

Exploring the intersectionality of ethnicity, gender and entrepreneurship: a case study of Nepali women in the United Kingdom

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Abstract

Purpose – Entrepreneurs belonging to ethnic minority groups have emerged as a significant and more powerful element within the private sector, having considerable economic and social impact. Nevertheless, prior empirical research has indicated that each geographical area has distinct social and cultural obstacles that impact entrepreneurs in varying ways. Hence, the purpose of this study is to examine the difficulties and barriers faced by women entrepreneurs from diverse ethnic origins in the United Kingdom, a developed region, while managing their firms.

Design/methodology/approach – In this research, the cross-concepts of intersectional theory were used as the study's analytical framework. The research methodology involved conducting semi-structured face-to-face interviews with a group of 30 Nepali women entrepreneurs residing in the United Kingdom. A qualitative approach was employed, and thematic analysis was used to extract meaningful findings.

Findings – The study's outcomes underscore the emergence of social stereotypes as a salient factor affecting Nepali female entrepreneurs. Furthermore, the research identifies challenges and barriers, which fall into several cross-concept categories: those related to self-efficacy; family; social and cultural factors; business-related issues; access to financial resources; and ethnicity and work-based categorization. The findings might also have broader implications, benefiting ethnic female entrepreneurs in general, as well as ethnic communities and governmental and non-governmental organizations. Insights gained from the study can inform the development of tailored training and educational programs aimed at supporting and nurturing the entrepreneurial aspirations of ethnic women.

Originality/value – To the best of the researchers' knowledge, there is a dearth of empirical investigations that probe the challenges and barriers faced by Nepali women who have embarked on entrepreneurial endeavours in the UK. This study contributes to the limited literature knowledge on ethnic women entrepreneurs, by linking ethnicity, class and gender/sexual orientation, as well as business, family, personal and financial constructs. By adopting the cross-concept of intersectional theory, this study further contributes to the knowledge of the discriminatory realities of Nepali women entrepreneurs as they grapple with the complex experiences of running a business. By doing this, our study can contribute further to the knowledge of gender and entrepreneurship from the ethnic background of UK enterprises.

Keywords Ethnic entrepreneurship, Nepali female entrepreneurs, Business challenges, Cross-concept intersectional theory, United Kingdom

Paper type Research paper



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Introduction

Today, ethnic women's businesses are becoming popular and growing rapidly all over the world. In the UK, for example, there is a greater proportion of small businesses owned by ethnic minorities than those owned by native British people (Ram and Jones, 2008a, b; Cowling *et al.*, 2023; Dhaliwal, 2007). In terms of starting small businesses, there is a higher proportion of South Asians than native British and other ethnic minorities. Similarly, Ram and Jones (2008a) found higher rates of South Asian men and women owning businesses than those of other ethnic backgrounds. The report of the Office for National Statistics (ONS, 2018) shows that ethnic minority small businesses are an important and rapidly growing sector in the UK, and that among business owners, the South Asian ethnic minority is more strongly represented than other ethnic backgrounds. In the literature of entrepreneurship, ethnic women's entrepreneurship became an important study as late as the 1990s (Dhaliwal, 1998; Dawe and Fielden, 2005; Fielden and Davidson, 2012).

Ethnic businesses are typically microscopic in size, highly concentrated, geographically and labour intensive. They are in competitive markets and retail sectors with low barriers to entry but high failure rates, due to several challenges (Arslan *et al.*, 2022; Basu and Goswami, 1999; Ram and Smallbone, 2002). Business development in these sectors is challenging due to the competitive market and is associated with low rewards (Basu, 1998; Ram and Jones, 2008b). Further, when it comes to entrepreneurship, ethnic women are more disadvantaged, due to ethnicity and gender challenges (Carter *et al.*, 2015; Davidson *et al.*, 2010; Dhaliwal, 2000). For example, ethnic female entrepreneurs face more barriers to accessing business financing and suffer from ethnic discrimination that discourages them from seeking bank loans (Carter *et al.*, 2015). They also found that the development of women's businesses is generally hampered by poor knowledge of new technologies and restricted access to financing. Adding to these challenges, ethnic women do not seek employment or become entrepreneurs due to the fear of not finding suitable employment and fear of being discriminated against by others, regardless of whether they live in a developing or developed country (Carter *et al.*, 2015; Xheneti *et al.*, 2019). Moreover, ethnic women do not look for employment or seek to be entrepreneurs due to the fear of not finding proper employment and the fear of being judged (Pio, 2007).

In the UK context, no previous research has been conducted on Nepali women entrepreneurs. In fact, none of the UK censuses presents separate and accurate statistical data on self-employment of Nepali entrepreneurs in the UK. According to the ONS self-employment data, by ethnicity facts and figures, the Nepali population and Nepali self-employed workers are simply categorised as "other Asians". In 2011, however, Centre for Nepal Studies UK (CNSUK), the Directory of Nepalis (Individuals, Businesses and Organizations) listed around 271 businesses run by Nepali (male and female) entrepreneurs in the UK (CNSUK, 2012). In a short time, the immigration rate of Nepali arriving in the UK has increased, making them a rapidly growing ethnic minority group in the UK. Nearly 77% of the Nepali population lives in the South East of England and London (ONS, 2018). The main problem is that the rate of business start-ups by Nepali women in the UK is very low.

The United Kingdom has a notable influx of Nepali immigrants, constituting a fast-expanding ethnic minority group, with a significant proportion of this population residing inside their own community (CNSUK, 2012). Nepal is renowned for its rich cultural variety, which is reflected in the Nepali diaspora residing in the United Kingdom. This diaspora encompasses many caste systems and a multitude of religious beliefs.

In the context of the United Kingdom, it has been observed that the Nepali community does not experience caste-based prejudice (Gellner, 2017). A study conducted on the Nepali community residing in the United Kingdom revealed the presence of over 26 distinct ethnic groups characterized by varying caste systems. These groups encompassed Bahun, Chhetri, Newari, Gurung, Magar, Rai, Limbu, Thakali, Thakuri, Sherpa, Tamang, Dalit, Sunuwar,

Sunar, Sarki, Bhujel, Madhesi and Dewan (CNSUK, 2012). The religious composition of the population was as follows: 56% identified as Hindu, 25.9% as Buddhist, 3.8% as Christian and 1.7% as having no religion. A minority of individuals identified with other religions (ONS, 2018). The examination of the UK setting has significance in comprehending the complexities associated with Nepali women entrepreneurs from many castes operating enterprises within the nation.

Despite the increasing prevalence of ethnic women entrepreneurs globally, there is a significant lack of empirical research specifically focusing on Nepali women entrepreneurs in the UK. This group faces unique challenges due to the intersection of gender, ethnicity and immigrant status, which are not adequately addressed in existing literature. Previous studies have primarily focused on broader ethnic categories, often overlooking the distinct experiences and obstacles encountered by smaller, specific communities like the Nepali diaspora (Dhaliwal, 2000, 2007; Scott and Hussain, 2019). Understanding the challenges faced by Nepali women entrepreneurs is crucial for developing targeted support mechanisms that can enhance their business success and contribute to economic diversity. Addressing this gap not only helps in supporting a vulnerable entrepreneurial group but also provides insights into broader issues of gender and ethnic inequality in the entrepreneurial landscape. The lack of representation in national data, where Nepali entrepreneurs are often categorized under “other Asians,” masks specific challenges unique to this group. Preliminary evidence suggests that Nepali women face unique cultural and financial barriers, yet these issues remain underexplored in academic and policy discussions (ONS, 2018).

The main objective of this research, then, is to explore the various challenges/barriers faced by Nepali women entrepreneurs in their start-up and current businesses in the UK.

To achieve this objective, this study will answer the following research question:

RQ. What are the challenges/barriers faced by ethnic Nepali women entrepreneurs in their businesses in the UK?

In order to accomplish the stated purpose and address the existing knowledge gap, this research employed intersectional theory as a conceptual framework to investigate the practical challenges faced by Nepali women entrepreneurs in managing their own enterprises inside the United Kingdom. It provides a nuanced understanding of how intersecting identities shape entrepreneurial experiences and outcomes, offering new insights that can inform both theoretical development and practical interventions. This study aims to fill the identified research gap by using qualitative research methodologies, wherein data were gathered through the administration of 30 comprehensive interviews with Nepali women entrepreneurs residing in the United Kingdom. The present study aims to provide unique insights that will make a substantial contribution to the existing body of knowledge on the entrepreneurial activities of Nepali women in the United Kingdom. This research is particularly valuable due to the limited number of literature studies conducted in this particular setting. This study centres its attention on the theoretical framework of intersectionality and the obstacles encountered in prior empirical investigations. This study enhances the existing body of knowledge on gender, ethnicity and entrepreneurship by employing the cross-concept of intersectional theory as a conceptual framework. It aims to investigate instances of prejudice and the interplay between gender, ethnicity and social inequalities. Additionally, it seeks to comprehend the impact of the intersection of business, family, personal and financial factors on women’s entrepreneurial endeavours in the United Kingdom.

