses".

A specific practical problem faced by most of the women was a lack of access to transport. They did not drive and seemed to lack confidence or skills in using public transport. Some needed to access locations such as warehouses, that are not easy to get to by public transport, and to transport goods. The women did not seem to be able to garner any community support in overcoming this hurdle and thought they would need to pay for transport. A vital form of bootstrapping was absent, therefore.

Bridging into Mainstream Markets

The women expressed mixed interest and capability in selling their goods and services to markets outside of the British Bangladeshi community. Due to her limited language skills, Fatimah planned to limit her scarves retailing business to a co-ethnic market. British educated Najmah, by contrast, planned to sell curry primarily to the White community. The women seem to have very limited existing contact with the wider community and this seriously reduced their understanding of customer tastes, buying behaviour and trading practices. Najmah reported that her family member is learning about the demand for accessories in the wider community by talking to people as they come into his shop. This is probably only a marginal solution because it depends on people entering his poorly stocked and situated shop and being prepared to share information during a short browse.

The enterprise projects seem to have provided some support to start marketing businesses. For example, by producing fliers for some of the enterprises or suggesting that the women in Project A should approach local factories for orders for their clothing manufacture work. The women did not seem to know how to use these resources to best effect, however, and were vague in reporting what they had learnt about marketing and selling. This probably reflects the relatively short time that was spent with the Project A women once they were trading in the local community and the relatively short duration of the Project B project. As we have not analysed learning materials, we cannot comment in detail on the support provided.

Bridging into Mainstream Services

The enterprise support projects have attempted to support the women to bridge into mainstream support services. In particular, by inviting business start-up support providers and welfare advisors to visit the project. They have encountered problems in securing some of these meetings, reflecting the point made by one of the community setting advisors that there is a tendency for local service providers to 'pass the buck' and keep referring the British Bangladeshi women to one another rather than providing the needed support. At the end of the project however, three women from project B were supported to access the mainstream provision provided by a private sector provider.

The women appreciated any information provided but their awareness of mainstream services was still very limited. They were not clear about the pathway of mainstream start-

up support, available funding sources or the specific effect of self-employment on their welfare entitlements. When there was some awareness they did not seem to be taking action – for example, some knew about an enterprise café hosted in a local library but did not feel able to access this service as they were not sure how to frame an enquiry and, for many, language difficulties was a barrier to engagement. More intensive support was required to enable the women to build a relationship with mainstream support providers so that they felt confident about how to access this support; this would inevitably involve translation support because, without this, there is a grave danger of miscommunication. At the research project workshop the women were unanimous in saying that they would like to engage in mainstream business start-up workshops but some said they would need additional services in the form of translation assistance and understanding from instructors and participants to support this process.

The sensitivity and complexity of benefits means that the women required one-to-one guidance about the effect of self-employment on their eligibility. They might have accessed this, at least in part, if they were unemployed and had a Job Centre Plus advisor. However, their ‘economically inactive’ status they had very little access to tailored advice.

The Effect of Muslim Identity on Enterprise Experiences

The women’s Muslim identities formed part of their ethnic expertise and, so, informed many of the products and services they would offer. The women did not make these market offerings as act of religious observance but as commercial offerings that drew on their personal expertise. They also hoped that their businesses would have wider appeal and acknowledged that non-Muslims may use their services in ways not permitted in Islam – e.g. scarves might be used to adorn women wearing immodest clothing. The women did not seem perturbed by this possibility but their expertise in Muslim femininity did mean they lacked awareness of the tastes of women in the wider community. As noted earlier, Aisha (who is British born) planned to name her scarves retailing business ‘The Modesty Boutique’ which seems very likely to appeal to Muslim women but to have less appeal to women practising other forms of femininity.

Several of the women mentioned that they were inspired by stories of their Prophet’s wife being an entrepreneur and that this legitimised their own trade. A caveat was often made at this point: trading is legitimate if it does not distract from a woman’s family obligations. Some of the women reported that their faith would also inform the way in which they did business – for example, it would be a priority to trade with honesty and provide a high quality service or product to customers. Salma noted that she hoped that White women would enjoy her henna services and this would help to build bring positive aspects of her culture to British society.

Most of the women wore Hijab but most did not think this would affect their business experience. The exception was Sakina whose daughters had faced discrimination at work

due to wearing Hijab. She said she wanted to appeal to the wider community but wouldn't compromise her commitment to wearing Hijab so 'it is up to them'.

7.3. Human capital

Some of the women have a very strong motivation to improve their education. Most have engaged in skills development through technical (English language, IT, sewing) and personal development (e.g. assertiveness and confidence training) courses in the community host organisations. These have made a significant difference to the women's confidence and freedom to build networks and mobility beyond the home. They represent only partial and fragmented preparation for the demands of business start-up, however. In particular, many of the women have only had short courses in English language and poor English is a significant inhibitor to developing a competitive business. However, several of the Project B participants expressed the hope that starting a business would provide an opportunity to use their English regularly and improve their English. Some also hoped to partner with women with better English than them but the women who were born or educated in the UK, and so had better English skills, did not reciprocate this intention.

It is somewhat concerning that the British born woman is entering a similar market (scarf retailing) to the first generation migrants. She is not drawing on the advantages that a UK education and work experience offer to establish a business in a more prosperous sector. She does plan to trade on-line and this may draw on some of her skills but she did not express a convincing idea of how she would market an online business. Rather, her business was planned to be low investment and tailored around her childcare responsibilities. She is looking for a creative challenge and does not want to use her childcare qualifications as she is tired of childcare as a sector after having her own children. This is understandable but the enterprise course should still be careful to ensure that second generation migrants build businesses on their higher resource base rather than entering the fiercely competitive markets saturated with price-competitive migrants.

