

# **The Entrepreneurial Experiences of 1<sup>st</sup> Generation Migrant Black African Female Entrepreneurs in Britain**

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*This paper explores the experiences of 1<sup>st</sup> generation black African women who have settled and started business in Britain and the impact those experiences have had and are likely to have on the success for new migrants in starting their own businesses. This qualitative study was carried out using semi-structured interviews with 35 female entrepreneurs based in the West Midlands County of Britain. Findings suggest that these women are motivated by various pull factors; they have limited access to finance, while having high levels of human capital which they do not seem to benefit from due to its irrelevance to the businesses they started.*

## **INTRODUCTION**

Extant literature and empirical evidence suggests that women have different entrepreneurial experiences to those of men and this has been attributed to differences in educational experiences, labour market experiences, family circumstances, post- education training, culture, and access to resources. Some studies have suggested that women from ethnic minority background particularly migrant women are most affected by these and other factors resulting in them having different entrepreneurial experiences which determines the trajectory of their entrepreneurial ambitions and success of their businesses. Most studies on female ethnic entrepreneurship have focused on certain groups such as Asian and Chinese women and little is known about black African women migrants operating their businesses in the diaspora. This limitation has resulted in little being known about their experiences and how these experiences affect how they start and manage their businesses. The scarcity of literature focusing on the experiences of black African people's economic activities in Britain in general and women in particular has been acknowledged by Bradley and Boles, (2003) and Dawe and Fielden, (2005) and, according to Kwong et al., (2009), "*Studies of ethnic minority entrepreneurship in the UK have overwhelmingly concentrated on the three main ethnic groups, namely South Asians, Chinese and the Indians*" (p264). The exclusion in entrepreneurial studies of the activities of the black African migrant women has contributed to our lack of knowledge of their experiences in the host country. A considerable number of studies in ethnic minority entrepreneurship in Europe have focused on some ethnic groups like the Chinese (Liao, 1993, Song, 1997) Asian (Metcaf et.al 1996, Jones and Ram, 2003), Vietnamese (Bagwell et.al 2003, Bagwell, 2006), the Surinamese in Amsterdam, (Blaschke et.al, 1990) and African Caribbean (Ram and Deakins, 1995).

Due to lack of studies focusing specifically on black African migrant women entrepreneurs, conclusions about their entrepreneurial experiences have been drawn from discourses on female entrepreneurship experiences in general and particularly the experiences of other ethnic minority women.

This over-generalization has been noted by (Nwankwo, 2005) who asserted that this has resulted in a view of the ethnic minority population as a monolithic group. Nwankwo further suggests that due to racial and cultural similarities between black African and black Caribbean communities, studies of the black Caribbean communities are often generalized to apply to black African communities. The question that arises however is whether the experiences of other ethnic minority women who have been studied before and the empirical evidence available to date adequately reflect the experiences of black African women. Other studies do not take into consideration the generational gap between recent migrants and those who are born of migrant parents. Preliminary findings consider two aspects of those experiences namely the reasons why these women start their own businesses and what entrepreneurial resources are at their disposal.

## **LITERATURE REVIEW**

### **Migration History of Black Africans to Britain**

The study of the entrepreneurial experiences of the 1<sup>st</sup> generation migrant black African women will not be complete without considering their migration history. Understanding their history of migration helps to set the context in which those experiences can be understood. The migration history of Black African people into the United Kingdom (UK) is quite different from that of other migrants. Black African migrants who first came in small numbers the 50s and 60s came mainly for education purposes unlike other migrants for example the South Asians and Afro- Caribbean who came for employment purposes. Post- independence Africa has maintained close ties economically, politically, linguistically and culturally with their former colonial powers and this relationship still remains and as for former British colonies this relationship has been maintained through their membership of the Commonwealth. This relationship created privileges for travel, study, work and business (Shimeless, 2010). It is out of these special relationships with the former colonizer that many of the migrants found the UK a favoured destination. Daley (1998) notes that, “... *the first arrivals fared better, often being granted full refugee status, and were better equipped educationally and economically*” (p1705). The majority of the early African migrants were male which Bryan (1985) posited was due to the gendered nature of the early education system introduced by the Europeans in Africa which resulted in the greater numbers of the student population being male. Women immigrated in larger numbers at the turn of the century to join their husbands or partners with fewer of them coming independently for study and training purposes in the fields like nursing and more recent migration trends has been almost similar numbers of men and women migrating. Since the turn of the century, there has been a huge increase in asylum claimants from certain African countries notably Zimbabwe, Somalia and the Democratic Republic of Congo (DRC). The first official recognition of black Africans in the UK as a major ethnic group was in the 1991 population census and in the 2001 census; they comprised 10.5 per cent of the total ethnic minority population (ONS, 2011).