This research will be beneficial to all Nepali women entrepreneurs who are running a business or planning to start their own business in the future, in helping them understand the scope of business activities in the UK. The study will also benefit other ethnic minority entrepreneurs and their communities, increasing their understanding of entrepreneurial challenges and barriers.

Literature review

Ethnic minority women's entrepreneurship

Historically, a majority of academics have posited that the comprehension of women's entrepreneurship cannot be adequately achieved by the application of theories, since it has predominantly been elucidated through the lens of male entrepreneurship (Ahl, 2002). There is a debate on whether the term "entrepreneurs" inherently suggests assertiveness, self-reliance and forcefulness, which typically associated with men, unless it is explicitly stated that they are actually women entrepreneurs. Subsequently, in the late 20th century, there was a shift in the concept, as an increasing number of women entered the corporate world and the notion of women's entrepreneurship gained prominence (Ahl, 2002). The examination of ethnic women's entrepreneurship gained significance in the field of entrepreneurship literature only in the 1990s (Dawe and Fielden, 2005; Dhaliwal, 1998, 2000; Fielden *et al.*, 2003).

The field of ethnic entrepreneurship is undergoing significant transformations, both within immigrant communities (Clark and Drinkwater, 2000; Ram *et al.*, 2002) and among those directly engaged in ethnic communities (Chaganti and Greene, 2002; Gartner, 2004). According to Carter *et al.* (2015) and Mwaura *et al.* (2018), ethnic entrepreneurs experience financial success and company growth. However, their domestic well-being is not balanced due to the increased demand for household resources and the time pressure placed on family members. Ethnic women encounter several obstacles in their pursuit of entrepreneurship, mostly due to limited familial support compared to males, as well as a lack of recognition for their ideas and achievements (Pio, 2007). Ethnic minority women have a simultaneous presence of conflicting thoughts, aspirations and anxieties. The prospect of improved prospects in a foreign nation is accompanied by apprehension over potential failure, rejection and an inability to assimilate into a new country, all of which may stifle one's desire (Pio, 2007).

Despite these challenges, ethnic women entrepreneurs contribute significantly to economic diversity and empowerment. In this study, ethnic women entrepreneurship refers to business activities initiated by women from ethnic minority communities. These entrepreneurs often face unique challenges due to their intersecting identities, including difficulties in accessing funding, networking and overcoming societal expectations (Basu, 1998; Dhaliwal, 2000). This form of entrepreneurship is characterized by business activities undertaken by women belonging to ethnic minority communities, often reflecting their cultural heritage and addressing niche markets. These businesses can serve as a means of economic empowerment and social mobility for the women involved, while also contributing to the diversity of the economic landscape (Basu, 1998).

Challenges/barriers face by ethnic women entrepreneurs

Ethnic women entrepreneurs face various obstacles in starting up and developing their businesses, namely, difficulties in access to finance; family, personal and business-related issues; social and cultural factors; and ethnicity and gender work discrimination (Bradley and Boles, 2003; Carter *et al.*, 2015; Davidson *et al.*, 2010; Dhaliwal, 1998, 2007; Fielden *et al.*, 2003; Kwong *et al.*, 2009). The following section explores in further detail the main challenges/barriers faced by ethnic and women entrepreneurs while setting up and running their own businesses.

Self-efficacy

Women entrepreneurs in the UK face problems such as lack of physical access, lack of knowledge and low confidence levels (Fielden *et al.*, 2003). Most of the previous studies established that the majority of women entrepreneurs face challenges due to their lack of self-

confidence (Bradley and Boles, 2003; Dhaliwal, 2007; Fielden *et al.*, 2003; Jamali, 2009; Marlow and Carter, 2004; Morris *et al.*, 2006). It means they need role models to run their day-to-day business (Bradley and Boles, 2003). Moreover, Marlow and Carter (2004) suggest women enter into entrepreneurship but cannot maintain or expand their business due to personal problems.

The cultivation of self-confidence is crucial for the advancement of commercial endeavours. Insufficient self-confidence among entrepreneurs hinders their ability to effectively navigate problems and complicates the process of establishing a firm (Ullah *et al.*, 2016). According to Bradley and Boles (2003), women require a role model in their business. The majority of women become entrepreneurs at a young age, predominantly from an employment background, resulting in limited support for their ventures. Consequently, their sense of self-assurance in their business is diminished.

Family-related issues

Family is an essential topic area that arises in various forms in the study of ethnic businesses (Ram *et al.*, 2002). Family members play a vital role in establishing ethnic businesses and serve as mentors to potential successful entrepreneurs (Ram *et al.*, 2002; Dhaliwal, 2010). Family-related constraints provide significant obstacles for ethnic women entrepreneurs in some ethnic groups, mostly due to cultural norms and societal constructs associated with the traditional role of women as homemakers. Dhaliwal (1998) asserts that Asian women have a lack of familial support in comparison to men. Many Asian women assume a concealed position in their business, wherein they assist their husbands, dads or siblings, as they lack the ability to independently manage the firm. According to Bradley and Boles (2003) and Isaga (2019), ethnic women entrepreneurs have challenges in managing their businesses as a result of their childcare obligations. In Nepal, women entrepreneurs face patriarchal limitations, as they must navigate the demands of running their enterprises while adhering to conventional family responsibilities. This results in considerable stress and difficulties in achieving a work-life balance (Corrêa *et al.*, 2022; Xheneti *et al.*, 2019). Women entrepreneurs face more difficulties in effectively balancing their job and family commitments, as well as achieving a harmonious equilibrium between their professional and personal lives.

Social and cultural barriers

Most of the previous studies suggest that culture can act as motivation or as a barrier, depending on the way it is utilized by entrepreneurs. The majority of ethnic women seem to face problems in running businesses due to their cultural backgrounds (Carter *et al.*, 2006; Kariv, 2013). For example, Phizacklea and Ram (1995) found that ethnic minority entrepreneurs have restricted opportunities and face racism in the UK. Fielden *et al.* (2003) and Reyes and Neergaard (2023) mention the difficulty in maintaining relationships with staff: men do not want to work under a female boss or deal with women in general. Women are responsible for domestic and caring work rather than financial activities (Minniti, 2009). In addition, most women face more cultural and family barriers than men do (Dhaliwal, 2000) and cultural and societal norms that discourage women's participation in entrepreneurship (Corrêa *et al.*, 2022, 2024). Moreover, a critical review of published studies identified that Pakistani women entrepreneurs faced more discrimination than those from the Sikh religion, due to their Islamic values and lesser involvement in western culture (Ram and Smallbone, 2002).

Ethnic and gender work categorization

Most of the previous studies claim that ethnic women entrepreneurs face gender discrimination while running their current businesses, as a challenge (Carter *et al.*, 2015;

Collins and Low, 2010). Asian women have a double disadvantage because of their ethnicity and gender (Carter *et al.*, 2015; Davidson *et al.*, 2010; Dhaliwal, 2000; Smith-Hunter and Boyd, 1999). They face these double barriers in accessing financial support, not being able to seek financial support outside their community. Ethnic minority entrepreneurs have restricted opportunities and face racism in the UK. Men staff do not listen to a female boss, so it is hard to maintain relationships with staff. Carter *et al.* (2015) claimed ethnic entrepreneurs are much less involved in many types of activities, so they do not gain the skills and capabilities required for a successful business. Moreover, ethnic entrepreneurs have much less access to wider workforce knowledge (Bates, 2011; Lopes *et al.*, 2023). According to Rahman *et al.* (2018), ethnic minority entrepreneurs have difficulties in hiring staff, due to the changing immigration laws, and limited access to potential co-ethnic employees. According to Bradley and Boles (2003), the language barrier is no longer a major problem for ethnic women entrepreneurs. Some groups of ethnic minority entrepreneurs face problems due to lack of fluency in English but they are capable of dealing, in their own language, with people from the same ethnic group and only face difficulties when dealing with other people (Clark and Drinkwater, 2000). According to Gellner (2017), Nepali women face discrimination due to the existence of lower castes in Nepal; however, there is no caste discrimination in the UK. Ethnic women face discrimination, harassment and “the glass ceiling” in the workplace, so they decide to start their own business (Clark and Drinkwater, 2000; Kariv, 2013; Morris *et al.*, 2006). Nepali women entrepreneurs in Nepal mainly faced gender-based discrimination from society (Thapa Karki and Xheneti, 2018).

Business-related issues

Most of the previous studies found that ethnic minority entrepreneurs face challenges due to lack of business-related support to start a business (Ram *et al.*, 2002; Rath and Swagerman, 2016). Rahman *et al.* (2018) found that hiring staff is challenging, as ethnic entrepreneurs can offer only minimum wages and limited facilities. Carter *et al.* (2015) found that small-scale catering and retailers have high demand, which creates excessive competition in the UK market. South Asians and Chinese, particularly, face excessive competition from each other (Ram and Jones, 2008b). According to Rahman *et al.* (2018), ethnic minority entrepreneurs have difficulties in hiring staff, due to the changing immigration laws and limited access to potential co-ethnic employees. The complexity of government regulation is divided into four categories: tight immigration laws; strict local council laws; essential health and safety laws; and obtaining consent from local councils. Ethnic entrepreneurs mostly depend on co-ethnic international students as part-time staff, but international students can work only 20 h, if at all, due to changes in immigration laws (Rahman *et al.*, 2018).

