

Enterprise support services among displaced women entrepreneurs in Glasgow

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Abstract

This study intends to critically assess the mainstream enterprise support service provider agencies in Glasgow. A topic which fits with the conference track “*Entrepreneurship, Innovation and Family Business - Women entrepreneurship*”. The literature review suggested that enterprise support agencies tend to not only lack engagement with displaced women entrepreneurs (Mwaura et al., 2018; Edwards et al., 2016; UNHCR, 2021; Savazzi et al., 2020; Abebe, 2023) but also displaced women entrepreneurs do not trust these agencies (Nijhoff, 2019; Bikorimana & Nziku, 2022). A qualitative research study based on semi-structured, face-to-face interviews with seven mainstream enterprise agencies responsible for providing business support services in Glasgow was conducted. These study findings reveal poor engagement due to immigration constraints; lack of social network; as well as lack of contact with displaced women entrepreneurs.

Keywords: *Enterprise support, Women entrepreneurs, Support agencies, Constraints, Displaced minority, Glasgow*

1. Introduction

Globally, the displaced population continues to rise, reaching a record high of 32.5 million (UNHCR, 2023), causing a humanitarian disaster that affects both developing and developed countries. For many decades, wars, conflicts, and violence were observed in developing countries, particularly in Asia, Africa, and South America, but with the Russian invasion of Ukraine in 2022, the Ukrainian displaced population reached a record high of 8.1 million across Europe (UNHCR, 2023). Due to this invasion, Scotland offered resettlement to 23,000 Ukrainian people under the ‘Homes for Ukraine’ scheme that was launched in March 2022 (Scottish Refugee Council, 2023).

In comparison to Scotland’s dispersal policy implementation, Meer et al., (2018) citing Mulvey (2015, p.363), suggested that since the year 2000, Scotland has offered an estimated 20,000 displaced people (approximately 10%) of the UK’s total asylum applications under the dispersal policy, where the vast majority have been housed in Glasgow, those individuals coming from 70 different countries (the Convention of Scottish Local Authorities, COSLA, 2022)). In 2000, Westminster introduced a dispersal policy designed to ‘*spread the burden*’ of housing asylum seekers across the UK on a no-choice basis, and to discourage long-term settlement in London and South-East England (Stewart & Shisheva, 2015). Glasgow was the first Scottish local authority to sign such a contract with the Home Office (Meer et al., 2018).

This study investigates the lack of provision of business support services among displaced women entrepreneurs located in the geographical area of Glasgow, Scotland. The current provision of business support services to different communities in Scotland is delivered by several mainstream agencies. However, existing studies conducted in Scotland have criticised those agencies, suggesting that they lack effective engagement with the wider disadvantaged groups such as women, young people, minorities, immigrants, and displaced women entrepreneurs (Mwaura et al., 2018; 2019; Bikorimana & Nziku, 2022; Deakins et al., 2009).

Furthermore, entrepreneurship studies carried out in Scotland stress that market failure exists in the provision of business support services, characterised by red tape and inadequate alignment between the agencies and policies and operations they abide by (Scottish Government, 2017). Arshed (2021) found that the founders of women-led businesses lack access to information, lack appropriate support, and suffer from a gender gap. The issue of market failure to provide appropriate business support has been well documented by other authors, with Carter et al. (2015) revealing there to be a market failure and government failure in upholding ethnic minority women entrepreneurs and their enterprises. Arshed & Danson (2016), meanwhile, noted that small firms in certain sectors face constraints in developing and attracting investment, and as a result, the government needs to assist them in reaching their full potential.

Improving engagement with the target group can be beneficial for both business agencies and displaced women entrepreneurs alike since they can increase the take-up of services, create new jobs, and improve the relationship between government support agencies and displaced women entrepreneurs. In return, those women entrepreneurs will be able to access mainstream support and contribute to the economic growth of Glasgow.

1.1. Study Aim and Objectives.

This study aims to critically assess support provided by mainstream business support agencies in Glasgow. To understand the difficulties faced by enterprise agencies in supporting effectively displaced women entrepreneurs to establish their ventures three objectives were set.

1.2. Study objectives.

To achieve the proposed aim, the following three objectives were set:

1. To critically investigate barriers mainstream business support agencies, face to engage with displaced women entrepreneurs.
2. To critically identify factors that contribute towards increased participation of displaced women entrepreneurs partaking in services delivered by business support agencies.
3. To provide recommendations to policymakers and local authorities towards the implementation of a new strategy for effective engagement with displaced women entrepreneurs.

This paper is organised into multiple sections where the first part presents the introduction, the second part is the literature review; the third section is research methods. The fourth part presents the research findings, section five the discussion of findings, and the sixth section presents the conclusion of the research study, followed by implications and limitations.

2. Literature review

Over the past few decades, entrepreneurship has been recognised as the engine of job creation (Brieger & Gielnik, 2021), an essential driver of societal health and wealth (GEM, 2021), and an engine of economic growth (Gimenez-Jimenez et al., 2020). It promotes innovation and productivity (Rose, 2017) and addresses some of society's greatest challenges. In particular, the reduction of exclusion and social inequalities (Ram and Jones, 2008; Wishart, 2018), alleviation of poverty (Federation of Small Businesses (FSB, 2018)), offering income equality (OECD, 2021), and providing support for the social and economic integration of displaced women entrepreneurs (Heilbrunn et al., 2018).