As noted elsewhere, we have not been commissioned to review the content of the enterprise project's learning curriculum and our interviews with the women provide only vague understanding of what they learnt on the programmes. Perhaps it is fair to conclude, however, that the earlier programmes delivered at Project A became problematic in part due to language and cultural barriers between the participants and tutors. Both the business training/sewing course and the handbag business opportunity were subject to misunderstandings due to language difficulties. It is possible that the cultural differences between the women and tutors also contributed to the breakdown in shared understanding regarding the nature of the designer handbag opportunity. In contrast, the women in the Project B appreciated that their course was delivered by a woman of Bangladeshi heritage.

Clearly, the women in Project A learnt technical sewing skills through the various projects delivered alongside the enterprise projects. In most cases these were new skills and the women enjoyed learning them. Unfortunately, economic restructuring means that the local

economy has a vastly reduced demand for these skills and the women were not able to secure homeworking or sub-contracted work opportunities. Although Project A is set up to offer equipment and space to manufacture garments – creating significant resources that are ‘at hand’ for the women – the value of this resource in employment or enterprise terms is questionable. As with the women on Project B, these women have a long period of their working lives ahead and require skills widely demanded in the modern workplace.

Learning about Regulations

Ram *et al.* (2008) concluded that a key form of business advice required by migrants is information about regulations. All business starters require this but migrants have a particular need as their local networks do not provide the same local ‘common sense’ knowledge about regulations as communities entrenched in a place for generations. The enterprise project provided both groups with knowledge about how to register a business and some knowledge about possible forms of business (private, social enterprise etc). There was also evidence about basic tax advice, relating to the thresholds for income tax, for example. It seemed that the women required other specialist advice around subjects such as planning regulations. While the course may not provide this directly, signposting and sharing of ‘common sense’ knowledge is important.

As discussed earlier, information about the regulations governing benefits in self-employment was too specialist for the enterprise project advisor to know and difficult to access from wider services. Similarly, knowledge about available enterprise loans was hazy. This represents a significant gap in knowledge vital to the women’s analysis of the risks involved in start-up and means of financing their businesses. There are clearly challenges here for both future enterprise projects and mainstream services to make complex information accessible.

Business Development Skills

Business development was perhaps the biggest area of challenge that emerged from the interviews. The women had developed the confidence to pursue self-employment, focused on a business idea, had some ideas about how a business would operate but needed a new level of support to act on their idea and for that action to result in sales.

Business start-up programmes can provide empowering experiences in the planning stages as aspirations and confidence are raised, a new future is imagined and some initial investment creates goods (such as business cards, leaflets, uniforms, premises) that symbolise mobility into business status. Yet, businesses depend on trading and unless a person is able to secure sales with a greater value than their costs, their business will fail. Traditional business start-up programmes do not observe this later phase beyond, perhaps, a short period of test trading. The struggle that the business starter has in making their

business idea real by making sales can be hidden and individualised, therefore (Rouse, 2004).

The women's commercial awareness was discussed in an earlier section and highlighted as a development need. In this section we develop on this by discussing business development skills in each project.

- Project A

In the 'designer handbags' business in Project A the women effectively assumed that the problem of selling had been taken up by Oxfam; they report a belief that their business was based on an order for handbags placed by Oxfam, who would market and sell them. Oxfam, in contrast, believed that it had offered the bag opportunity as one possible avenue for business development. It might possibly help to sell the bags, but had not placed an order. Clearly, serious miscommunication and misinterpretation occurred between Oxfam and the women. We believe that the potential learning from this experience can go further, however, if we identify the unintended consequences that this scenario had on suppressing learning about business development in Project A.

It might be argued that Oxfam attempted to draw on its own social capital to enable Project A group participants to 'bridge' into a commercial business opportunity that existed beyond the women's own networks. This would be more profitable than making cheap clothes for local markets and so was a scarce opportunity built on Oxfam's market knowledge and presence. The idea was that this might provide an 'early win' opportunity to create profit in the business, produce other benefits such as raising the women's technical sewing abilities, and elevate the reputations and aspirations of the women regarding the manufacture of high class products.

Intensive business support to understand how to sell the designer handbags was not provided, because of delays in project development once additional funding was secured and the decision was taken to recruit a new worker. Nevertheless, the women became focused on producing the designer handbags because they assumed (fallibly) that this was a ready-made opportunity that simply required order fulfilment. In the meantime, their business development skills were neglected for several months, until the new worker came into post.

The women were encouraged to pursue the designer handbag opportunity by representatives in Oxfam and Community Host A. They were unable to interrogate the designer handbag opportunity because they had no knowledge of how large organisations work and so could not foresee the risks involved in making handbags before the key buyer had decided to place an order. Moreover, as they were making a product for a market that was alien to them (women who would pay a relatively large amount of money for handbags), they could not draw on local knowledge to judge how probable the business

opportunity felt. Undoubtedly, communication barriers exacerbated this situation by limiting the women's ability to learn about the nature of the opportunity. It seems that the opportunity was expressed by Oxfam in a different way to that interpreted by the women. This confusion seemed to arise from three processes: a language barrier which led to miscommunication between the women and Oxfam's representatives; the intermediary role played by the Oxfam project workers in communicating with buyers within Oxfam which removed the women's ability to gain and interrogate information about the opportunity directly, and; the intermediary role played by Community Host A in communicating between Oxfam and the women during a gap between enterprise projects, when the handbags were being manufactured. Doubt about the project seemed to be voiced by a worker in Community Host A during this time. Responsibility to make commercial decisions was diffuse, however, seriously undermining the 'effectual' process of exploring business possibilities within networks and adapting ideas in response to market feedback (see Sarasvathy, 2008). The women were much more rapid in making decisions about the viability of manufacturing cheap handbags and traditional clothing for the local British Bangladeshi community. Their decision to abandon this idea was, in fact, made after just a short period of test trading. It reflects the women's ability to judge business opportunities they understand. A key lesson here seems to be that when 'bridging opportunities' are introduced to disadvantaged groups that they are skilled and positioned to learn about the nature of this opportunity directly in order both to extend their business understanding and to enable them to make effectual business decisions.