Carter *et al.* (2015) found that ethnic minority entrepreneurs exhibit a reluctance to seek business help, mostly driven by apprehensions of potential rejection based on their immigration status, such as the visa status of asylum applicants. Women entrepreneurs have challenges relating to government taxation and regulations. It is worth noting that South Asians and Chinese individuals encountered the highest levels of rivalry with one another. According to Xheneti *et al.* (2019), Nepali women entrepreneurs in Kathmandu encounter many business-related obstacles, such as limited knowledge regarding the registration procedure and apprehensions over taxation. According to Corrêa *et al.* (2024), women entrepreneurs in emerging and developing nations have several business-related obstacles, such as limited access to business networks and mentoring prospects.

Financial access

All ethnic minority entrepreneurs face challenges in accessing formal loans and so must depend on their personal savings, families, relatives and informal networks (Chen *et al.*, 2022; Fielden and Davidson, 2012; Wingfield and Taylor, 2016). Most of the studies considered financial difficulties as the main challenge for ethnic women entrepreneurs (Carter *et al.*, 2015; Kwong *et al.*, 2009; Ram and Smallbone, 2002). Carter *et al.* (2015) observed that ethnic women entrepreneurs face challenges in obtaining credit and bank loans for their businesses, due to ethnic discrimination. They added that ethnic women entrepreneurs are discouraged from making applications for finance, for fear of rejection because they are immigrants. Kwong *et al.* (2009) confirmed that fear of failure and difficulty in accessing finance are the main barriers to setting up entrepreneurial activities. Ram and Smallbone (2002) identified a high level of discrimination regarding access to finance for ethnic minority businesses and only limited funding opportunities available for women. Corrêa *et al.* (2022, 2024); Rahman *et al.* (2018); and Surangi (2018) also found the financial aspect of the business startup and management to be the biggest barrier for women.

In summary, prior research has mostly examined the obstacles encountered by ethnic entrepreneurs, women entrepreneurs and ethnic women entrepreneurs. However, there is a notable absence of studies investigating the specific circumstances of Nepali women entrepreneurs in the United Kingdom. This research vacuum is evident in Table 1. This study aims to address the existing gap in the literature by investigating the problems faced by Nepali women entrepreneurs in the UK, specifically in the context of ethnic and women business owners.

Theoretical underpinnings

In feminist literature, the intersectional theory is widely recognized as both a theoretical framework and a worldview that centres on the interconnectedness of race, class and gender/sexual orientation. Intersectionality is a theoretical framework that elucidates the diverse experiences of certain groups of individuals, such as women, who encounter distinct life experiences due to the interplay of social notions and other social location identities. Kimberlé Crenshaw established the notion to comprehend the subjugation experienced by black women, emphasizing the various manifestations of prejudice they confront (Crenshaw, 1991). This theoretical framework places significant emphasis on the notion that the multifaceted nature of oppression cannot be adequately captured by one category. Consequently, it highlights the convergence of ethnicity, class and gender/sexual orientation with other social constructs, such as race (Crenshaw, 1991).

The existing body of research pertaining to intersectionality primarily focuses on the interconnectedness of race, ethnicity, class and gender/sexual orientation and its impact on individuals (Scott and Hussain, 2019). The concept of intersectionality has emerged as a significant theoretical framework within the academic community, providing a helpful lens through which to examine the complex and interconnected structure of social inequities and identities. In the field of entrepreneurship, the notion of intersectionality encompasses multiple intersections, such as the intersection of race and gender (Crenshaw, 1991), gender, ethnicity and religion, as well as the intersection of race/ethnicity, gender and social class (Scott and Hussain, 2019).

The phenomenon of intersectionality is frequently encountered by female entrepreneurs when confronted with obstacles pertaining to race, ethnicity, socioeconomic status and gender/sexual orientation (Fielden and Davidson, 2012). The aforementioned theoretical framework facilitates comprehension of individuals' intricate experiences and the influence of social ideas on their behaviours and choices. The application of the intersectionality

Table 1.
Summary of
challenges and
obstacles in previous
studies

Studies	Factors Self- efficacy	Family related	Social cultural	Ethnic gender work categorization	Business related	Financial access	Area of study	Country
Dhaliwal (1998, 2000, 2007)	✓	✓	✓	✓	✓		Asian Entrepreneurs	UK
Clark and Drinkwater (2000)				✓			Ethnic Minority in England and Wales	UK
Fielden <i>et al.</i> (2003)			✓	✓			Women	UK
Bradley and Boles (2003)				✓			South Asian	UK
Marlow and Carter (2004)	✓	✓					Female Self Employment	UK
Carter <i>et al.</i> (2006)		✓	✓				Women Entrepreneur	UK
Morris <i>et al.</i> (2006)	✓			✓			Women entrepreneurs	USA
Kwong <i>et al.</i> (2009)						✓	Ethnic Minority	UK
Ram and Jones (2008a, b)					✓		Ethnic Minority	UK
Minniti (2009)			✓				Women entrepreneurs	overall
Davidson <i>et al.</i> (2010)	✓			✓		✓	Black, Asian, Minority Ethnic female business owners	UK
Dhaliwal (2010)		✓	✓		✓		UK	UK
Bates (2011)				✓			Ethnic minority women	USA
Kariv (2013)			✓	✓			Women entrepreneur	overall
Carter <i>et al.</i> (2015)				✓	✓	✓	Ethnic Minority and women Entrepreneurs	UK
Ullah <i>et al.</i> (2016)	✓						Ethnic minority	UK
Rahman <i>et al.</i> (2018)				✓	✓	✓	Ethnic minority	UK
Thapa Karki and Xheneti (2018)				✓			Nepali Women	Nepal
Surangi (2018)						✓	Female entrepreneurs	Sri Lanka
Xheneti <i>et al.</i> (2019)		✓			✓		Nepali Women	Nepal
Reyes and Neergaard (2023)			✓				Women Entrepreneurs	Multiple

(continued)

Studies	Factors Self- efficacy	Family related	Social cultural	Ethnic gender work categorization	Business related	Financial access	Area of study	Country
Isaga (2019) Chen <i>et al.</i> (2022)		√				√	Female entrepreneurs Women Entrepreneur	Tanzania 62 countries
Lopes <i>et al.</i> (2023)				√			Portuguese social entrepreneurs	Portugal
Corrêa <i>et al.</i> (2022, 2024)		√	√	√	√	√	Female Entrepreneurs	Multiple
Source(s): Authors' own work								

theoretical framework is suitable for comprehending the intricate experiences of ethnic women entrepreneurs and examining the interconnections among social constructs, personal and business concepts, individual identities and instances of prejudice (Scott and Hussain, 2019). The application of intersectionality as a theoretical framework reveals that social constructs exert a substantial influence on the involvement of ethnic women in entrepreneurial activities. The study conducted by Corrêa *et al.* (2024) highlights the need to do research that recognizes the interconnectedness of gender with many social identities and contextual elements, including culture, location and socioeconomic level. It is important to comprehend these intricacies in order to develop focused interventions that effectively tackle the distinct obstacles encountered by various cohorts of female entrepreneurs (Corrêa *et al.*, 2022, 2024).

Ethnic women entrepreneurs such as Nepali women in the UK, face distinct obstacles stemming from the convergence of their ethnic background, gender and other social identities. However, limited research has applied intersectionality theory to analyse these complexities. This research used the theoretical framework of intersectionality to examine the interplay between gender, ethnicity and various social constructs such as age, socioeconomic status, religion and sexual orientation. Furthermore, it enhances the existing body of knowledge by including additional concepts derived from prior empirical research, addressing many difficulties pertaining to social and cultural, business, family, self-efficacy and financial concerns.

In the UK context, intersectionality theory helps to analyse how external factors like immigration policies and societal attitudes towards ethnic minorities further influence these women's entrepreneurial activities (Yuval-Davis, 2011). This approach not only highlights the challenges but also underscores the resilience and adaptive strategies employed by Nepali women entrepreneurs. This framework seeks to shed light on the intricate problems encountered by ethnic women in business and provide insights into techniques that might facilitate their achievements via an analysis of the interplay of different components. The framework seeks to enhance comprehension of the entrepreneurial experiences of Nepali women in the United Kingdom, as well as the influence of intersecting variables on their business pursuits, through the integration of theoretical concepts and empirical evidence.