### **Factors Influencing the Decision to Go into Business**

Entrepreneurship studies on ethnic minority groups have often considered the motivation or reasons why they start their own businesses. Factors such as; culture or family tradition (Bygrave and Minniti, 2000), previous career/employment (Feldman and Bolino, 2000), institutional support (Phizacklea and Ram, 1995), level of qualification (Dolinsky et.al, 1993), and role models or peer influence (Phizacklea A, Ram, 1995): have been found to have an impact on the decision to start their own businesses. Blocked upward (Ram and Jones, 1998) has also featured prominently with (Dhaliwal S, Kangis, 2006) suggesting that this aspect is particularly pertinent to women of ethnic minority background due to their perception of double disadvantage in the form of race and gender. Personal motivation at initial start-up also received greater attention in literature (Carter, 2000), with Fielden et, al, (2003) asserting that the overriding factors was for the women to be able to make a living while taking care of their families.

Orham and Scott (2001), categorized the motivational factors into ‘push’ and ‘pull’ factors by suggesting that starting a business is ‘driven by two opposite factors of choice and necessity according to

the relative importance of the “push” and “pull” factors’ (p233). Bourdieu and Wacquant, (1992) have however argued against the push/pull factors as the sole determinants of decisions to go into self-employment by arguing that people do not operate like robots that have to be pushed and pulled but rather use their agency abilities to mitigate against external structures. Earlier, Cooper, (1981) had developed a model that categories factors that influence an individual’s entrepreneurial decisions into; antecedent influences, incubator organizations, and environmental factors. *Antecedent influences* considers the background such as the educational background, marital status, previous employment experience, family circumstances and genetic factors of the individual entrepreneur and how this affects his/her motivation, perceptions and skills. *Environment factors* are external to the individual and these could be the level of support given to new entrepreneurs, the norms and culture of the society that they are socialized into, the availability of finance and role models. *Incubator Organization* is the type of organization the individual worked for immediately before they started their own business. That includes the skills and knowledge they acquired from their last employment and whether the experience from that job ‘pushed’ or ‘pulled’ the individual to start their own business.

### **Entrepreneurial Capital (Resources)**

Motivation alone is not sufficient for an entrepreneur to start their own business. She needs the resources to translate the motivation into action. The concept of entrepreneurial capital (Firkin, 2003) was a way of explaining the importance of both financial and non-capital capital to the entrepreneur. The amount and type of entrepreneurial capital (financial, human social and cultural) available to an individual can have a significant impact on the individual’s experience of business ownership.

#### *Financial Resources*

Firkin (2003) defined economic capital as assets that can be easily converted into cash. Research has suggested that the negative experiences of women in the labour market such as low pay compared to men and lack of upward mobility (or glass ceiling) mean that they have less financial capital at their disposal when they want to start their own businesses. This under-capitalization will negatively impact on the growth and performance of their businesses. Marlow and Patton (2005); Shaw et al, (2005) have concluded that the lack of access to finance by women was a major constraint to their ability to start and grow their own businesses. They concluded that female entrepreneurs start their business with low levels of capitalization. They found that female entrepreneurs start their businesses with only about one third of the start-up capital used by men and they use less borrowed or equity capital when they start their businesses. Watson (2002) found a close connection between the amount of start-up capital and the performance of the business. Carter and Shaw (2006) suggest that businesses owned by women have a tendency of operating in those sectors which do not require much finance and they are also generally smaller compared to those of their male counterparts. The differences in financial requirements have therefore been associated with structural differences between male and female owned businesses.