When a new Oxfam enterprise support worker was introduced to the group conflict emerged. This seems to have emerged from two sources. First, she conveyed the disappointing news that Oxfam had not ordered the bags and was unsure whether they would sell them, or at what price. Second, that the women would need to take action themselves to develop a market for their business. It is this second point that most interests us. The women report being very nervous and unsure about how to develop their own line of goods and then sell them. They wanted much more support in a practical sense to achieve this and were resentful that they received advice, not direct business development work. This may reflect the fact that some of the women just wanted a job or to share some community activity and did not have the desire, skills, confidence or entrepreneurial intention for business development. After all, just because enterprise is the only available route of economic activity does not mean that a person is or wants to be entrepreneurial.

An earlier business support worker had apparently advised them that their business would need a manager. This probably resulted from her insight into the business development skills gap in the group, including a lack of English language skills. We do not recommend hiring a manager as a solution, however. A manager's wages would be unaffordable and we consider that concentrating business development and English language skills in the hands of one woman would cause an unhealthy dependence by limiting the other women's skill development.

This case study highlights three key points for us. First, that attempts by agencies to help disadvantaged business starters to pursue better quality business opportunities are laudable but must be led by someone who is commercially aware and confident that the opportunity they propose is real. Second, that considerable investment will be required to enable the business starters to understand and participate in developing the business opportunity as, by definition, it lies in a market of which they have little contact or understanding. Third, that programmes must ward against making business starters dependent on them (or a professional manager) for business development: ultimately, small enterprises must be entrepreneurial to survive and if business creators do not have a commitment to learning and acting on business development skills then the business will not survive. Instead, considerable investment is required to work alongside the women in business development. We suggest that the entrepreneurial process of ‘effectuation’ (Sarasvathy, 2008) could be a useful toolkit on which to structure this learning. We also suggest that the process must be integrated with other service provision, including English language development and practical skills essential to business operations (e.g. learning to drive).

- Project B

The women in Project B had received just a few weeks of training. As noted earlier, we do not have a full understanding of the training provided but it seems to have included information about regulations, some analysis and adaption of business operations particularly as this relates to available means, and some discussion about marketing. In particular, the course leader encouraged the women to put their businesses online. This is an approach being tried by many ‘mumpreneurs’ whose physical networks are confined by the spatial and temporal demands of domestic work and childcare and who are seeking more flexible and broad networks through online trading (Ekinsmyth, 2013). A range of approaches can be considered including having websites, using social media to create a following and selling on sites such as ‘ebay’ and ‘etsy’⁹. It is unclear to us whether this is an appropriate strategy for all of the businesses, however.

In particular, development work is required to consider how a ‘following’ for the businesses can be developed through a blend of on-line and off-line business development. Without this, the women’s offerings may be lost in the vastness of the internet. We understand that sites such as etsy provide sellers with useful training that can help in this regard but we suggest that the women in this project will also require some face-to-face support. Selling on ebay is essentially driven by price and small scale retailing may position the women in low-profit work. Service is also vitally important and requires consistent labour in the business. If online trading is pursued, the women have a clear need for training and support to learn how to master the technology *and* use it for commercial gain.

⁹ These strategies were included in the original project plan for Project A, although this did not take sufficient account of the women’s limited language and IT skills.

Several women identified that their next development need is support to act on their business idea and to find a market for their goods or services. This is insightful and reinforces our impression that the next enterprise project should focus on working alongside the women in business development. As part of this, the women need to move into a process of modelling their business opportunities economically. As part of this they could helpfully draw on the effectuation process (Sarasvathy, 2008) by asking themselves what is an 'affordable loss' to them in monetary and other terms and assessing the risk of exceeding this. We hope that this will prompt adaption to plans that pose a real risk of significant loss – e.g. opening poorly located, refurbished and stocked shops in highly competitive products. Business development advisory work will also involve raising vital business skills such as book-keeping.

Overview

We note that the women in both projects do not have access to business development support in their community. Indeed, they are not receiving advice from anyone outside their families. Some women noted that their children can help them with technology and the idea of drawing teenage and adult children into informal technical support roles is worthy of exploration. Nevertheless, significant investment is required to provide business development support via professional support services. This may be achieved by funding specific community business development workers or by incentivising and skilling the mainstream service providers to supply the community-sensitive business development support required. We note that providing this support may well have a spillover effect to other businesses within the women's families. It will only have a wider spillover effect if the community support promotes wider sharing of knowledge in the British Bangladeshi community.

Finally, we note that engagement in business development will have positive effects for the women beyond business competitiveness. It will provide them with the skills and opportunity to fulfil their long-desired aims of extending their public lives beyond the home, into the British Bangladeshi community and wider British society. It will also give them an opportunity and motivation to practice their English language skills and it will extend their commercial awareness, marketing, selling and IT skills. Without business development support, this learning will inevitably be limited and more likely to involve the confidence shock of uncontrolled and isolating business failure.

7.4. Labour Capital

The programme participants are in many ways like the 'Mumpreneurs' discussed by Ekinsmyth (2013). They intend to trade using the scarce time left over after fulfilling their primary social role which is to be a domestic worker and carer (for children, husband and wider family). Household duties limit spatial mobility as well as time because women are spatially tied by routines such as the school run. While middle class mothers have reduced entrepreneurial labour capacity due to the demands of providing a raft of stimulating

activities for their children under the norm of 'intensive mothering', many of the British Bangladeshi women dedicate many hours to mothering due to their large families. Indeed, some may have only two to three hours per day to dedicate to entrepreneurship, although they might conduct some work while simultaneously caring for their children. Several of the women need time flexibility and to be close enough to home to respond to ad hoc family demands in the nuclear and extended families. The availability of their entrepreneurial labour is unpredictable as a consequence.