The conceptual framework of the study (Figure 1) was primarily constructed using six cross-concepts, referred to as challenges/barriers, which were further elucidated in the literature review phase. A comprehensive review of prior scholarly research indicates that ethnic women entrepreneurs encounter a multitude of problems and constraints. The primary objective of this study is to investigate the potential challenges encountered by Nepali women residing in the United Kingdom, drawing upon the intersectional conceptual framework. By integrating intersectionality theory, this study aims to provide a nuanced understanding of the entrepreneurial landscape, informing targeted support and policy measures to better address the needs of ethnic women entrepreneurs in the UK.

Research methodology

The purpose of this paper is to identify challenges and barriers faced by Nepali women entrepreneurs while running their own business in the UK. To the researcher's knowledge, no previous studies have been conducted on Nepali women entrepreneurs in the UK. Due to the nature of the study, the qualitative method was applied, in order to understand and explore Nepali women's real-life experiences while running their own businesses. Qualitative methods helped to provide an in-depth understanding of the research problem and represent people's experiences, beliefs and problems (Creswell and Creswell, 2018; Saunders *et al.*, 2018).

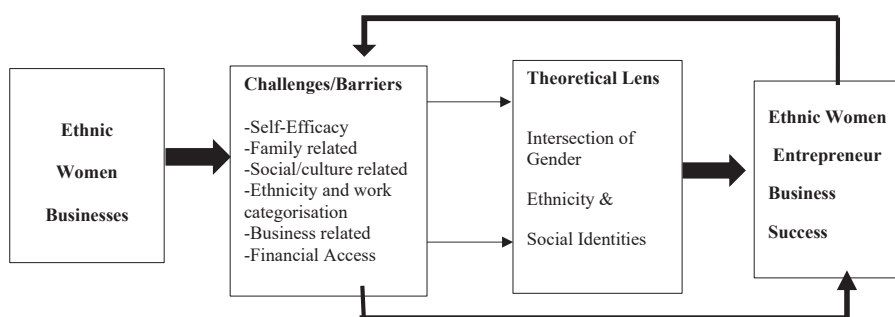
Data collection process and interview guide

The researcher chose face-to-face, semi-structured interviews to obtain in-depth information with clear perceptions and expectations and allow experiences to be expressed. According to Rao and Perry (2003), this method is useful to interpret and analyse qualitative information in terms of a person's opinions, experiences, knowledge, beliefs and attitudes related to important issues. All interviews were conducted on an individual basis, to make participants feel free to express their feelings, ideas and problems and to obtain clear answers. An audio recorder was used to record interviews, with permission from interviewees, and notes were taken at the time of the interview to ensure the accuracy of the analysis. Interviews were approximately 30–40 min in length.

Conducting interviews followed the usual steps: planning, developing instruments, data collection and analysis of data (Saunders *et al.*, 2018). The researcher developed a process of qualitative interviewing, followed in three stages: the planning and pilot study; conducting the actual interview for data collection and obtaining more interviews (Table A1 Annex 1). Firstly, the researcher created a list of potential participants through the Nepali Business Directory – Nepali women entrepreneurs who had already established their own businesses in the UK. A list of questions was prepared, as an interview guide. The researcher then conducted three pilot interviews and developed the final version of the interview guide after making necessary modifications (Table A2 Annex 2). In the second stage, the researcher conducted interviews to collect the primary data for the research. The interviews were then transcribed and the researcher began to develop codes and subthemes. In the third stage, the researcher reviewed the literature and transcribed the interviews again. At that point, the researcher realized that more interviews were needed to reach the category saturation point and therefore followed the second stage again. In qualitative research, data should be collected continuously until reaching the category saturation point, where no additional new information is gathered from the collected data (Saunders *et al.*, 2018). Category saturation point was observed after undertaking 23 interviews and, in total, 30 interviews were conducted. The researcher completed the coding procedure, developed a respondents' profile and, finally, identified the key concepts and themes, positioning all the generated key concepts under each theme.

Sampling criteria

This study applied a combination of snowball and purposive sampling techniques. The purposive sampling method helps describe and explain key themes from collected data and maximize variation from the sample (Saunders *et al.*, 2018).



Source(s): Authors' own work

Figure 1.
Cross-concepts
intersectional
conceptual framework

In this study, women were targeted on the basis of the following selection criteria (see [Table 2](#)):

- (1) Nepali Women entrepreneurs (only immigrant British Gorkhas, not British born).
- (2) Either operating in the service or manufacturing sector.
- (3) Running private or family businesses or with partnership business.
- (4) Living and running a business in London or South East England (Aldershot).

The researcher chose flexible and wide criteria, to include women with diverse businesses and perceptions. Snowball sampling techniques also helped identify further potential respondents, similar to those who suggested them. Using snowball sampling, the researcher was able to conduct face-to-face interviews with a wide range of women who were involved in establishing their own business by connecting individuals or by networking.

Data analysis

To analyse qualitative data, this study applied thematic analysis. Thematic analysis involves six steps: familiarizing yourself with the data; developing initial codes; looking for themes; revising the themes; refining and naming the themes; and generating the report ([Braun and Clarke, 2008](#)). In this study, the researcher followed all processes. Firstly, each recorded interview was transcribed into a Word document, and all the files were printed. The researcher then read and reread the transcribed interviews, to become familiar with the data. Next, open codes were developed, by naming key words or phrases and numbering each code for the data; the open codes were then grouped into similar categories (i.e. axial codes). The researcher finally produced a theme, combining all the categories according to the objectives of the research. The transcribed interview data were coded, in order to discover issues related to Nepali women entrepreneurs. For the purpose of analysis, all three stages of the coding procedure (see [Table 3](#)) were completed manually, without using any software. After completing this procedure, the researcher systematically listed all key quotes and sentences from the participants under the related theme and subtheme. The qualitative data analysis ([Table 3](#)) was the final step of data analysis.

Findings and discussion

The study's findings rely on [Table 3](#). Six main themes and their sub-themes were identified using cross-concepts of intersectional framework to address the research questions and objectives, which focus on the challenges and barriers experienced by Nepalese women entrepreneurs in the UK. These findings are further discussed in the study.

Self-efficacy

The results of the study indicated that a significant number of Nepali women encountered the obstacle of being female entrepreneurs. The primary factors contributing to a lack of self-efficacy are physical obstacles and a lack of confidence. They reported experiencing difficulties in working with confidence in the job owing to their lower physical strength compared to males, which is unchangeable. This makes it more challenging for them to do physical duties such as lifting, carrying and managing heavy things in their daily responsibilities. Respondent RE10 expressed:

The nature of the market is that I have to set up the store every day . . . It is quite difficult because my friend and I are both women. I think physical challenge is the biggest challenge as a woman.

No	Age	Nature of business	Type of business	No of staffs	Age of business	Service unit
RE01-SS	55	Hair and beauty salon	Partnership	6	10 years	All beauty treatment
RE02-ST	50	Beauty Salon	Sole Proprietorship, Family business, Multi business	3	7 years	All beauty treatment
RE03-SM	30	Beauty Salon	Sole Proprietorship	4	3 years	All beauty treatment
RE04-MD	31	Japanese restaurant	Partnership	7	3 years	Japanese food
RE05-RS	32	IT consultant	Sole Proprietorship	2	2.6 years	Software developer
RE06-LM	30	Japanese restaurant	Partnership	4	4 years	Nepalese food
RE07-JS	36	Vintage shop	Partnership	2	7 years	Vintage style clothes
RE08-AR	40	Dry cleaning shop and restaurant business	Family business Multiple business	8	15 years	Dry cleaning Nepalese catering
RE09-LG	36	Nepalese Restaurant	Family business	2	1 years	Nepalese food
RE10-BR	28	Handmade Jewellery shop	Partnership	1	1 years	Handmade ethnic jewellery
RE11-SS	42	Grocery Shop	Sole Proprietorship	4	2 years	All Nepalese product
RE12-SS	44	Beauty Salon, Chinese takeaway	Partnership Oldest business	7	7 years 2 years	Chinese food, all service
RE13-SR	29	Hair and beauty salon	Partnership	4	7 years	All beauty treatment
RE14-LG	29	Beauty Salon	Sole Proprietorship	1	2 and half years	All beauty treatment
RE15-NG	34	Hair and beauty salon	Partnership	3	6 years	All beauty treatment
RE16-MD	35+	Boutique shop	Sole proprietorship, multi business	2	8 years	All fashion and traditional dresses
RE17-GS	40	Grocery shop	Partnership family business	8	10 years	All Nepalese groceries
RE18-MD	32	IT consultancy	Sole proprietorship	3	3 years	Wedding design
RE19-RM	40	Clothing shop	Sole proprietorship	4	7 years	All product related to cultural clothing
RE20-LD	27	Handmade Jewellery shop	Sole proprietorship	2	4 years	Handmade Tibetan design
RE21-JR	39	Gold Jewellery beauty salon	Family run business	5	6 years	24 caret gold
RE22-BG	49	Manpower agency, Verma Jewellery	Family Business	2	3 years 1 month	All type of gold accessories
RE23-TG	42	Hair and beauty, service agent	Sole proprietorship, Family Business	2 35	5 years 18 years	All beauty treatment
RE24-BG	42	Glossary shop	Sole proprietorship, Family Business	3	7 years	All beauty treatment
RE25-SS	35	Nepalese grocery shop	Family run business	2	12 years	All Nepalese groceries
RE26-LR	38	Grocery shop	Family run business	4	11 years	All Nepalese groceries
RE27-BG	44	New tailor	Family run business	2	6 months	All Nepalese tailor service

(continued)

Table 2.
Participants
information

Table 2.