Several scholars suggested that government entrepreneurship and enterprise policies are poorly formulated as they are badly designed, they fail to achieve a clear objective, and such enterprise policy lacks effectiveness (Arshed et al., 2014; Mason, 2009; Shane, 2009; Storey, 2004). However, other scholars, recognising that the enterprise policy is ineffective, have moved away from trying to assess it based on its implementation, monitoring, and evaluation. Shane (2009) and Storey (2000b) argued that some of the government interventions are '*bad*' policies, and to this extent, the study of Carter et al. (2015) found that there is a market failure that justifies the provision of specialist business support for ethnic minorities and women entrepreneurs.

The rationale for government intervention to provide business support to the most disadvantaged groups (young people, women, disabled, ethnic, immigrant and displaced entrepreneurs) can be explained by the existence of market failure (European Commission, 2014; Carter et al., 2015; OECD, 2021). The European Commission (2014) revealed that the provision of advice to SMEs can be restricted by market failure, arising when such advice is perceived to be of insufficient value, or when the private sectors believe that they cannot make a commercial return even where there is a demand or need for a service.

A recent study conducted by Johnston et al., (2022) revealed that mainstream agencies are not well equipped to engage with women entrepreneurs in the UK, and those women receive less support. This causes more barriers to business creation and success. Other studies indicated that enterprise providers in the UK use gender blindness (Johnston, 2019), while gender bias and lacking access to business support services were reported to be barriers faced by women

entrepreneurs (Halabisky, 2018; Rose, 2017). The OECD (2021) study highlighted that mainstream business support agencies in Scotland were not offering appropriate support required by women entrepreneurs because those businesses failed to meet the eligibility criteria such as a lack of high turnover, limited projected growth or scale-up; women entrepreneurs are found in no high growth sectors. Following Brown and Mason, (2013) stressed that policymakers need to support existing businesses because they are the main generators of future high-growth firms. Arshed (2021) suggested that enterprise providers in Scotland practically use a “one size fits all” client approach. Such an approach was perceived as not suitable for all businesses including women suggesting that those enterprise agencies need to implement tailored programmes to meet the needs of women and underrepresented groups Scottish Parliament, (2019).

Ram et al., (2017) work indicated that there is a lack of government funding to support existing specialist agencies which provide effective interventions to help new migrant entrepreneurs to establish new ventures in the UK. Scott and Irwin (2009, page 241) found that ethnic minority, immigrant, and ethnic women entrepreneurs face persistent ‘discouraged advisees’, and do not trust mainstream agencies. Evidence from GEM (2021) stated that women entrepreneurs in Europe are usually less engaged in high-growth entrepreneurship than women in most parts of the world. While Anyadike-Danes et al., (2015) found that most jobs in the United Kingdom are created by small companies. A report from the Scottish Government (2017) revealed that there should be a clearer and simpler pathway for firms which are new to business support agencies to ensure that they know what support is available and which agency is offering such services.

Existing studies suggested that to increase participation and take up mainstream business support services among disadvantaged groups, there is a need to improve the supply side of mainstream agencies. This means that mainstream agencies need to act and deliver business support services to all members of the communities they serve (Blackburn & Smallbone, 2015), or build solid working relationships with leaders, existing businesses and specialist agencies run by ethnic minority organisations (Deakins et al., 2009; OECD, 2021; Ram et al., 2012). Such initiative helps to win the trust and develop better engagement with disadvantaged groups (Bikorimana & Nziku, 2022; Mwaura et al., 2018; Bikorimana & Whittam, 2019; Abebe, 2023; Ram et al., 2022).

2.1. Institutional theory

This investigation focuses on institutional theory as a lens to examine constraints faced by mainstream agencies in engaging with displaced women entrepreneurs in Glasgow. North’s (1997) work shows that institutions are the primary source of economic development of any country, and over the past few years, institutional theory has been used to describe entrepreneurial behaviour. It is pertinent here because we need to find out about challenges and issues faced by enterprise providers and understand why gaps continue to exist. The institutional theory also underscores the significance of the setting or environment that constrains, shapes, penetrates and renews the organisation’s social, political, and cultural systems (Scott, 2001).

North’s studies (1990; 1994; 1997) revealed that institutions create and establish the norms, rules, constraints, and incentives that function as tools of governance for exchanges among individuals. Others suggested that formal and informal institutions interact together to boost entrepreneurial behaviour, and the influence of formal institutions can be supported by the informal institutions (North, 2006; Smallbone & Welter, 2012, North, 1997, 1990; Aparicio,

Urbano, & Audretsch, 2016). Scott (2014) proposes that there are three pillars of institutional forces, the regulative, normative, and cognitive pillars.

The regulative pillar assumes that entrepreneurs obey the rules of the game, meaning that businesses are required to follow rules with the government able to shape or restrict the development of enterprise. The normative pillar refers to the prospects, values and standards that reinforce and impact start-up and entrepreneurial behaviour. The cultural-cognitive pillar represents the values recognised a shaping the entrepreneurial behaviour of individuals in exploiting entrepreneurial opportunities. According to Su et al. (2017), institutional theory suggests that entrepreneurs must conform to existing institutions' rules to gain support, legitimacy, and resources. In this paper, we anticipate examining how mainstream agencies support or restrict displaced women entrepreneurs and uncover their experiences.