Some studies (Coleman, 2000) found that women did not use bank finance as much as men do and attributed this to the criteria used by the banks. Other studies (Carter and Shaw, 2007) also found no evidence of discrimination by banks as the criteria they used to decide on an application is the same for both male and female applicants though Carter and Shaw, (2006) conceded that decisions about who to lend money are made by individuals who may have their own prejudices. Some significant amount of work has been carried out regarding financing of business owned by ethnic minority groups in general and women in particular. Africans and Caribbean have been found to rely on personal savings more than other ethnic groups because due in part to their weak social networks and negative stereotyping by financial institutions (Dolinsky et.al., 1993).

#### *Human Resources*

Most other studies have used education and previous experience to measure human capital (Reuber and Fischer, 1994) and according to Gonzalez-Alvarez and Solis-Rodriguez (2011), formal education is an important component of human capital as it enables entrepreneurs to accumulate knowledge and it

equips them with the necessary skills they need to start their own businesses. They argued that the accumulation of knowledge alone is not sufficient enough for business creation, but includes personal characteristics that the individual should have, a sense of self-efficacy and the perception one has of their abilities and the amount of skills they think they have. While a number of studies suggests that female entrepreneurs have less work and managerial experience and experience of running their own businesses (Boden & Nucci, 2000; Hisrich & Brush, 1983; Watkins & Watkins, 1983; Kalleberg & Leight, 1991, among others), other studies have found that female entrepreneurs have the same level of education and even more in some cases (Cowling & Taylor, 2001; Birley et al. 1987). This suggests gender differences in different elements of the human capital. Carter et al., (2002) equally posited that human capital is derived from education, training and work experience and from an entrepreneurial standpoint, work experience has three important dimensions namely industry they have worked before, management experience and start-up experience (ibid).

However, Ram and Jones, (1998), found that even though Black and Minority Ethnic entrepreneurs were highly qualified, they work in areas that are not related to their qualifications and expertise, because this human capital loses its symbolism when they migrate (Bourdieu, 1999). This seemed to suggest that despite their academic or professional achievements, black Africans suffer disadvantages on the labour market. Thompson et al., (2010) suggests that the relationship between educational attainment and the rate of self-employment varies between the different ethnic minority groups, while Baycan-Levent and Nijkamp (2009) asserted that foreign born women had lower employment rates than the native born women. The difference increases with levels of education with highly qualified migrant women experiencing the most disadvantages in the labour market. If the more disadvantaged one is on the labour market the more they are likely to start their own business, then one would expect the black African women to be among the ethnic minority groups with the highest levels of self-employment.

## **METHODOLOGY**

The study took an exploratory approach based on the constructivist ontological philosophy. Assumptions about the entrepreneurial experiences of black African migrant women in the UK are therefore based on the perceptions, meanings, thoughts, and viewpoints and lived experiences of the women themselves. Epistemologically, the study assumes the position of interpretivism as I believe it will not be possible to carry out such study objectively and in a value free manner given that the study is dealing with social reality and so takes Hughes (1994) and Proctor (1998) position that reality is socially constructed and its construction can be influenced by factors like culture and gender.

As a result of my ontological and epistemological commitments, this qualitative piece of work was conducted using face to face semi structured interviews with 35 migrant black African female entrepreneurs based in the Birmingham area of the West Midlands, United Kingdom. Birmingham is the 2<sup>nd</sup> largest city in Britain with a large number of migrants. The interviews which were recorded on tape lasted on average one hour each and they were conducted over a period of four months between September and December 2011. An interview schedule was used to guide the researcher during the interviews and to ensure that all key areas were covered. The interview tapes were manually transcribed immediately following each interview. Data was analysed from records observations, field notes, and tape recording of the interviews. From these records, codes of emerging themes were generated and used as categories for analysing, synthesizing and summarizing the data resulting in preliminary findings which are presented in this paper. The participants were identified using the purposive snowball sampling strategy and as a result, participants were drawn from thirteen different countries operating their businesses in the West Midlands area. The interviews were conducted within the business premises of each participant. Table 1 shows the demographic profile of the women who took part in the study.