No	Age	Nature of business	Type of business	No of staffs	Age of business	Service unit
RE28-NG	43	Nepalese cafe restaurant	Family run business	2	7 years	All cafe
RE29-SS	35	Salon	Family run business	2	7 years	All Nepalese beauty and service
RE30-KR	54	Beauty salon	Partnership business	6	10 years	All beauty treatment

Source(s): Authors' own work

Table 3.

Coding information

Challenges and barriers faced by Nepalese women entrepreneurs						
Theme	Self- efficacy	Family related	Social and cultural issues	Ethnic and gender work categorization	Business related issues	Financial access
Sub-theme	Physical challenges	Lack of family support	Cultural barriers	Inadequate entrepreneurial skills	Operational issues	Financial support from family and relatives
	Lack of self confidence	Family barriers	Male dominated society	Language barriers	Location problem	Personal saving
		Lack of husband support	Women trouble more than men	Lack of skilled ethnic staff	Healthy Competition	Bank loan
		Work and family imbalance	Gender discrimination	Discriminated by other background people	Bargain and credit system	Fear of rejection
				Work categorization	Immigration issues	

Source(s): Authors' own work

The majority of women reported experiencing diminished self-assurance as a result of personal obstacles, such as the monthly menstruation cycle, pregnancy phases and parenting. These challenges hinder their ability to effectively manage their enterprises. Respondent RE03 elucidates the aforementioned issues:

Another thing is our periods come and, you know – we all know – three days are very hard for us but still you have to go to the shop, you have to look after the kids. Too many things as a woman and as a business woman . . .

The results derived from the fieldwork inquiry align with the conclusions reported in several other investigations. Based on the findings of [Chen et al. \(2022\)](#) and [Fielden et al. \(2003\)](#), the primary obstacles identified were insufficient self-assurance, limited knowledge and inadequate physical accessibility. Due to a lack of self-confidence, ethnic entrepreneurs require role models to effectively manage their daily company operations ([Bradley and Boles, 2003](#)). Another significant obstacle is the presence of personal obstacles, particularly the issue of being female. The results obtained from the fieldwork experience align with the conclusions of several prior research. [Marlow and Carter \(2004\)](#) and [Surangi \(2018\)](#) propose that women engage in entrepreneurship but encounter personal challenges that hinder their ability to sustain or expand their enterprises.

Family-related issues

The findings revealed family-related issues as major challenges in day-to-day business. Many women struggle to run the business due to lack of family support, lack of husband's support, family barriers and work-family imbalance. Most of the respondents reported that work and family imbalance is the foremost challenge, as they have to handle business and family at the same time, which is not easy. Most of them had started their business when their children were young so they faced difficulties handling the business, children and motherhood, as respondent RE05 said:

A specific challenge is to manage your house and your business-building, because starting a business does not mean that I can run away from the house.

Most of the women struggle to balance business and family life because of a lack of family support; they need to complete housework, look after children and family members, as well as manage everything in the business. Some respondents mentioned the difficulty of finding time for family and kids, complaining about busy schedules and insufficient time. Many were not supported by family; some women particularly complained that their husbands were not supportive. One respondent (RE12) said she started running the business after her husband's death, to support her children, but no family members or relatives would support her. As respondent RE15 said:

At that time, I had 2 children and my mother-in-law. My husband was doing just a part-time job and I had to do all the household stuff and run the parlour too, so it was really difficult. I had to wake up early, finish all household stuff, including cooking, and get the children ready for school. At 9 am, I had to reach my parlour to prepare everything because it was a new business and I had to work hard to get customers. Normally the salon closed at 7pm, but sometimes, when I was serving customers, it took longer, and when I got home it was late and my family said I was careless and didn't look after kids. But look at me! I had stress from my work and my family was not supporting me, so I had to do all the household stuff, which was really hard to manage.

Being an immigrant is another disadvantage to Nepali women; in Nepal, people still live as a joint family, where they receive massive family support at each step, and small children are looked after by family members. In the UK, most people are first-generation immigrants; they have no family members in the country and have to handle all the responsibilities themselves. Most of the respondents who had young children mentioned they could not afford childcare facilities as it's too expensive for young children. As respondent RE16 mentioned:

A Nepali entrepreneur who's doing business and has a family with a little one, travels here and there, dropping off and picking up and from school; it makes balancing life very difficult. You know, here everything is very expensive; you cannot afford a nanny full time when you are starting a business. Now I can afford it but still I love to look after own kids more. I am first generation here in the UK; there is no one to look after my kids.

As respondent RE08 said:

Being immigrants, we don't have our family members to support us, to help us, especially while my children were small. And sending them to childminders is not easy either. That was the main challenge I actually faced.

These findings validate the results of several prior research. According to [Dhaliwal \(1998\)](#), Asian women experience a lack of familial support in comparison to men. Asian women sometimes have a concealed position in their business, providing assistance to their husbands, dads or brothers, as they lack the ability to independently manage the firm ([Dhaliwal, 1998](#)). Conversely, the majority of Nepali women operate companies autonomously, especially in the absence of familial assistance. According to [Bradley and](#)

Boles (2003), ethnic women entrepreneurs have challenges in managing their firms as a result of their childcare obligations. This data substantiates the notion that Nepali women encounter challenges in achieving a work-life balance, mostly stemming from their decision to begin their entrepreneurial endeavours during their thirties, when their children were in their early stages of development. The study revealed that women have challenges in managing daily company operations, mostly owing to the interplay between ethnicity and gender.

This study enhances the existing body of literature by uncovering that a majority of the women involved in the study began their entrepreneurial ventures during their children's early years, resulting in challenges in maintaining a harmonious equilibrium between work and family responsibilities. Due to their status as first-generation immigrants in the UK, they lacked sufficient familial assistance, particularly in caring for their young children, as there was no direct help available to them. Furthermore, middle-class women were unable to afford childcare services due to their exorbitant cost. Dhaliwal (1998) asserts that Asian women receive less familial assistance in comparison to males. According to Bradley and Boles (2003) as well as Cowling *et al.* (2023), ethnic women entrepreneurs have challenges in managing their firms as a result of their childcare obligations.

Social and cultural issues

When running their current business, it was found that most women are dominated by social and cultural issues. There are cultural barriers, gender discrimination and a male-dominated society; women also cause more problems for women than men do. Most women face gender discrimination as a result of traditional cultural attitudes. One of the women (RE-12) said:

Even when women were running the business, the male staff did not listen to a lady boss, and the male staff do not want to be controlled by a female manager.

Women are experiencing a lack of assistance in comparison to men. These results align with the conclusions of several prior investigations. Furthermore, Dhaliwal (2000) conducted a study which revealed that women encounter a greater number of cultural obstacles compared to males. Moreover, a substantial body of prior research substantiates the notion that cultural norms, societal expectations and religious beliefs can significantly impede the progress of women (Reyes and Neergaard, 2023). From a theoretical perspective, cultural variables are perceived as obstacles faced by Nepali women in managing their daily business operations.

In some Nepali families in the UK, there is still the belief that women should look after the home and family rather than work outside. As respondent RE22 pointed out:

There is lots of difference. How easy it is for men to run a business; it's difficult for women. We have to face lots of challenges. Firstly, we have to give time to family. Secondly, we should be able to manage finance. For men, they only earn money and give it to family but, being women, we have to manage everything. From Nepal to London, family, community and everything else should be managed by women. That's the difference between men and women. People say women are supposed to cook, not men, but I don't agree with that.

The Nepali community still believes in a male-dominated society so women are not getting enough support to run their business. As respondent RE05 said:

People will follow a male leader more than a woman because society has still not accepted that females can run businesses; (they believe) they need a man to support them.

Nepali women are experiencing gender bias as a result of a society that is predominantly male. Phizacklea and Ram (1995) conducted a study which revealed that ethnic minority

entrepreneurs in the United Kingdom encounter limitations in terms of possibilities and encounter instances of prejudice. [Fielden et al. \(2003\)](#) highlight the challenge associated with sustaining connections with employees since men exhibit a reluctance to work under female supervisors or engage with women in a broader context. The existing body of research provides evidence that women tend to assume the primary responsibility for domestic and caring tasks, as opposed to engaging in financial pursuits ([Minniti, 2009](#)).