The women's attendance on the enterprise projects tends to be sporadic due to family demands. It seems that future courses will either have to challenge this by stipulating terms for minimum engagement – forcing the women to resist pressures that keep them away from the course – or establish a distance learning element such as posting exercises and information on a website so that women can access information even when they cannot or do not attend.

Some of the women do not seem to question the gendered nature of socially given domestic roles. For example, a British educated woman talks about the possibility of relying on a daughter, or paid support from a woman in the community, but dismisses the idea of turning to her husband for domestic support. Another woman also rejected the idea of asking her husband for help even though he is unemployed. In the past she has received support from her daughters but, since graduating, they have good jobs and are not expected to do domestic duties. Husbands are more active in some families, acting as 'helpers' on an occasional basis in looking after children. Some of the women expect that, if their businesses were successful, they could negotiate more support from husbands and children. Enterprise might prompt change to the domestic division of labour, although it may be that this change depends on the tough challenge of making the business profitable enough to provide significant household income (Rouse and Kitching, 2006).

The women have very limited support from other family members to manage their heavy domestic roles. Many provide care to their wider families but they do not seem to receive childcare or other support in exchange. They must buy or organise themselves out of care responsibilities in order to relinquish their domestic duties. Several women have never received any childcare support except that paid for by the community organisations in which the enterprise projects are situated.

Most of the women intend to carve out time for the business through self-exploitation. They will do their domestic work late into the night in order to be free to trade during the day. Najmah will also delay business launch until her youngest child goes to school and she has more time to dedicate to the business. This is further evidence that entrepreneurship is situated in household life courses (Jayawarna *et al.*, 2014).

The women's commitment to invest whatever spare time they have in business is reflected in the dedication that the women in Project A showed to manufacturing designer handbags.

They report starting work soon after the morning school run (9.30am) and staying until just before school collection time (2 or 3pm). This is despite the close sewing work giving them headaches.

The enterprise project does not seem to have challenged or equipped the women to more fundamentally question the domestic and care responsibilities that dominate their lives. This is despite some of the women voicing clear resentment of these roles. It seems this is because such wider empowerment work is not deemed to be related to start-up support.¹⁰ It seems likely that some of the women would question the validity of such activity. Without it the women may not be able to free enough labour to trade competitively, however.

The barrier that childcare poses to start-up was addressed by providing free childcare to women with pre-school children who needed this support to attend the course. This is a significant advancement on traditional enterprise programmes that ignore the childcare barrier to enterprise (Rouse and Kitching, 2006). As the women have received childcare support in previous courses at the community centres they are familiar with the workers and happy to use these services. The acceptability of using professional childcare may be a fairly new phenomena in the community, perhaps supported by the more widespread provision of state nursery care and by the community centres' encouragement of these services. This cultural change represents an important condition on which women's enterprise can be built if funding is available to pay for childcare services.

In the absence of paid or unpaid support for childcare and domestic work, the women intended to trade part-time and to have the flexibility to halt trading when necessary. Some attempt was made to design business models around low and unreliable entrepreneurial labour. For example, intentions to form partnerships and trade together. These are not complete resolutions, however, as many of the women must respond to the same care routines (school pick-up/drop-off and holidays). Mention was made by some of closing shop premises at 3pm, a practice that would seriously threaten business viability. The enterprise project clearly needs to address the women's subjectification to such heavy domestic responsibilities and enable them to generate a business opportunity that can accommodate responsibilities that cannot be delegated.

8. Outcomes and Future Directions

In this section we discuss the outcomes of the enterprise projects to date in terms of business start-up, women's resources and community settings.

8.1. Stage of Business Development

As the two projects are at different levels of development we discuss them separately.

¹⁰ Again Oxfam's original project plan included sessions to assess the impact of the women's gendered domestic responsibilities on their capacity to develop the enterprise, but these never happened.

Project A

The women in Project A abandoned the designer handbag opportunity due to Oxfam's clarification that it had not submitted an order for the bags. A sub-set of the women then adapted their business idea to sell handbags and traditional clothing within the local community, primarily to British Bangladeshis. They made sporadic attempts to sell in various locations – on market and festival stalls, at mosques and to schools – but their selling costs almost exceeded their sales and this led them to believe that their business idea was unviable. This suggests that the women in this context were not prepared to trade over the long-term if all they received were the non-economic gains of working together and developing their skills. Projects must aim to produce profitable businesses or must manage women's expectations directly if enterprises, or social enterprises, are established primarily as non-economic skill and social development vehicles.

A Community Host A worker was critical of the women's attempts at selling – noting that they staffed market stalls passively and did not target more wealthy members of the community, for example. The women also spoken of abandoning an earlier business idea – an ironing service targeted at city professionals – due to an inability to network and find sales. Both of these experiences reinforce our conclusion that the women need active support to develop and 'effectuate' their business opportunities to find a way of achieving sales from services or products created from available means and to enhance those means.

Rather disappointingly, the women are no longer meeting regularly after giving up the business idea. One woman concluded, "we have gone back to our homes". This seems to suggest that the project's significant achievement in expanding the women's public lives – at least into regular use of the community centre and working alongside one another – was not sustained when the original designer bags business failed. The women that we interviewed also do not seem to be trading independently using their sewing skills, although it is possible that some are employing their skills in their families or, possibly, through informal work or trade.

Despite the disappointments involved in Project A, the women report that they enjoyed working together and developing their sewing skills. It seemed that they were not motivated to continue this development and to use their new skills after business failure, however. It is reassuring that there did not seem to be major social consequences to the business failure. The women reported that their families felt sorry for them that their efforts had not produced profits but there was no sign of severe judgement or undermining of the women's confidence. As the business had relied on Community Host A and Oxfam's materials and premises, and the women's sales had at least returned their small amount of marketing investment (e.g. to hire a market stall), they did not lose money. Their loss was time invested in the business. For some this was clearly an 'affordable loss' because the woman had only aimed to make a small amount of independent income from the enterprise and she had enjoyed her time in the project. For women in households with more desperate need

for income, this loss was more unaffordable although it is unclear whether the time investment could have been invested in other economic activity, given the barriers that the women face to employment.