3. Research methods

A qualitative research study consisting of semi-structured, face-to-face interviews was conducted in Glasgow from June to October 2022 with seven mainstream agencies. All interviews were organised into three categories. The first category involved three managers, responsible for delivering business support services to all entrepreneurs. The second category involves two business advisors who provide information and advice to start-up and early-stage growth companies. The third category comprises of one development officer (microfinance institutions) and one start-up business advisor (start-up loan provider). Purposive sampling was used to select seven respondents from mainstream agencies (Smith & Osborn, 2008), with those agencies agreeing to participate in this study due to the research team has established robust working relationships with those institutions. The table below shows the name of the mainstream agencies involved in our study and the function of the respondents who agreed freely and gave consent to participate in this study. Two more mainstream agencies declined our invitation to participate in this study. All interviews were audio recorded and transcribed.

Table 1: Mainstream agencies involved in this study.

Mainstream agencies	Respondent functions	Codes
Jobs and Business Glasgow	Business advisor	P01
People Plus	Business advisor	P02
Transmit loans provider	Start-up Business advisor	P03
Microfinance loans provider	Development officer	P04
Department of Work and Pensions	Manager	P05
Glasgow City Council	Manager	P06
Scottish Enterprise,	Manager	P07

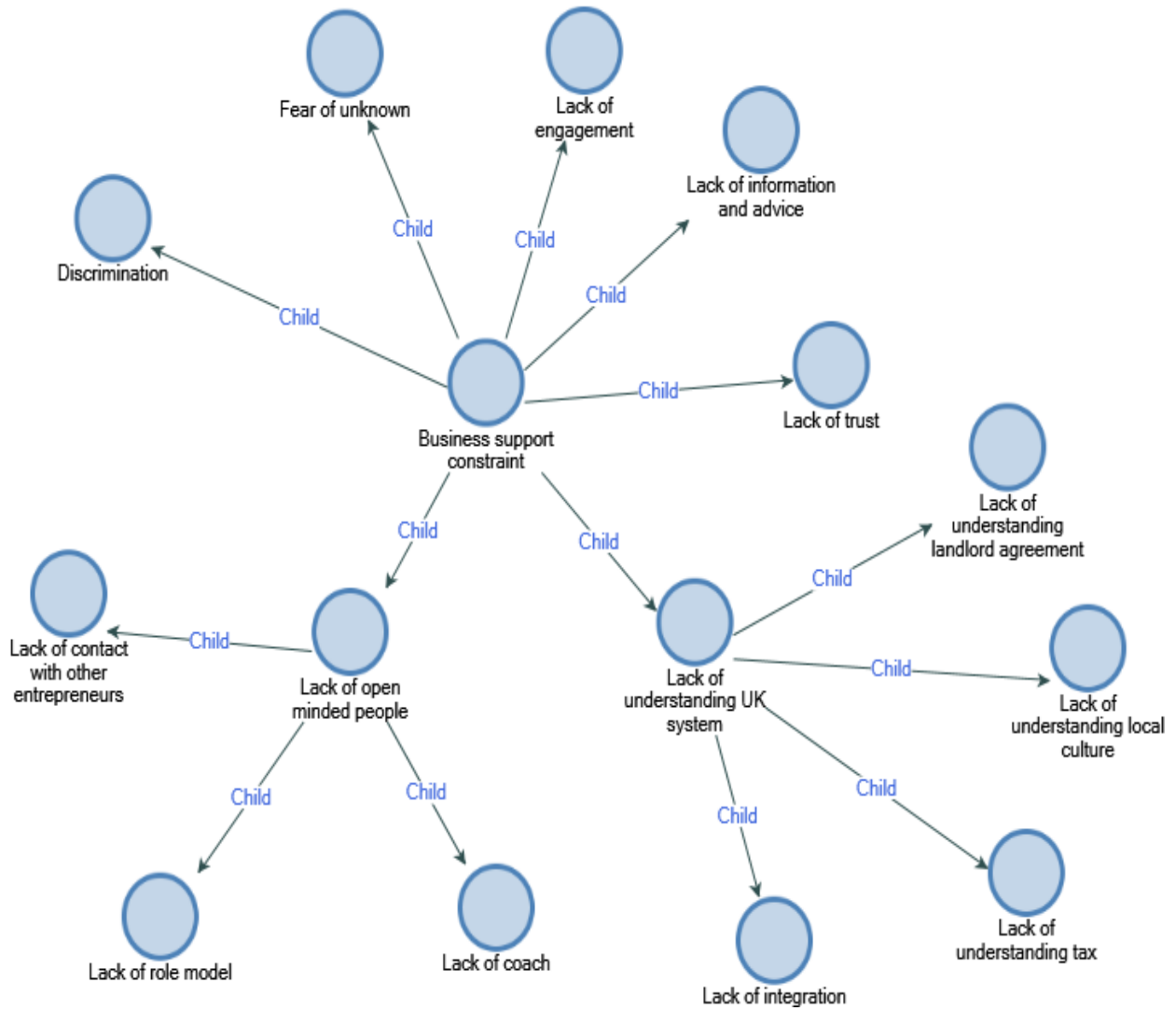
Source: *Researchers, (2022)*

4. Data analysis.

Data analysis was conducted by reading and re-reading all transcripts to familiarise with the data, and more time was spent coding. Creswell (2013) describes coding as the process of organising the data by bracketing chunks. Several codes were grouped into categories to form themes, which were then analysed and discussed by the research team. The analysis of our data was conducted by using Nvivo 12 software, following Braun and Clarke's (2006) thematic