The findings show there are still many disparities in Nepali society. Nepali people do not treat a daughter and daughter-in-law equally, even though both are women; the daughter-in-law is not allowed the freedom a daughter would have. The findings suggest that in the Nepali community, women create more problems for women than men do; the women do not like to see another woman's progress, so they backbite a lot and try to pull them down. Respondent RE19 claimed:

There were so many challenges from our own people as well. People backbite, especially women. I found that women were talking too much about other women, those were big challenges in running the business. When I was not doing business, they were talking behind my back and when I started business, they were telling too many stories . . . but I will not engage with negative people and I will do my best.

The findings validate the existence of social and cultural obstacles, stemming from cultural norms and convictions. In Nepali culture, the customary societal norm is to reside in a collective household, where women assume the position of caretakers responsible for the family, rather than engaging in external employment and are subject to male dominance. [Ram and Smallbone \(2002\)](#) showed that Pakistani women entrepreneurs encountered greater prejudice compared to their Sikh counterparts, mostly due to their adherence to Islamic principles and little engagement with Western society. In contrast to Islamic women, Nepali women entrepreneurs are not subject to religious constraints. The majority of Nepalis come from diverse religious origins, primarily adhering to Hinduism and Buddhism. No issues pertaining to religion were reported by any of the participants, as they demonstrate respect for other religions and see their own religion to possess greater flexibility compared to Islam. Another growing observation is that women tend to exacerbate challenges for other women more than males, as they exhibit a reluctance to acknowledge the advancements of other women and consistently engage in derogatory behaviour against them.

Ethnicity and work categorization

The findings from the fieldwork investigation confirmed that Nepali women are running business in their ethnic community with their co-ethnic staffs. They fulfil the demand for ethnic products and services, mostly limited within their own community, but they are not free from challenges; mostly they struggle due to inadequate entrepreneurial skills, language barriers, lack of ethnic staffs, discrimination, caste system and work categorization. Some of the respondents felt, as immigrants, they could not develop the skills required for current market demands and that British-born people did not trust their products and services. As respondent RE05 said:

Another challenge was our background; we were not born here. Basically we are Asian and just living here and that is a factor that makes it difficult to communicate with people and ask them to trust and use our services.

Similarly, some of the respondents claimed they were not able to develop their entrepreneurial skills, due to lack of proper training related to their business field. Most

respondents with a beautician background were finding it difficult to find relevant training, as respondent RE15 explained:

In the UK, I see only white people's seminars regarding beauty training; it doesn't match our Nepali community . . .

The majority of women possess insufficient entrepreneurial talents, hence posing challenges in cultivating the requisite skills and attributes sought after in the contemporary market. In the beauty industry, individuals from many ethnic backgrounds require specialized training and seminars to enhance their abilities and effectively cater to their clientele. The findings are corroborated by prior research; [Carter et al. \(2015\)](#) said that ethnic entrepreneurs exhibit less engagement in various activities, hence impeding their acquisition of essential skills and capacities crucial for achieving company success. According to [Bates \(2011\)](#), ethnic entrepreneurs face limited access to a broader range of labor expertise.

The findings identify the language barrier faced by Nepali women entrepreneurs in their day-to-day business. Some respondents felt awkward dealing with customers and suppliers, as English was not their first language. Some said they tried to speak English, after practising a lot, but people did not understand their different accents. Respondent RE01 explained her feelings:

Sometimes, it's difficult because we don't speak English all the time; we speak our own language, so they feel little bit hesitant. When I came to London, my English was zero. Every day was disappointing because of my weak English, and the way they speak, with totally different accents.

On the other hand, some respondents mentioned that the English language is not a priority, as they are running businesses in their own community and dealing mostly with their own people. They face problems in dealing with paperwork, however, but have support from their family members. Respondent RE22 said:

I definitely faced language problems. Being involved in own community, we were focused on our own language. I never had to go outside the community but it's not like I cannot do it. I can tackle the challenges I face, even if I do not have good English, because my business is specially focused on my own community and dealing mostly with own people.

The findings unequivocally indicate that a limited number of women encounter language barriers, with the majority of them acknowledging that language does not constitute the primary obstacle to operating their own enterprises. This study corroborates the conclusions drawn in several other research. [Bradley and Boles \(2003\)](#) assert that the language barrier no longer poses a significant obstacle for ethnic women entrepreneurs. Certain ethnic minority entrepreneurs encounter challenges stemming from their limited proficiency in the English language. Nevertheless, they are able to effectively communicate with individuals from their own ethnic group using their native language but encounter difficulty when interacting with others ([Clark and Drinkwater, 2000](#); [Isaga, 2019](#)). The majority of Nepali women have acquired proficiency in the English language since their early school years, indicating that English proficiency is not a significant obstacle for them.

The findings show that ethnic women in business are discriminated against (harassment and racism) by people of other backgrounds. For example, people do not easily trust women dealing with suppliers and customers; they do not get good business offers, such as discounts, or promotion of their products and services, compared with men. Some respondents claimed they face physical and verbal harassment, such as being asked for dates or for dinner, or men trying to touch them physically. Respondent RE20 said:

There is some kind of racism, I would say. (In business) I have used different approaches and I have seen they favour their own (white) people more than us. Once I talked with a male manager about setting up a business. I went for a casual meeting – I made an appointment – and when I went there he wasn't serious at all and, when I showed him my documents for a proposal – a kind of presentation, business plan – he was asking for a coffee and a date and that was a kind of harassment for me; and he was trying to touch me.

Respondent RE23 added:

We have to face those types of harassment when we serve men. We did, but since we stopped men coming in we don't see that type of thing.

Nepali women belonging to the middle class in the business sector consistently encounter various challenges stemming from racism, discrimination and caste-related factors. Prior research has substantiated the notion that ethnic women encounter prejudice, mistreatment and the hindrance known as “the glass ceiling” in professional settings, prompting them to establish their own enterprises (Clark and Drinkwater, 2000; Kariv, 2013; Morris *et al.*, 2006).

Moreover, the study found the lack of skilled ethnic staff to be a major problem for most respondents. They are running small and medium businesses and people are not interested in working in small industries. Most of the women were running businesses related to their ethnic products and services, in a niche market, where their ethnic community was located and most of the customers preferred to use their own language. The demand for staff of their own ethnic background is high – mainly in grocery shops, ethnic restaurants and beauty salons – but it is difficult to recruit skilled ethnic staff. The findings show that even staff who are hired are not stable. Once they have been trained and have built their confidence levels, they look for better, larger companies. As respondent RE16 added:

... staffing wise, it's also very challenging because you can hardly get skilled people, especially in London. I need a very skillful staff, it has to be perfect. It is very expensive with high labour costs to start business. These things are all challenging; that's why people think so much before doing business ... Staff also know that demand is very high.

In addition, they face challenges due to a scarcity of proficient ethnic personnel and the inability of small businesses to offer comprehensive amenities to their workers. Furthermore, there is a reluctance among individuals to collaborate with ethnic individuals. This conclusion is derived from a prior study conducted by Rahman *et al.* (2018), which revealed that the recruitment of personnel posed significant difficulties due to the restricted resources and minimum salary offerings available to ethnic businesses.

Moreover, the findings showed that Nepali women suffer from discrimination within their own community due to the caste system, as in Nepal. Most Nepali women entrepreneurs are “middle” class but they belong to many different caste systems in their own culture, language and traditions; the caste system still exists in some parts of the UK where Nepali people are living. Some respondents mentioned people of other castes do not want to buy from their shops. As respondent RE19-RM reported:

I am facing discrimination from the customers, who say “This shop has people of a different caste, let's go to our own people's shop”. That hurt me so much; discrimination from your own people would upset you ... Other challenges were also from our own Nepali community, because I do not belong to the Gurung or Magar, or a different family caste, or I do not belong to an army family. In this town, they make a group from their own caste, from the same village group, from the same town, from the same Anchal, the zone and group of ethnicity group or from the army background ... we've been discriminated against, by these type of behaviours

Within the Nepali community, work categorization still exists, where people divide work according to their caste system; in Nepal, lower caste people work in labouring jobs and higher caste people work professional jobs. Some respondents still faced this challenge, as Nepali people do not want to do labouring jobs. Respondent RE17-GS complained:

One stupid thing in our society is that people do not respect jobs; for example, some people want to work with us and join us, and customers from same background – Nepali customers – brainwash the staff: “Why you are working here? You will get so many things from outside companies?” But do they think about how much they would need to struggle in other companies?

Nepali women are discriminated against by their own community in the UK, just as in Nepal. Some respondents reported that customers did not like to buy from their shop because they were from a different caste. According to (Gellner, 2017), Nepali women face discrimination due to the existence of lower castes in Nepal, but there is no caste discrimination in the UK. This observation is not supported by the findings in this study.

The caste system and work categorization are emerging barriers in the Nepali community. People still have an attitude that, in Nepal, lower caste people work as labourers and higher caste people work as professionals. Most of the women face problems in hiring Nepali staff because they do not want to do manual jobs and look for jobs in big companies with excellent facilities, which Nepali entrepreneurs cannot provide.

The findings from the fieldwork investigation confirmed that Nepali women are facing discrimination due to the intersection of gender, class and ethnicity. They have difficulties as they are running a business in an ethnic community and are limited to ethnic products and services.