Project B

The women in the short-term Project B have a definite commitment to business start-up but have made only early steps towards developing businesses. Some have made small batches of products and distributed these in the community via family and friends or community events. They were generally encouraged by the positive response they received and some noted that their confidence was raised by showing their skills to the community. This is not, however, equivalent to proper market testing in which business starters test whether people are prepared to pay money for their offerings. This is clearly the next stage of development for these businesses. In preparation for this, some women have bought stock. These are in small amounts and probably represent affordable losses should market testing prove disappointing.

One woman reported that she was delaying business start-up until her children were all of school age and her own health improves. This seems to be a sensible assessment of the demands of business and the barriers posed by a lack of available means, including the woman's own labour. It demonstrates the contingency of business start-up on childcare support, particularly for women with pre-school age children (Rouse and Kitching, 2006) and the embeddedness of business start-up in life courses (Jayawarna *et al.*, 2014).

8.2. Future prospects

The future prospects for businesses in Projects A and B are somewhat limited by the scarce resources the women are able to invest in their businesses. The women are the subject of multiple social structures that effectively limit the means available to invest in business and their capacity to apply those resources creatively to a market opportunity. In this section we draw together our analysis of their resources and the effect this is likely to have on business creation. We also begin to discuss priorities for enhancing resources.

Human Capital

Most of the women are first generation migrants who received very basic education in Bangladesh. They are, thus, the subject of the forces of global inequality that limit educational opportunities in many countries, particularly to girls. Any qualifications they did accrue in Bangladesh are not recognised in racially structured British labour markets. The women also typically have long residence in England but most have not benefited from anything more than short further education courses. Exclusionary forces include cultural practices that have historically limited Bangladeshi migrant women's public engagement. Educational disadvantage is also the result of exclusion from mainstream provision caused by a failure by commissioners to supply services appropriate for migrants with limited

English language skills and additional engagement needs. This exclusion is probably reinforced by the women's low engagement in public life and their resultant invisibility. It is extremely apparent from our research that the women did not desire this situation, historically, and that local cultural conditions have changed: the time is ripe for the women to receive training in English language and modern workplace skills that can be applied to entrepreneurship and employment. Without this education, the women have few skills to apply to business beyond their 'ethnic expertise' and domestic competencies, both of which tend to accrue low value in gender and racialised market settings.

The enterprise projects funded by Oxfam have had varying effects in changing the human capital that British Bangladeshi women can invest in small enterprise. Project A provided skills and experience in sewing which has undoubtedly raised skills although we are concerned that global and local forces mean that the demand for these skills locally is suppressed and attracts relatively low value. Project A clearly has sewing related resources to invest and this may logically result in investment to match this with skills in garment manufacture. A question remains about the viability of this strategy given local market conditions, however. We note that sewing skills may be useful within families and it may support low-level homeworking or trade, possibly on an informal basis. This may form part of a mixed strategy of survival for poor families but is not the kind of enterprise activity encouraged in mainstream enterprise policy and it offers families both limited prospects and some risks.

Vocational skills were not, otherwise, significantly developed in the enterprise projects. Notably, skills in English language, transportation (driving or confidence/skill to use public transport) and information technology were not significantly raised. It is possible that these might increase as a result of trading but, equally, it is probable that trading will be unfeasible without first establishing them. Support was not available to convert the women's existing domestic skills into credentialised services – e.g. there may have been a chance for some women to become childcare professionals. We are left wondering if support to help women identify the potential value in their domestic skills might also be valuable; the women in Community Host A did have an idea of selling ironing services that may have had prospects if they had the necessary business development skills to realise this opportunity, leading us to wonder what other forms of domestic service might be offered in the form of enterprise. We also learned that one woman (not interviewed by this study) had identified a niche market in the form of allergy-friendly baking: this is an example of how domestic skills and care knowledge can be put to work to create a potentially profitable business idea. We do acknowledge, however, that women who have been carers and domestic workers for years may seek refuge from these activities when they enter paid work. We suggest that support to develop alternative vocational skills is necessary to raise the chance of entering a market more prosperous than the local communities targeted in Project A.

Social Capital

The women's social capital has been historically suppressed by forces that limit their engagement both within and outside of the very local Bangladeshi community in their neighbourhood. As discussed, many have faced restrictions in their engagement in public life. This has reduced their networks among British Bangladeshis and, to an even greater extent, the wider community. Their limited work experience, caused by cultural and social forces, means they have few work-related resources. Some of the women also have limited English language skills and this also affects their ability to learn about and engage in their wider community. The women have some specialist social capital as this relates to understanding British Bangladeshi culture and its cultural and religious traditions. They often intend to draw on this in developing businesses and this is a rational process of carving an opportunity out of the resources at hand (Sarasvathy, 2008). A minority intend to trade mainly in the British Bangladeshi community but most desire the wider market and social experience associated with trading in the mainstream. They are now more free to move in public space and engage in the wider community and so this is a prime time for them to develop their working lives. Without greater support to understand the tastes and trading behaviours of the wider community, and both confidence and skills to engage with it, they face formidable barriers to 'breaking out', however. If they trade within overcrowded and highly competitive ethnic markets then their prospects of profitability are constrained.

Change is required from local service providers, as well as for the women, to achieve the widening of their social capital. For example, the women would like to engage in mainstream business support but need language support and understanding by both trainers and participants to enable this inclusion. Most of the women, and particularly those in Project B, are very keen to learn about the wider community and willing to develop given the right support services. Indeed, a primary finding from our research is the passionate desire by these women for wider social engagement.