**TABLE 1**  
**DEMOGRAPHIC CHARACTERISTICS OF THE PARTICIPANTS**

	<b>Age</b>	<b>Country of origin</b>	<b>Marital status</b>	<b>Level of education</b>	<b>Type of business</b>	<b>Years in business</b>
1	49	Nigerian	Married	MBA	Restaurant	18
2	44	Nigerian	Widow	BA Honours	Care Agency	12
3	32	Zimbabwe	Married	BA Honours	Retail	2
4	33	Zimbabwe	Married	'A' level	Hair dressing	3
5	36	Congo	Single	BA Honours	Hair dressing	2
6	34	Uganda	Single	'O' Levels	Hair dressing	2
7	39	Congo	Married	BA Honours	Hair dressing	3
8	46	Cameroon	Married	BA Honours	Hair dressing	5
9	35	Nigeria	Married	Masters in Law	Restaurant	3
10	34	Zimbabwe	Married	BA Honours	Distributor	2
11	34	Zambia	Married	'O' Levels	Distributor	2
12	47	Zimbabwe	Married	'O' Levels	Clothing	0
13	39	Zimbabwe	Married	BA Honours	Interior decor.	0
14	26	Zimbabwe	Single	BA Honours	Confectionary	0
15	45	Guinea	Married	None	Retail	1
16	38	Uganda	Married	'O' Levels	Money transfer	3
17	38	Nigeria	Married	BA Honours	Restaurant	1
18	47	Guinea	Married	BA Honours	Hair dressing	5
19	39	Kenya	Single	'O' Levels	Hair dressing	7
20	34	Congo	Married	Masters in Law	Law	1
21	31	Uganda	Single	'O' Levels	Market trader	2
22	34	Kenya	Married	'O' Levels	Market trader	1
23	44	Nigeria	Married	BA Honours	Catering	4
24	39	Uganda	Married	None	Cleaning	4
25	32	Ghana	Married	Masters PH	Care agency	1
26	34	Cameroon	Single	'O' Level	Boutique	0
27	32	Zambia	Married	MBA	Accountancy	3
28	38	S. Africa	Married	Masters	Training	4
29	48	S. Africa	Divorcee	Masters	Immigration	5
30	31	Swaziland	Separated	'O' Levels	Hair dressing	2
31	29	Zimbabwe	Married	'O' Levels	Network Mkt	1
32	34	Zimbabwe	Single	'O' Levels	Hair dressing	4
33	37	Ghana	Separated	BA Honours	Clothing shop	0
34	33	Ghana	Married	BA Honours	Hair dressing	1
35	32	Sierra Ln	Single	None	Grocery	3

The businesses were small and fairly new with the majority having been started in the last three years. All the women were 1<sup>st</sup> generation migrants most of whom had migrated to Britain in the last ten years at the time of the study. Twenty-three of the women were married and they had young families. Their businesses ranged from market traders to those running professional businesses.

## **FINDINGS**

### **Migration History**

Evidence from the study shows that the women in the study had lived in Britain for about 10 years and the overwhelming majority of them had come into the country with intention to return back to their

home countries after a few more. However, they found themselves staying longer than they had planned and the transition from transient to settlement status was beset by main challenges. At the time of the study, a significant number of these women were still waiting decisions on their immigration status. Due to the transient nature of their migration, this resulted in many of these women facing greater challenges compared to the earlier migrants who found it easy to settle in the country (Daley, 1998)

### **Motivation for Going into Business**

Findings from the study showed that rather than being pushed into starting their own businesses, these women were motivated by a variety of reasons notably taking advantage of an opportunity they would have identified and for some, entrepreneurship was a lifestyle as they had always been entrepreneurs before they moved to Britain (table 2).

**TABLE 2  
MOTIVATION FOR STARTING OWN BUSINESS**

<b>Motivating factor</b>	<b>No of participants</b>
Saw an opportunity	9
Financial rewards	2
Wanting to be own boss	5
Personal circumstances	3
Hobby/passion	5
Life style	7
Other pull/ push factors	4