Business-related issues

It is commonly accepted that running a business comes with many challenges but, in the case of Nepali women entrepreneurs, the findings revealed most of the respondents faced problems such as operating issues, location problems, lack of skilled staff, healthy competition, the bargain and credit system and immigration issues. Most of the women faced operating problems with suppliers, and dealing with customers is also a big challenge, especially in the beauty sector. Many clients complain about services to get benefits, such as more treatments, extra facilities or money back. When they first opened their business, some women had difficulty in getting loyal customers and advertising their products and services. Most respondents were running a business while their children were small. As respondent RE14-LG explained:

The main challenge after starting the business was getting customers. It was hard to approach people about my services, even when I had customers. I had a hard time because when I opened my salon, my baby was just 9 months old and she was with me all the time. When I was serving customers, my baby used to disturb me; she cried and I had to stop and look after her, rather than serve customers. It was really challenging.

Some respondents have difficulty finding a proper location because of the expense, poor location and insufficient floor area in the UK. As respondent RE28 acknowledged:

It will take time, I know that, because I do not have a really big space; I have only 25 seats in the restaurant. Lots of customer say “Can you do a booking of 50 or 60 people?” but unfortunately I do not have room to book all those people.

This result agrees with the findings of many previous studies (Carter *et al.*, 2015) found that ethnic minority women face these market barriers.

The competition is another challenge for the respondents. When they started the business there was no competitor in the same field; however, later, when people find it is a profitable business and demand is high, everyone starts the same business. As respondent RE02 explained:

Yes, it's very challenging, because of competition in this field beauty salon. Everyone wants to offer this service; there's tough competition and its very challenging.

However, some of the respondents mentioned the benefit of doing business in their own community. They have healthy competition and support each other as women entrepreneurs, even in the same sector. Respondent RE23 stated:

Yes, there's healthy competition. If a customer asks for bridal make up and she might also want another bridal service, they will say "Oh, you can go there, they will do this service". That's a type of healthy competition. When someone comes here for a men's haircut, I would say, "I don't provide service for men, but you can go there". That type of support is good.

Women entrepreneurs establish enterprises in a specialized market devoid of competitors, although subsequently, others initiate like enterprises, so encountering competition. The aforementioned findings are consistent with prior research that has demonstrated a significant demand for small-scale catering and retail establishments, resulting in heightened competitiveness within the UK market (Carter *et al.*, 2015). According to Chitac (2023) and Ram and Jones (2008a), South Asians and Chinese individuals experience a significant level of rivalry from one another. Conversely, several women observed a robust rivalry in conducting business inside their local community, as they provide mutual assistance despite operating enterprises in the same industry. Women who own enterprises within their local community provide a conducive environment for healthy competition, characterized by their exemplary conduct towards one another, equitable treatment of all consumers and absence of ego conflicts.

Employers are not allowed to hire illegal immigrants for work, and international students are allowed to work only 20 h a week. The rules are changing all the time, though, so some respondents face huge barriers related to immigration issues. They are lacking in skilled staff, but they can no longer hire students, even if there is a high demand for ethnic employees; if they hire students they will be heavily penalized. As respondent RE22-BG explained:

We had to face lots of problems after we started the agency. Let's talk about students. Lots of siblings of students migrated here, legally, in 2009. All of them were allowed to work twenty hours. Later on, over a period of time, the government made strict rules and their visas were also about to expire. In spite of this, the factory demanded them, even if they had visa issues, but they couldn't work without avisa. We had to face these types of problems a lot.

Respondents are lacking skilled staff, even if there is a high demand for ethnic employees. These findings confirm the findings of many previous studies. According to Rahman *et al.* (2018), ethnic minority entrepreneurs have difficulties in hiring staff, due to the changing immigration laws and limited access to potential co-ethnic employees. Ethnic entrepreneurs mostly depend on co-ethnic international students as part-time staff, but international students can work only 20 h or not work at all, due to changes in immigration laws (Rahman *et al.*, 2018). According to Carter *et al.* (2015), ethnic minority entrepreneurs are not ready to seek business support because of fear of rejection due to their immigration status – for example, visa status of asylum seekers.

Another major problem faced by the respondents is the bargaining and cash-credit system. Most of the respondents reported that many customers want bargain prices and have a credit system because they do not understand the UK system, as they have low literacy levels. Respondent RE21-JR said:

The major challenge is we have more Nepali clients and they tend to bargain a lot. In the UK there is no such bargaining culture, so it becomes difficult when such clients show up. It's really hard to deal with Nepali customer who always ask for discounts and credit.

The majority of Nepali consumers, as reported by most women, express a preference for deals and the cash credit system, both of which continue to be prevalent in Nepal. Many individuals have relocated to the United Kingdom as former Gurkha families and possess limited knowledge regarding the UK system. Hence, the primary elements that are developing in this aspect of the study are healthy competition and a negotiating mechanism.

Financial access

The findings from fieldwork experience showed that Nepali women struggled to get bank loans, for fear of rejection. Most respondents managed their initial finance from personal savings and the second source of finance was family, particularly, from their husbands, as well as friends and relatives and family property back home. Respondent RE05 reported:

It was a mixture of everything, actually. I had savings, I borrowed from family and I borrowed from the bank. I have to invest huge amounts of money and only one source is not enough.

The findings revealed financial difficulties faced by Nepali women who needed funds from banks. They claimed that it was hard to obtain the huge investment needed for starting up and running their current business; personal savings only were not enough, and some of them needed to access bank loans. Some respondents found it difficult, as respondent RE17 explained:

I would like to renovate my shop because it has been here 12–13 years. I have not done anything, as it takes lot of money. If the government provided this type of loan support and grant . . . but government doesn't provide anything . . . If you go to the bank, the interest rate is very high. Besides that, they used to provide it, but not now, because they want something as guarantee, like a house or something, and this is not possible for us. They do not trust us without a guarantee now. That's a problem for us.

Respondents have a fear of rejection. It is difficult to access a bank loan, as they need to provide so many documents, such as a business plan, to guarantee for the loan. It is a long process and, even if the bank agrees to provide a loan, it comes with huge interest rates. Ethnic women also have difficulties in meeting the banking regulation criteria. They also had difficulties related to being ethnic women. This result confirms the findings from previous studies ([Ram et al., 2002](#)), which concluded that ethnic minority entrepreneurs face difficulties in accessing finance due to ethnic discrimination. Similarly, [Carter et al. \(2015\)](#) mentioned that immigrant women entrepreneurs are discouraged from making an application for bank finance and face a greater chance of being rejected. Ethnic women entrepreneurs' fear of rejection stops them from applying for loans for their business ([Carter et al., 2015](#)). This is true in the case of Nepali women entrepreneurs, who report fear of rejection, fear of high interest rates and difficulties due to being ethnic women entrepreneurs.

Typically, Nepali women entrepreneurs did not require financial assistance from traditional banking institutions. The primary factor contributing to this phenomenon was the possession of personal savings by the majority of individuals, stemming from their prior diligent efforts and adherence to a savings-oriented mindset. Following marriage, a significant proportion of Nepali individuals begin to collectively accumulate funds for future use. The majority of immigrants who establish businesses in the UK come from affluent backgrounds in Nepal, enabling them to secure financial assistance and support from their family, friends and relatives in their native country. Several prior studies, such as [Arslan et al. \(2022\)](#) and [Rahman et al. \(2018\)](#), have found that the primary obstacle for women in

starting and managing businesses is the financial element. They effortlessly secured the initial funding for their firm, relying on financial assistance from family, friends, relatives, microfinance institutions and assets in their native country.

This paper has identified the possible challenges/barriers of Nepali women entrepreneurs while running businesses in the UK. Our study's framework (see Figure 2) represents the various categories of challenges and barriers faced by ethnic women entrepreneurs in the UK. They are grouped into six main Challenges: Business Related; Family Related; Social and Cultural; Ethnic and Work Categorization; Financial access; and Self Efficacy.

Conclusions

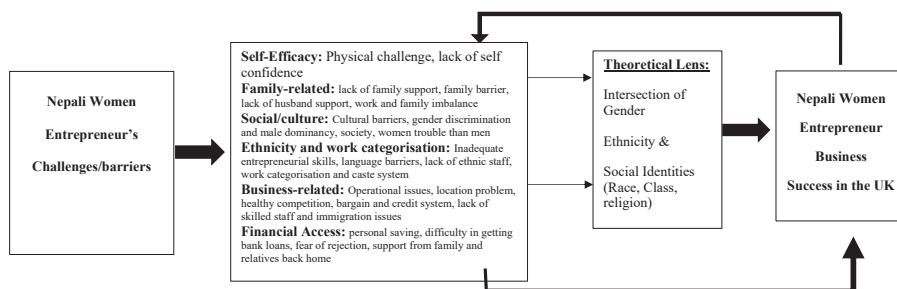
This research emphasizes the diverse obstacles encountered by Nepali women entrepreneurs operating in the United Kingdom, providing insights into the ways in which gender, ethnicity and social class intersect to influence their entrepreneurial endeavours. The aforementioned findings offer significant contributions to our comprehension of gender, ethnicity and entrepreneurship by shedding light on the particular obstacles faced by Nepali women residing in the United Kingdom.