The projects have primarily succeeded in linking the women to one another and, so, extending networks within the British Bangladeshi community. Future projects must focus on working with mainstream services to make them extend their services to the women¹¹ and on working with the women to build their skills in engaging in the wider community. We have argued elsewhere in the report that the women require intensive support to test and adapt their business ideas in relation to the market. The experiences of Project B inform us that interventions must not create dependency on projects for business development. It is legitimate for agencies to use their social capital to enable women to bridge into higher quality business opportunities but this must be done as a learning process, with the women making business decisions. We propose that future projects should include hands-on

¹¹ This was included within the project plan for the original project, but again it was not delivered, partly due to the time taken to address the difficulties within project A.

business development support, therefore. This might include advice about how to use digital media as part of business development.

We note that the women are able to draw on few resources from their families and hope to rely on one another for business development. Second generation migrants are not as keen to form such partnerships, however. Future enterprise support might consider how the women can draw on the bonding capital of their families to bridge into the wider market by including their children as supporters of their businesses. In particular, they might be encouraged to provide business development and transportation services. We are not advocating inter-generational enterprises as we do not want to draw second generation British Bangladeshis into precarious self-employment if they face better employment or enterprise opportunities. We are interested in the idea of children (including teenage and adult children) as supporters of mother's businesses, however. The women have also said that they would welcome support from local white women with business experience as mentors in their businesses; we note that this kind of cultural exchange could have wider benefits for communities.¹²

Economic capital

A lack of economic capital is a common problem for business start-ups in disadvantaged groups (Rouse and Jayawarna, 2006). This fact does not diminish the importance of financial capital to success in small enterprise. Ownership of financial capital is directly related to both the chance of start-up (Jayawarna *et al.*, 2014) and incomes (Jayawarna and Rouse, 2012) from entrepreneurship. Enterprise programmes now rarely provide start-up grants. This may ensure that new businesses do not unfairly displace those that are not grant-funded but it is also likely to cause under-capitalisation. Bootstrapping is commonly employed to reduce costs but, nevertheless, businesses need capital to pay for start-up costs and working capital.

We did not directly measure household incomes but it seemed that all of the women's families were struggling to make ends meet and some faced difficult financial hardship. Where women have some financial control they are sometimes able to make small savings to fund start-up, even when families rely on welfare benefits. Several women did not want to rely on husbands for support, however, as a key motivation at start-up was to gain financial independence. Others lacked control or were in households where no finance was spare; it seemed likely that this was particularly so in families facing the effects of welfare reform. The women had long histories of economic dependence and so had no savings of their own. In short, they faced even greater barriers to investing in business than other disadvantaged groups.

¹² Again this was part of the project plan, although it was not delivered.

The only start-up funding available seems to be an Enterprise Loan. Several women are open to this but unaware of how to access it. There is an urgent need for mainstream business support to extend its engagement to overcome this problem by developing a relationship with community organisations and providing information in multiple languages.

Job Centres must also adapt to engage British Bangladeshi women, particularly those who have the long-standing status of 'economically inactive'. The pathway through which these women can access the New Enterprise Allowance is unclear and Enterprise Project A's experience of local services constantly referring on, rather than addressing the information needs of British Bangladeshi women, was replicated in a failure to provide information in an accessible and personalised manner. As the New Enterprise Allowance could be the only form of grant funding available, this is a crucial issue and any future projects should focus on building relationships with mainstream providers so that this support becomes accessible.

Future projects might also cover the different forms of bootstrapping that can help to reduce the costs faced by business start-up. This should be done critically so that participants understand the potential negative effects of under-investing in key aspects of a business. We are particularly concerned that businesses should also be financially modelled so that high risk options, such as opening retail premises, are subjected to scenario planning and associated bootstrapping techniques – such as renting poorly located, refurbished and secured premises and under-stocking – are discredited. We see this as a vital aspect to the task of reducing the risks of negative outcomes in the event of business failure. Some of this work can be undertaken via mainstream business support services if these are made accessible.

Labour capital

All of the women are mothers and many have dependent children and responsibility of domestic work. In most cases they are like the 'mumpreneurs' identified by Ekinsmyth (2013): they want to carve a business out of the time available after doing their mothering, housework and family catering. Some British Bangladeshi women have particularly large families, thereby extending their domestic duties. Many live in highly gender divided households where men and children seem to play little domestic role apart from shopping. Many have significant obligations to their wider families but few spoke of this being a two-way street: the women received little help with childcare or other domestic work. In short, they shoulder very heavy domestic burdens. As they are economically inactive they are also ineligible for government support with childcare except for mandatory nursery and school provision. Due to this some women intended to delay their business start-up, or to keep it very modest, until their children were in school or more independent, reflecting the embeddedness of entrepreneurship in socially structured family life courses (Jayawarna et al., 2014).

The women require business advice that is tailored towards both crafting a business opportunity that is viable given the time and space restrictions imposed by gendered care and domestic work duties and that empowers women to challenge the multiple shifts of unpaid work that they are expected to perform. Some of the women raised the prospect that, if they earned money in their business, they may receive more help from family members with domestic work. They need help in advance of making money, however, as the effort of self-employment often comes some period before earnings can be made. Under Universal Credit, the women may be eligible for up to 85 percent of childcare costs if they registered for the New Enterprise Allowance although the exact nature of rules that will govern eligibility by business starters is unclear. It is imperative that future enterprise projects work with mainstream providers to clarify these regulations and communicate them in an accessible way to British Bangladeshi women. We suspect that not all of the women's families will be entitled to Universal Credit. They may be able to receive a 20 percent childcare subsidy via the Tax Free Childcare scheme but it is not clear that they will have the resources, or power, to direct household finance to cover the other 80 percent of this cost. We recommend that services aimed at supporting British Bangladeshi women to trade will need to invest in specific childcare support. Project B did pay for childcare for women to attend the enterprise course. An extension of this provision seems necessary to unleash the women's entrepreneurial labour capital.