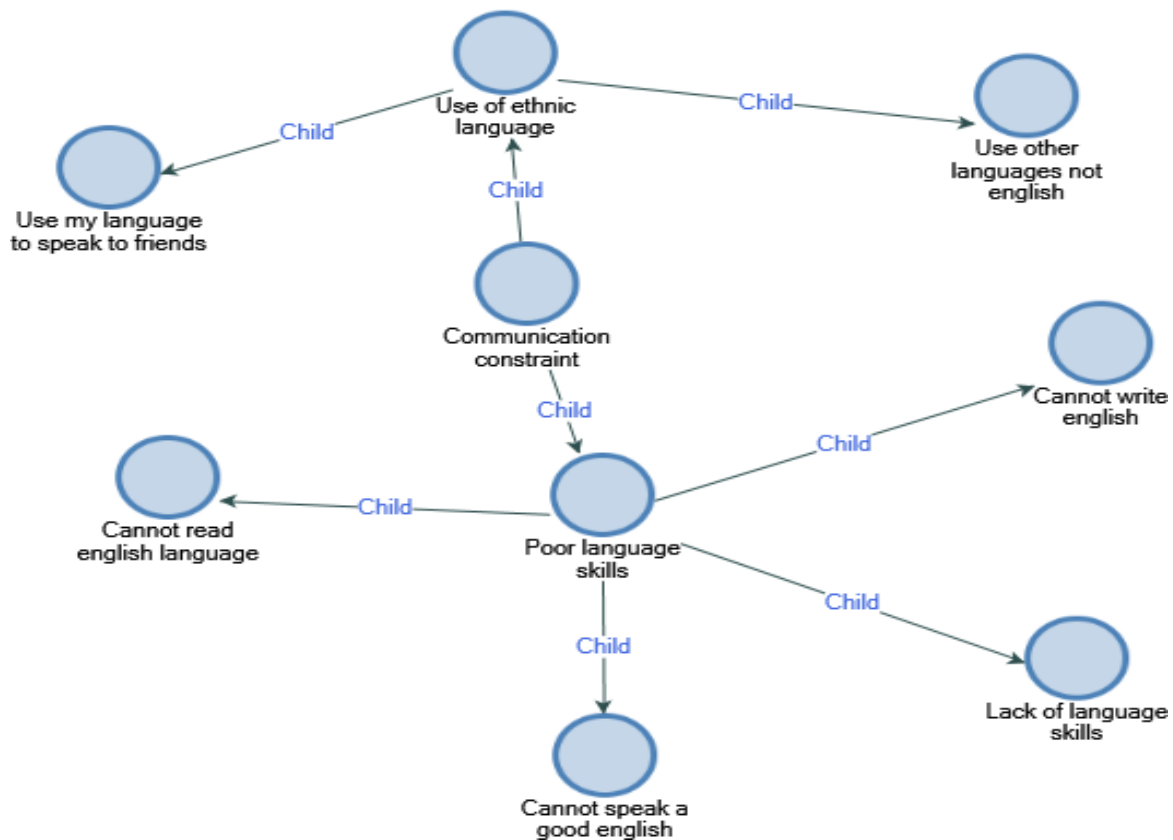
analysis, the six-step framework (appendix 1: Table 3). All themes used in this study emerged from our data analysis.

Figure 1: Enterprise support agencies constraints map mapping view.



Source: Researchers, (2022)

Figure 2: Communication constraints



Source: Researchers, (2022)

5. Findings

The findings of this study revealed that mainstream business support agencies experience several constraints on engaging with displaced women entrepreneurs.

5.1. Social network constraints

Data obtained from the interviews confirmed that enterprise agencies lacked engagement with the wider communities because government funding was cut. When asked about the source of the referrals, they replied that:

“Our referrals come from Job Centre, Business Gateway and Jobs and Business Glasgow” P02.

“Because we have a limited budget, we are not able to organise an enterprise event targeting ethnic people” P01.

The interviews with mainstream business support agencies confirmed that they do not use role models, or specialist agencies to engage with displaced women. Such absence of engagement may restrict access to information.

5.2. Immigration constraints

All enterprise providers stressed that most displaced women entrepreneurs experienced issues related to immigration matters but could not assist with their resolution.

“One of the enterprise providers suggested that they cannot help people to renew their immigration status” P04.

“Before offering our grant funding, we check residence permit validity, and the claimant should have a valid residence permit”. P06.

“We denied offering a small loan to one of the displaced women because she did not have a valid residence permit, she had only 9 months to stay in the UK”. P03.

Our interviews indicated that displaced women entrepreneurs with immigration issues related to short-stay residence permits were unable to access grant funding and were unable to access any microfinance loan.

5.3. Racial discrimination constraints

The interviews indicated that enterprise agencies were aware of Scotland’s need to tackle racial discrimination, inappropriate behaviour, and unfair treatment and that the local authority in Glasgow is dealing with such issues.