Prior studies on women entrepreneurs have identified gender, social and cultural factors as significant obstacles. In the context of ethnic women entrepreneurs, it has been shown that ethnic women face prejudice and bias based on their gender and ethnic background. The study's findings validated that Nepali women face significant challenges pertaining to gender, ethnicity and social identities. These challenges encompass self-efficacy, family dynamics, company operations, financial matters, as well as social, cultural, ethnic and occupational categorizations while establishing businesses in the UK. The aforementioned problems and limitations are indicative of the interplay of gender, ethnicity and social identities in the experiences of Nepali women entrepreneurs.

This study utilizes the cross-concept of intersectional theory as a conceptual framework to examine instances of prejudice and the interplay between gender, ethnicity and social inequalities. It aims to comprehend the impact of the intersection of business, family, personal and financial factors on the entrepreneurial endeavours of women operating businesses in the United Kingdom.

Contributions

This research enhances our comprehension of the phenomena of ethnic women entrepreneurs in numerous ways. The study highlights a significant deficiency in the existing body of research about ethnic and Nepali women entrepreneurs in the United



Source(s): Authors' own work

Figure 2.
Challenges and
barriers faced by
ethnic women
entrepreneurs in
the UK

Kingdom. The primary empirical contribution of this study is to validate the absence of prior research pertaining to ethnic women of Nepalese descent residing in the United Kingdom. The main aim of this study is to address the existing information gap by examining the experiences of Nepali women entrepreneurs in various business contexts in the UK. The study specifically focuses on the obstacles and barriers they face.

In relation to the literature, our findings further contribute to the knowledge of gender, ethnicity and entrepreneurship. Regarding gender, in the UK, Nepali women entrepreneurs are not confident in running business due to physical challenges, problems dealing with suppliers and customers complaints and more harassment and racial discrimination. Based on the ethnicity background, they have difficulty in accessing finance from banks, dealing with government and immigration rules and regulations, maintaining goodwill in business and dealing with customers' desire for bargains and a credit system. Women are discriminated against by Nepali people of different castes, so they struggle to have loyal customers as most of the customers prefer their own caste. Women lack skilled ethnic staff as people don't want to work in small, middle-class ethnic businesses. They are limited to their own community and not able to expand their businesses, as they are lacking in entrepreneurial skills, knowledge and networks and have language barriers. Lastly, in the literature of entrepreneurship our emerging finding contributes that most of the women are communitarian entrepreneurs who run business to fulfil the scarcity of ethnic facilities in their community. This is because, in the context of UK, Nepali women have more complex business challenges in being middle class, Asian and women.

Furthermore, our research makes a valuable contribution to the existing body of literature by uncovering several emerging factors within the realm of business. Specifically, we highlight the significance of healthy competition and a bargaining system in facilitating the success of Nepali women entrepreneurs. This is attributed to the fact that women entrepreneurs in Nepal benefit from healthy competition and mutual support, even within the same sector. The majority of participants indicated that a significant number of clients desire competitive pricing and utilize a credit system due to their limited comprehension of the UK system, stemming from their poor levels of literacy. Many individuals have relocated to the United Kingdom as former Gurkha families and possess limited knowledge regarding the UK system.

Another emerging finding within the theme of social and cultural related that women cause problems for women more than men do, as because of jealousy they don't like to see other women's progress and always try to put them down.

By applying the cross-concepts of the intersectional framework, the study contributes to understanding the discriminated experiences of Nepali women entrepreneurs as they navigate the complexities of running a business in the UK. The findings highlight the disadvantages and inequalities faced by Nepali women in the UK due to the intersection of gender, ethnicity and social identities. Moreover, the study expands on existing concepts by incorporating additional factors such as business, family, personal and financial issues. By introducing a cross-concept framework, the study enriches intersectional theory, demonstrating that various factors beyond ethnicity, class and gender/sexual orientation impact ethnic female entrepreneurs.

Implications

This study offers several key implications that are shaped by the specific contexts of the UK and Nepal, as well as the broader literature on ethnic, gender and entrepreneurship issues.

This study's implications are significant for both academic literature and practical policy-making. In the context of the UK, the findings highlight the need for policies that address the unique challenges faced by Nepali women entrepreneurs, such as navigating immigration

regulations and financial systems and overcoming societal biases. These policies should focus on providing better access to financial resources, targeted business training and supportive networks that consider the cultural and social contexts of these entrepreneurs.

In the Nepalese context, the study offers insights into how cultural norms and traditional gender roles influence the entrepreneurial ambitions and experiences of Nepali women, even when they operate in a different country. Understanding these cultural dynamics is crucial for developing interventions that support Nepali women both within Nepal and abroad.

The researchers believed that this study would be beneficial for all Nepali women entrepreneurs who are running a business or planning to set up their own business in future, to understand the scope of doing business in the UK. From the policy perspective, this study helps to understand women's practical and strategic needs and support within this ethnic group. Moreover, this study will benefit all ethnic minority entrepreneurs and their communities to identify entrepreneurial opportunities.

From a broader perspective, this research contributes to the ethnic, gender and entrepreneurship literature by emphasizing the importance of intersectionality in understanding the complex realities faced by Nepali minority women entrepreneurs. It underscores the need for inclusive policies and support systems that are sensitive to the diverse identities and challenges of these women, thereby fostering a more equitable entrepreneurial environment.

Limitations and future research agenda

While this study offers valuable insights, it is essential to acknowledge its limitations and outline a comprehensive agenda for future research. Given the scarcity of literature on ethnic women entrepreneurs in the UK, future studies should aim to fill this gap by conducting more extensive and nuanced investigations. Moreover, expanding the scope of inquiry to include comparative analyses and longitudinal studies can provide deeper insights into the dynamics of gender and entrepreneurship over time and across contexts. Additionally, exploring the intersectionality of gender, ethnicity and entrepreneurship in other cultural and geographical settings can enrich our understanding of this complex phenomenon and inform more contextually relevant interventions. Overall, by embracing a multifaceted research agenda, we can continue to advance our knowledge of Gender, Ethnicity and Entrepreneurship and drive meaningful change in the entrepreneurial landscape.

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Annex 1

Stage 1	Selected Nepalese businesses	Developed contact list by finding the location of Nepalese minority businesses
	Created interview guide	Based on the research objectives and literature review (from a list of 41 questions and explanation choose 23 interview questions)
	Conducted pilot interview	To meet the research objective Three Nepalese women entrepreneurs
Stage 2	Developed revised interview guide	Made necessary corrections in questions and made them understandable to interviewee (reduced to 19 interview questions)
	Actual interviews Conducted	Booked interview appointment by contacting potential participants
	Recorded and transcribed interviews	Mobile and recording device were used to record the interviews and transcribe in a word document
	Key concepts (open coding)	Printed all transcribed interviews and coded them by reading again and again
	Key sub-themes (Axial coding)	Categorised all related open codes into subthemes
Stage 3	Key themes (Selective coding)	Positioned all categorises underneath the themes
	Additional interviews conducted	After reviewing literature review and all collected interviews
	Analysed all interviews	By following stage 2 and stopped undertaking interviews
	Identified emerging concepts	
	Summarised all key findings	

Source(s): Authors' own work**Table A1.**
Interview Process

Annex 2

- What type of business are you running? Why did you start this particular business could you please tell us your story?
- Could you tell me the major product or services of your business?
- What are your target clients/customers? (local or International)
- Why did you choose London to start up your business?
- Have you established any relationship or membership with your own community? If yes, do these networks help in the start-up and success of your current business?
- What are the challenges that you faced to start up and run your own business?
- Do you feel that there are specific challenges associated with being women in business? If so, what are they?
- Describe any language barrier, discrimination or cultural barrier that had you to overcome?
- How did you manage your finances for your business? i.e. personal saving, loans from bank, family, friends etc. Did you find difficulties getting finance to start up your business?
- Have you ever faced challenges to start and develop business in the UK in terms of local rules, regulations, building relationships with suppliers and customers etc.?
- Is there anything else you would like to say about being a woman in business?

Source(s): Authors' own work**Table A2.**
Interview protocol

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Dr Anju Maharjan is Lecturer/Assistant Professor in International Business at the Executive Business Centre of the Business School. Anju completed her DBA in Business Administration studies with specialization in (Ethnic Women Entrepreneurship) from the University of the West of Scotland, Paisley, UK. Anju obtained her Master of Science (MSc) Management in Finance from BPP University, UK. Prior to that she completed Master degree (MBA) in Business Management and Bachelor degree BA (Hons) Accounting and finance management from the University of Sunderland, UK. Prior to her academic career, Anju held an accounting profession for several years and had an entrepreneurial background through involvement in her family running Business in the UK.

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