8.3. Empowerment Through Enterprise Support?

Both enterprise projects empowered British Bangladeshi women with a long history of socially and culturally structured economic inactivity to express a desire to be engaged in their wider communities through paid work and to better their own and their family's lives. By drawing the women together they extended their bonding social capital within the British Bangladeshi community. In Project A, they provided physical resources to enable the women to trade. In both projects but, perhaps more successfully in Project B, they developed the women's understanding of business and helped them to identify a business opportunity. Some support was made available to pay for childcare, therefore extending entrepreneurial labour capacity. Crucial resources, including the financial capital needed to trade, human capital required to offer a more scarce and valuable service or product, and social capital to bridge into mainstream markets and services were only partially addressed in these short courses. This deficiency is typical in start-up projects. The programmes were, at least, embedded in community organisations who are able to take this wider and long-term view of the women's support needs. Nevertheless, significant additional resource enhancement is still needed to give the women a fighting chance of succeeding via small enterprise.

It may be that business start-up is seen as a stepping stone learning experience towards employment. It might aim to produce a small income for the women that will not affect their standard of living significantly but that will enhance their economic independence by providing control over at least some income. In this case, it is vital that projects ensure that

participants are not disempowered by taking large risks in their businesses that are unwarranted given the small potential gains. The aims of the businesses should also be explicitly negotiated with the participants. In Project A the group bonding achieved through the handbag project was destroyed by lack of profitability. Further technical and facilitative work is required to establish businesses that aim at social development more than individual profitability; we advise that partners engaged in social enterprise development should be drawn into future projects to facilitate this if it is a desired outcome.

Overall, the women took only marginal steps along the cycle of empowerment specified by Al Dajani and Marlow (2013). They experienced some marginal resource enhancement, detailed above, and may have begun putting some pressure on their families to change their structural conditions (e.g. by releasing funding, time and control over labour to pursue the enterprise course and business itself). They had not formed a force to lobby mainstream service providers for accessibility or help, however. As is typical in entrepreneurship, they pursued primarily individualised objectives and methods (Rouse, 2004). This was perhaps changed a little when they participated in the workshop for this research project which encouraged collective sensemaking. The women's agreement around a vision for future services indicates the potential for collective action in lobbying for the support they need. The groups do not yet have the confidence or power to organise around this objective, however. Future projects could usefully adopt a more collective and political approach. Even if the women do not (or cannot sensibly) set up shared trading entities, they could form a movement that lobbies for the support they need.

9. Policy, Practice and Research Recommendations

A wide range of detailed ideas and recommendations are advanced in the body of this report. Here, we highlight recommendations for policy, practice and research that we consider to be most pressing. We have taken into account feedback received from the research workshop and communication with Oxfam in compiling this agenda.

Recommendations for Policy

- Now is the right time to offer British Bangladeshi women the opportunity to extend their English language skills and to develop modern workplace skills. Why? Because this group has been invisible and the subject of radical under-investment since migrating to the UK and because they are eager to break out of a long history of economic inactivity.
- Craft a business start-up offering for the 'economically inactive' so that pathways to entitlement to enterprise training, loans and allowances are clear; ensure that this is made accessible to British Bangladeshi women by providing materials in Bangladeshi and advice work in partnership with Bangla speakers (via translation or partnering with community agencies).
- Include support for childcare in the offering for the 'economically inactive'. Make it clear what support is available under Universal Credit and consider topping this up for

business starters who may need to invest significant labour before seeing an economic return. As the economically inactive have little financial control of household finance (perhaps especially in some migrant communities), offer childcare support to business starters in families not entitled to Universal Credit.

- Do not underestimate the additional financial barriers faced by British Bangladeshi women when starting up: they have very little access to money and face additional barriers to start-up that will create costs; they require community investment in their enterprises.
- Commission bodies that lead on enterprise policy to develop viable enterprise opportunities among disadvantaged groups including British Bangladeshi women; use incentives to ensure that enterprise inclusion policy becomes a priority for Local Enterprise Partnerships.
- Commission enterprise support services that are targeted to effectively engage with British Bangladeshi women; these targets should not just relate to mainstream provision but include niche provision of pre-enterprise and business development support so that the many structural barriers faced by these women are effectively overcome.
- Commission services incentivised to work with people from the most disadvantaged communities; these should coordinate with a range of local services to raise the 'available means' of disadvantaged business starters and provide active, hands-on business development support that enables individuals to craft and adapt viable business opportunities.

Recommendations for Enterprise Support Practice

- Actively seek out and engage with community projects serving British Bangladeshi women and invest in additional services, including language support, to make your services relevant and accessible to them.
- Promote inclusion of British Bangladeshi women in your mainstream activities by skilling staff to understand their specific language and support needs and facilitating participant groups to be inclusive.
- When specialist services are provided, ensure that miscommunication is avoided by providing appropriate translation and language support.
- Craft a specific pathway for women moving out of economic inactivity into enterprise (ideally in conjunction with a national policy framework for the economically inactive); ensure that your staff are as aware of the needs and rights of this group as they are of the unemployed.
- Ensure that all of your services are accessible to mothers by scheduling them within school or nursery hours and by providing support with childcare costs where necessary.
- Provide your key information in Bangla and promote the website that hosts this material to the British Bangladeshi community, ensuring it reaches women as well as men.

- Extend your services to the most disadvantaged communities; coordinate more closely a range of services that can raise the resources available to business starters who are living on a low income and provide hands-on business development support to enable the disadvantaged to craft and adapt viable business opportunities through a process of effectuation.
- Partner with higher education institutions engaged in research and enterprise learning employing the theory of effectuation to innovate your business support work.
- Actively engage volunteers from British Bangladeshi women's families, and from the wider female business community and higher education, to help overcome resource challenges such as English language, knowledge of mainstream markets, digital media and transportation.
- Encourage collective action among groups of British Bangladeshi women seeking to start businesses so that they are empowered to lobby for the service provision they require to have a fighting chance of breaking into economic activity via entrepreneurship.
- Employ specialists in social enterprise to facilitate groups of British Bangladeshi women to explore the possibility of trading together in a social enterprise; this facilitation should include negotiations of the objectives of the business which may be business sustainability and individual skill development as a stepping stone to economic activity, rather than significant profit.
- Use your networks to introduce British Bangladeshi women to better quality business opportunities but ensure that this work is undertaken by commercially aware staff and that the women are empowered to understand and engage in the opportunity so that they make all commercial decisions.