“I imagine that displaced women entrepreneurs still face discrimination in the ecosystem and evidence suggested that there was an indirect discrimination applied by banks and lenders and hopefully somethings have changed”. P07.

“In Scotland and across the UK, some groups like displaced and ethnic minority groups suffer from racial discrimination mainly in the deprived areas which have also fewer opportunities” P05.

“Racial discrimination exists in Glasgow, and this needs to be tackled”. P06.

The interviews indicated that mainstream business support agencies recognise that hard work is required to eliminate discrimination and ensure that individuals are free to exploit their opportunities without fear, harassment, or racial discrimination.

5.4. Finance constraints

Most enterprise agencies recognise that displaced women entrepreneurs face acute barriers to accessing external finance since they have limited savings, no collateral, no credit history, and no family to support them. The interviews with mainstream agencies revealed that unsuccessful applicants from displaced women entrepreneurs may believe they were denied loans due to not meeting the eligibility criteria of lenders.

“If we have a displaced women entrepreneur applying for our loans, we need to check when the residence permit will expire, if the applicant has not had a long-term residence, we cannot offer the loan”. P03.

“Our finances are unrestricted, we don’t discriminate. We don’t do any background checks; have no credit score and require no collateral; only 5 guarantors are needed to access a loan of £1000, payable in 12 months and charged an interest rate of 26.95% which can be paid to the applicant in one week”. P04.

“We offer a loan to businesses, but such a loan is taken out as a personal loan rather than a business loan and the process to access such funding can take between 2 to 3 months. For many businesses which lack funding, this is the right loan. Our start-up loans are UK government-backed loans for businesses seeking to borrow money between £500 to £25,000, charged a fixed interest rate of 6% per year, offered to anyone who is 18 years old and over, and repayable in 1 to 5 years. There is no penalty or charges to be paid if the loan is paid before the agreed term”. P03.

Table 2: Eligibility criteria for accessing loans to start up.

1	Passing credit scoring,
2	Checking personal affordability and business viability,
3	Checking returned direct debits,
4	Checking for unarranged overdraft charges,
5	Checking if the entrepreneur is under debt management schemes.
6	Checking if the entrepreneur is involved in gambling games.
7	Checking the length of stay or immigration expiry date

Source: Researcher, (2022)

Evidence obtained from the interviews shows that displaced women entrepreneurs were unable to access start-up loan funding even if backed by the UK government under the loans guarantee scheme. During the interview with the start-up loan company, we asked if any successful cases had been funded by the agency, but an unsatisfactory answer was provided. Some agencies suggested that displaced women entrepreneurs are disadvantaged because they do not have access to any arranged overdraft facility, or credit cards, which other groups might have from their banks.

5.5. Business support constraints

Data obtained from the enterprise providers suggested that many displaced women entrepreneurs faced problems accessing information and advice due to their reluctance to engage, while others have trust and confidence issues.

“In many cases, displaced clients turn in the office without an appointment and want to be seen, sometimes, they do not attend their appointments on time, they do not show up and do not cancel their appointments” P02.

“Some of my clients are reluctant to write their business plans. If they do not have a business plan, they cannot receive a grant of £250”. P01

“In order to meet our ethnic client targets, we work in partnership with other public organisations such as Job Centre and Business Gateway”. P02

The interviews with enterprise agencies raised several challenges faced by mainstream agencies, such as a lack of understanding of the UK system, and poor communication between agencies and displaced women.

6. Discussion of Findings

6.1. Social network constraints

The findings of this study indicate that displaced women entrepreneurs were less likely to have useful social networks in and out of Glasgow. The interviews with business support agencies revealed that displaced women entrepreneurs had limited access to a social network. The situation was due to a lack of contact with the local community in the city, as well as limited access to their families and friends. Similar findings were reported by Embiricos, 2020; Mawson & Kasem, 2018. Furthermore, researchers found a lack of engagement between business support provider agencies and the displaced minority women entrepreneurs; Stewart

& Shisheva, 2015, argued that the lack of engagement between business support agencies and displaced people originates from the dispersal programme. Mainstream agencies stressed that social networks play a crucial role, with better-connected entrepreneurs can access information and advice, learn about new opportunities, access suppliers, and obtain financial and non-financial support (Kloosterman et al., 2016; Bikorimana & Nziku, 2022).

In our research sample, two agencies reported that they lack funding to organise enterprise events, or even to cover the cost of childcare, preventing women entrepreneurs from attending their activities. Data from the sample shows that mainstream agencies suggested that their referrals were from other public organisations. However, Johnston et al., (2022) study suggested that public organisations are not well suited to engage effectively with displaced women who want to be entrepreneurs. Pattichis, (2021) reported that Business Gateway lacks a clear identity, clear direction, lack clear communication between regions and a lack of understanding of the customer base. The business support agencies in this study reported that most displaced women entrepreneurs were typically not embedded in informal networks, which consist of family, and relatives and were unable to connect with wider ethnic networks. Other types of entrepreneurs, however, were found to use their social networks for recruitment of staff, sourcing suppliers, and accessing finance and information (Chliova et al., 2018; Lyon et al., 2007; Sarvimäki, 2017).