Recommendations for Research and Higher Education

- Research longitudinally the effect of transition to Universal Credit and related welfare reforms on attempts by British Bangladeshi women from a range of circumstances to transition from economic inactivity to self-employment.
- Research longitudinally the effect of specific enterprise policies, such as the New Enterprise Allowance and Enterprise Loans, on the capacity among British Bangladeshi women to transition from economic inactivity to self-employment.
- Compare the effectiveness and efficiency of enterprise support for British Bangladeshi women delivered by community agencies and mainstream start-up support providers.
- Work alongside British Bangladeshi women to research the possibility of drawing on their domestic experience to form business opportunities; include in this an investigation of the business development support necessary to sell this service to the more wealthy households that demand domestic services.
- Employ a longer period of 'engaged scholarship' to investigate how a range of local agencies and services can be engaged to enhance the resources of British Bangladeshi women and so create better quality self-employment opportunities.

- Work with mainstream start-up support providers to identify the outcomes of their service provision; in particular, to research the experiences and outcomes of people discouraged from pursuing start-up and to track the experiences and service needs of business starters from a range of backgrounds.
- Work with policy makers and enterprise support practitioners to devise innovative means of raising effectual business development skills among British Bangladeshi women employing Sarasvathy's (2008) theory of effectuation.
- Harness volunteer and placement processes in higher education to support British Bangladeshi women starting businesses, perhaps particularly drawing in the support of students with Bangladeshi heritage who may be able to communicate effectively with the women.

10. References

Al Dajani, H. and Marlow, S. (2013) 'Empowerment and entrepreneurship: theoretical and empirical insights', *International Journal of Entrepreneurial Behaviour and Research*, 19, 5, 503-524.

Archer. M. (2000) *Being Human*. Cambridge: Cambridge University Press.

Bourdieu, P. (1986) 'The forms of capital'. In J. Richardson (ed.) *Handbook of Theory and Research for the Sociology of Education*. New York: Greenwood.

Bradley, H. 1996. *Fractured Identities: Changing Patterns of Inequality*. Cambridge: Polity Press.

Brindley, C.S. (2005) 'Barriers to women achieving their entrepreneurial potential: Women and risk', *International Journal of Entrepreneurial Behaviour and Research*, 11, 2, 144–161.

Davidsson, P. and S.R. Gordon. (2012) 'Panel studies of new venture creation: a methods-focused review and suggestions for future research', *Small Business Economics*, 39, 853-876.

Ekinsmyth, C. (2013) 'Managing the business of everyday life: the roles of space and place in 'mumpreneurship'', *International Journal of Entrepreneurial Behaviour and Research*, 19, 5, 525-546.

Jayawarna, D., Rouse, J. and Kitching, J. (2013) 'Entrepreneur motivations and the life course', *International Small Business Journal*, 31, 1, 34-56.

Jayawarna, D., Rouse, J. and Macpherson, A. (2014) 'Life course pathways to business start-up', accepted for publication in *Entrepreneurship and Regional Development*, available online (<http://www.tandfonline.com/doi/full/10.1080/08985626.2014.901420>).

Jones, O., & Jayawarna, D. (2010) 'Resourcing new businesses: social networks, bootstrapping and firm performance', *Venture Capital*, 12, 2, 127-157.

Lee, R., Jayawarna, D., Tuselmann, H. and Rouse, J. (2011) 'Investigating the social capital and resource acquisition of entrepreneurs residing in deprived areas of England', *Environment and Planning C: Government and Policy*, 29, 1054 – 1072.

Ram, M. and Jones, T. (2008) 'Ethnic-minority businesses: a review of research and policy developments', *Environment and Planning C: Government and Policy*, 26, 352–374

Ram, M., Theodoracopoulos, N. and Jones, T. (2008) 'Forms of capital, mixed embeddedness and Somali enterprise', *Work, Employment and Society*, 22, 3, 427-446.

Rouse, J. (2004) *'Enterprise, Identity and Structure: A Longitudinal Study of Youth Enterprise Experiences'*, PhD thesis, Kingston University.

Rouse, J. (2010) *'Entrepreneur Labour Capacity Embedded In The TSOL In The Micro-Enterprise Household'*, presented at Diana International Conference on Women's Enterprise, Banff, Canada

Rouse, J. and Jayawarna, D. (2006) 'The financing of disadvantaged entrepreneurs: are enterprise programmes overcoming the finance gap?', *International Journal of Entrepreneurial Behaviour and Research*, 12, 6, 388-400.

Rouse, J. and Jayawarna, D. (2011) 'Structures of exclusion from enterprise finance', *Environment and Planning C: Government and Policy*, 29, 4, 659-676.

Rouse, J. and Kitching, J. (2006) 'Do enterprise programmes leave women holding the baby?', *Environment and Planning C: Government and Policy*, 24, 1, 5-19..

Rouse, J., Treanor, L. and Fleck, E. (2013) 'The gendering of entrepreneurship: theoretical and empirical insights', *International Journal of Entrepreneurial Behaviour and Research*, 19, 5, 452-459.

Sarasvathy, S. D. (2008) *Effectuation: Elements of Entrepreneurial Expertise*. Edward Elgar, Cheltenham.

Shane, S., and S. Venkataraman. (2000) 'The promise of entrepreneurship as a field of research', *Academy of Management Review*, 25, 217-226.

Van de Ven, A. H. (2007). *Engaged scholarship: A Guide for Organizational and Social Research*. Oxford; New York: Oxford University Press.