6.1.2. Immigration constraints

The findings of this study signal that business service provider agencies are highly constrained to support displaced women because of their immigration status which they do not have control. Those agencies reported that most displaced women entrepreneurs have limited leave to remain, and Scotland does not have the power to legislate immigration matters. Following immigration policy, many scholars agreed that the immigration policy environment in the UK has become more hostile in recent decades (Goodfellow, 2020; Griffiths and Yeo, 2021) and our sample shows that displaced women are initially only granted temporary leave for five years. Such a restriction imposes barriers for displaced women entrepreneurs to access external funding. Similar findings were revealed by other authors who suggested that displaced entrepreneurs were not able to secure funding due to their immigration status (Lyon et al., 2007; & Nijhoff, 2019).

6.1.3. Racial discrimination constraints

Data obtained from the interviews suggested that mainstream business support agencies reported being aware of what displaced women entrepreneurs face racial discrimination when accessing the labour market, 'red tape' and bureaucracy, must fill out too many forms, and waiting too long to obtain a small grant. Our findings were supported by other scholars that showed red tape, perceived discrimination and bureaucracy imposed by the enterprise agencies to exist, with those authors suggesting that enterprise agencies must tackle these challenges and provide real solutions (Scottish Government, 2017; Johnston et al., 2022; Lazarczyk-Bilal & Glinka, 2021). Some agencies cited two cases where women entrepreneurs experienced racial discrimination in their shops in Glasgow. Other studies reached similar conclusions, stating that racial discrimination is a major obstacle in Scotland and, often, displaced entrepreneurs living in deprived areas of Glasgow have experienced racial discrimination (Bikorimana et al., 2018; Mwaura et al., 2018). Ishaq et al., (2010) suggested that racism is a problem faced by most ethnic minority business owners in Glasgow.

6.1.4. Finance constraints

Our interviews with the business support agencies indicated that the lack of involvement in enterprise activities can be explained by the difficulties faced by displaced women entrepreneurs in accessing start-up funding. Similar results were found in other studies, where business support agencies reported that new migrant entrepreneurs were found to share the same constraints related to lack of finance, sector distribution and recognition of their role in the economy (Ram et al., 2022; Jones et al., 2015). All agencies in our sample suggested that displaced women entrepreneurs found difficulties when accessing start-up funding due to not having collateral, credit history, or sufficient savings, and with no access to overdrafts, credit cards, or other facilities accessible by other entrepreneurs in their start-up stage. This aligned with the findings of Richey et al., 2021; Betts et al., 2014; Smith et al., 2019; and the OECD-European Commission, 2021. Other studies indicated that women have less access to start-up funding compared to male entrepreneurs (OECD, 2021; Rose, 2017; Bikorimana & Nziku, 2022; Bikorimana & Whittam, 2019). All enterprise agencies interviewed in our sample cited finance as a major barrier faced by displaced women entrepreneurs who are granted temporary leave to remain, similar results were mentioned by other authors (Nijhoff, 2019; Carter et al., 2015; Kone et al., 2020).

6.1.5. Business support agencies' constraints.

The findings of this study indicated that our sample of business support agencies were found to not engage with displaced women entrepreneurs. Following the Scottish Parliament (2019), it was reported a lack of transparency, accountability, and alignment with Business Gateway services, while the Scottish Government (2017) reported that the provision of business support services was inconsistent. A lack of trust, poor communication, a language barrier, and no staff from ethnic minority groups to reach out to the target groups were found to exist. Similar findings were found by other authors, who stated that enterprise agencies are not adequately equipped to engage with ethnic entrepreneurs due to lacking understanding of the culture and businesses led by displaced people (Wishart, 2018; OECD, 2021; Bikorimana & Nziku, 2022; Nijhoff, 2019; Lyon et al., 2007). Our sample revealed that they experienced issues related to cultural sensitivity, as some women were reluctant to engage with male business advisors, in favour of female advisors. Similar findings were also reported by other authors who suggested that women prefer female business advisors due to their culture and religious beliefs (Mwaura et al., 2018; Lyon et al., 2007; Ram & Smallbone, 2001).

On issues related to referrals, enterprise agencies cited that their referrals come from other public organisations they work with, such as Job Centre Plus and Business Gateway. A study conducted by Kone et al. (2019) found that the use of public agencies such as job centres is not a particularly effective channel for gaining a good referral. Our sample shows there to be a lack of useful working relationships with the wider ethnic organisations across Glasgow and no effective bridge for referring potential entrepreneurs from displaced communities to join enterprise providers. Similar findings were reached by other authors, who found a market failure that justifies the need to offer specialist business support services to displaced women (Carter et al., 2015; Deakins et al., 2009; Ram et al., 2012).

Evidence from our empirical study revealed that business support providers lack resources (start-up funding) and are focused on meeting targets rather than providing an effective engagement with displaced women entrepreneurs. Our findings are supported by other studies which revealed that business support agencies put efforts into meeting their contract targets

rather than offering clear solutions (information, support, and advice) to their displaced clients (Arshed et al., 2016; Ram et al., 2012). We discovered that some business advisors were frustrated because they could not effectively help their clients to source funding. Our results are supported by other studies revealing that there is frustration on both sides because of a lack of government resources and bureaucracy (Johnston et al., 2022; Arshed et al., 2016; Ram et al., 2012).

The interviews with enterprise support providers found that displaced women entrepreneurs are hard to engage with, and hard to reach, particularly as enterprise providers do not engage effectively with ethnic agencies. Our findings are supported by other scholars who recognised the same in displaced women (Adeeko & Treanor, 2022; Ram et al., 2008). We found many enterprise agencies had no staff members from the same ethnic background who could access or facilitate engagement with the wider ethnic groups. Blackburn & Smallbone's (2015) study revealed that enterprise agencies should hire staff members from the wider communities to reach out to the community they are seeking to serve. Other studies indicated that business support agencies can improve their engagement with diverse groups if they use co-ethnic business advisors, known and trusted within the community (Bagwell, 2006; Mwaura et al., 2018). A study by Ram & Smallbone (2001) revealed that barriers to engagement are linked to a lack of identifying and reaching the client groups, inadequacy of databases, and a lack of confidence and trust in those delivering support.

6.2. Influential factors: *To increase women's participation in enterprise promotion.*

The results of this study revealed that if mainstream agencies want to increase the take-up of their services among ethnic, immigrant and displaced women entrepreneurs, they need to use different strategies as a 'one size fits all' approach has not worked well.

6.2.1. Influential factor: *Use of open-minded entrepreneurs and role models.*

Several studies have shown that the use of open-minded entrepreneurs and role models may increase confidence, trust, and participation in hard-to-reach services delivered by enterprise agencies (Rose, 2017; Arshed, 2021; Lazarczyk-Bilal & Glinka, 2021). This requires the creation of a supportive environment that provides opportunities to all individuals in our society. The use of like-minded entrepreneurs and role models can play a crucial role in encouraging other potential entrepreneurs to take a positive attitude toward entrepreneurship, and it is recognised that they can boost other individuals' confidence and trust, empowering them to establish their ventures. Evidence suggests that many displaced people used to run their own companies back home, with a little help and support from the enterprise networks, and so they may opt to launch similar businesses or open new ones. Some studies show that individuals who used to run their businesses back home may take the opportunity to do the same in the host country if the environmental conditions permit (Alexandre et al., 2019; Kachkar, 2019; Demir, 2018). A study conducted by Rose (2017) among women in the UK suggested that women feel confident in running their businesses when they meet like-minded people (65%) and feel most confident when they see another women entrepreneur succeed (49%).

6.2.2. Influential factor: *Staff recruitment and specialist business support agencies*

Data obtained from this study highlighted that if mainstream agencies adopted an attitude of recruiting new staff members among the new communities, or displaced people who are trusted and well-known by their communities, this would increase the participation of displaced

women. Following Blackburn & Smallbone (2015), mainstream agencies should recruit new employees from the wider communities to ensure that they can support everyone who wishes to establish a venture. Such an approach can help win the trust of displaced women as well as build trust between the business adviser and the client's business. Ram et al.'s (2012) work suggested that mainstream agencies need to tackle the issue related to the lack of participation of ethnic, immigrant and displaced people by focusing on offering contracts to specialist, community-based organisations that engage with those disadvantaged clients. However, for political reasons and changes in enterprise policy, many specialist provisions lost their contracts for delivering business support to their communities (Sepulveda et al., 2010). The research team recognises that funding should be allocated by the Scottish Government to support the development of displaced women entrepreneurs, rather than *cutting* the budget, since this has been a bad experience.

6.2.3. Influential factor: Change in immigration policy

The interviews revealed that without a change in the immigration rules, the development of businesses managed by displaced women entrepreneurs may happen slowly due to restrictions imposed by the UK Government. In terms of immigration rules, displaced women have, since 2005, been granted temporary leave to remain for five years. Previously the UK Government granted those seeking international protection indefinite leave to remain before replacing it (Stewart & Mulvey, 2014; Meer et al., 2020). This measure was imposed to reduce the number of claims related to international protection (Stewart & Shisheva, 2015). Evidence suggests that individuals granted temporary leave to remain may not be able to obtain a loan due to their immigration restrictions. Several authors reported that in the case of immigrant matters, many displaced entrepreneurs granted temporary leave to remain face uncertainty, deterring investment and entrepreneurial activity (Lyon et al., 2007; Desai et al., 2020; Kone et al., 2020). Other studies stressed that displaced women entrepreneurs granted temporary leave, continue to face uncertainty, and are discouraged from considering entrepreneurial opportunities due to not knowing the outcome of their immigration case (Lazarczyk-Bilal & Glinka, 2021; Harima et al., 2021).

6.2.4. Influential factor: Offering better access to finance.

The interviews conducted among mainstream agencies suggested that many entrepreneurs face constraints in accessing finance, but displaced women entrepreneurs face acute barriers to establishing their ventures. Those agencies recognised that the UK and Scottish Governments should revisit their integration and immigration policies to allow individuals granted leave to remain to prepare their long-term plans. This should be facilitated by the introduction of a loan scheme guarantee, or by expanding the existing start-up loan scheme by recognising that displaced entrepreneurs are also contributors to the UK's economic growth. As such they should be given the same opportunities to access finance. The lack of access to finance is a major constraint on the development of displaced women businesses, since, without it, those businesses will remain small, and will be unable to create enough jobs or employ more people (Carter et al., 2015; Ram et al., 2017; Leitch et al., 2018; Bikorimana & Nziku, 2022).

7. Conclusions, implications, and recommendations

This study aimed to critically evaluate support provided by mainstream business support agencies in Glasgow and three objectives were set. This paper contributes to improving the knowledge related to mainstream business support agencies in Scotland. Our first research

objective was to investigate barriers mainstream business support agencies face to engaging with displaced women entrepreneurs. The findings of this study revealed that mainstream agencies experienced several difficulties in engaging with displaced women entrepreneurs. We found that Business service provider agents in Glasgow had little engagement with the target groups and were not resourced to provide the support required by displaced women entrepreneurs. The results of this study show that business support services had poor communication, had no robust referral system, and did not use ethnic agencies or recruited staff from the same communities to facilitate participation. Data from the interviews with enterprise providers shows that mainstream agencies use the 'ethnic blind' mainstream approach, however, such an approach ignores the unique challenges displaced women entrepreneurs face while seeking to establish their ventures which may prevent them from benefiting from interventions.

The interviews with those agencies suggested that business support providers had poor networks with the ethnic organisations, they did not organise any enterprise events or use role models to engage with the desired clients. We found that those agencies have used a '*one size fits all*' approach, which has not worked well at meeting the needs of displaced women entrepreneurs. Additional barriers observed in this study were linked to a lack of finance, problems linked to a lack of understanding of displaced women's culture and language, no social networks, lack of engagement with business support, and lack of awareness of immigration issues.

The second objective of this study related to identifying influential factors that can contribute to increased participation of displaced women entrepreneurs by taking up services delivered by business support agencies. The findings of this study identified key influential factors that need to be implemented to alleviate those constraints identified. To improve business support amongst displaced minority women entrepreneurs, business support providers need to use and deliver their interventions in the minority communities, using like-minded entrepreneurs, and role models recruiting staff members from a similar ethnic background, revising the immigration policy, and providing better access to finance.

The third objective of this study was to provide recommendations for policymakers and local authorities towards the implementation of a new strategy for effective engagement with displaced women entrepreneurs. Evidence of this empirical study shows that there is a market failure to provide effective mainstream services to all communities in general and to displaced women entrepreneurs to ensure that nobody is left behind to participate in public service.

7.1. Implications

This study aimed to shed light on the business support services for displaced minority women entrepreneurs. The study findings suggest that business service providers' operations are aimed at ensuring that public goods are offered to all communities across Scotland. We recommend that the Scottish Government (and local authorities across Scotland) review the delivery of mainstream business support agencies to ensure that all communities are fully supported and assisted while seeking to establish their ventures. They should also introduce a new entrepreneurship and enterprise policy that aims to support the development of ethnic groups, including displaced women entrepreneurs. Without introducing a transformational landscape for strengthening the development of wider enterprise in communities in general, and

businesses led by displaced women entrepreneurs in particular, their businesses may grow slowly, with slow job creation also seen.

The research team recommends that the Scottish Government provide access to finance to ensure that people who need start-up funding with viable business plans are capable of being funded to ensure that they can create better jobs and shape Glasgow's economic growth. Practically, Scotland lags behind other developed countries in the EU, Canada, Israel and the USA, and this could be overcome only by creating political and socio-economic conditions that allow all diverse entrepreneurs to access support and finance. The research team believes that displaced people need international protection as they have lost the protection of their states. For this reason and based on humanitarian protection needs, the UK Government should reverse their decisions to grant displaced people temporary leave to stay by replacing it with indefinite leave to remain to allow them to plan their long-term resettlement which can facilitate access to finance.

7.2. Study limitations and recommendations for further studies

The current study has several limitations from the sample size, which is very small, hence limiting the generalisability of the findings. This is together with the geographic coverage of the study; subsequently, our research sample was based on Glasgow only, the single location limits also generalisability as Scotland has 32 local authorities and business support services are delivered by both local authorities and private contractors. Furthermore, researchers in this study recommend the need to investigate the lack of engagement of women entrepreneurs by including other immigrants from different ethnic backgrounds. The fourth limitation is linked to the method used to carry out this investigation. For this reason, the research team suggests that further research should use a mixed-method approach to investigate this lack of engagement to meet the needs of displaced women entrepreneurs. Further research should include other stakeholders such as commercial banks and other lenders. Finally, further research should also include third-sector organisations because they provide integration support to displaced people in Scotland.

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Appendix 1:

Table 3: Thematic Analysis Framework

Phase	Description of the process used to code our data
1. Familiarising oneself with the data	All interviews were transcribed, then we spent time reading each transcript and re-reading again the data and writing down the initial ideas.
2. Generating codes	We started coding by identifying some aspects of the data that we assigned a descriptive label to, allowing us to identify related content across the data.
3. Searching themes	We coded all data and then examined all codes, opting to combine relevant codes to form themes.
4. Reviewing themes:	Checking all themes again to ensure that it fits with the coded extracts (Level 1) and the whole data set (Level 2), creating a thematic 'map' of the analysis.
5. Defining and naming themes:	We defined and refined all themes as part of our data analysis and then we analysed the data within them.
6. Producing the report:	Write up of the final report. Our paper provides appropriate evidence of the themes contained in the data. We offered enough data extracts to demonstrate the prevalence of the theme used.

Source: Braun and Clarke (2006, p.87)