While some studies (Ram and Jones, 1998 and Dhaliwal S, Kangis, 2006) have suggested push factors like blocked upward mobility especially on ethnic minority women, findings from this study suggests that these women were rather pulled into business by a number of factors as summarized in table 2 above. Of the 35 women who took part in the study, only three said they were pushed by circumstances such as their immigration status which did not allow them to work and the only viable alternative for them was to become self-employed and operate in the shadows. The other four mention both push and pull factors. They were initially pushed by circumstances for instance when they were waiting for the outcomes of their application to change their immigration status. During the waiting period which in some cases took years, they had to find something to do. However, when their immigration status changed and they could look for work, they decided to maintain their businesses because of the opportunities they later discovered and so at that time they were motivated by pull factors. If we are to consider what motivated them initially, we would conclude that they were pushed, but when to consider why they are in business, we would conclude that they are pulled. That suggests that motivation has a time span. The remaining women say they were pulled from the onset by different reasons the main one being seeing an opportunity. However, those who had been entrepreneurs before they came into the UK say they were neither pushed nor pulled but running their own business is something they have always done. A closer look at what then triggered them to start their own businesses when they moved into the country, they mention opportunity. Out of the twenty-five women who say they were pulled, only two were motivated by money suggesting that financial gain was not a motivating factor for these women. Another three were motivated by wanting to be their own boss/flexibility. Five other women started their businesses out of passion or as a hobby. In all, 28 of the women from the sample were pulled into self-employment. Antecedent factors such as previous employment experience and other individual background, and incubator organizations these women had worked for before (Cooper, 1981) appeared to have played a large part in influencing these women to start their businesses.

## Entrepreneurial Capital

### *Sources of Finance*

Entrepreneurial capital takes different forms including finance which affects the type and size of a business. Table 3 shows a breakdown of the different sources of finance used by the women. Many of the businesses were self-financed as posited by Coleman (2000) with some women stating that because of their poor background and not having their families around meant they have to raise money on their own.

**TABLE 3**  
**SOURCES OF FINANCE**

No	Name	Own Savings	Family & friends	Banks*
1	Felicia	√	x	√ ( Credit card)
2	Pat	√	x	√
3	Candy	√	√	√
4	Lucy	√	x	√
5	Rose	√	x	x
6	Daisy	√	x	x
7	Danielle	√	√	x
8	Jennifer	√	√	D
9	Rhoda	√	√	D
10	Thandi	√	x	x
11	Trisha	√	x	x
12	Sheila	√	√	x
13	Delisa	√	x	x
14	Sidumuzile	√	x	x
15	Anthea	√	√	x
16	Khadija	√	√	x
17	Rebecca	√	x	D (Re-mortgage property)
18	Amanda	√	x	x
19	Dorothy	√	x	x
20	Jenny	√	x	x
21	Sarah	√	x	x
22	Faith	√	√	√ (Overdraft )
23	Tracy	√	x	x (Re-mortgaged)
24	Ellen	√	√	x
25	Patience	√	x	x (Credit card)
26	Sue	X	√	x
27	Anita	√	x	x
28	Brenda	X	x	√ (re-mortgaged )
29	Yemurai	√	x	x
30	Victoria	√	x	x
31	Lisa	√	√	D
32	Mercy	√	x	D
33	Jane	√	√	x (Credit card)
34	Christine	√	√	x (Credit card)
35	Fiona	√	x	x

√ = indicates source of finance D= Declined by bank X (Banks\* column) = Never approached bank

Of the 35 participants only four used bank loans in the form of credit cards and overdraft to start or finance their businesses. These were obtained under the pretexts that that they either wanted to go on holiday or to renovate their homes. They said they used these methods because the banks were not willing to give them loans to start their businesses because they did not meet the criteria. However, the large majority of the women did not even attempt to seek finance from their banks for various reasons such as perceptions that banks will not be willing to help due to what Dolinsky et.al. (1993) saw as negative stereotyping by financial institutions. Lack credibility before the banks, unwilling to start business on borrowed finance, risk aversion, cultural and religious reasons were some of the reasons given by these women for not approaching their banks for financial assistance.

Five others obtained money from their spouses with only two getting help from friends. The rest of the women (21) used their personal savings to start their businesses with some continuing to take part-time employment to raise additional finance. Two women who used bank finance to refinance their businesses used debt factoring – a system of selling book debts at a discount. Due to lack of finance, most of the women said they started businesses which did not require a large amount of capital and as a result, their businesses were generally small. This is consistent with some earlier findings Marlow and Patton (2005); Shaw et al, (2005) that lack of finance was a major constraint in the ability of woman to grow their businesses.

### *Human Capital*

The women in the study had strong academic background with the majority holding undergraduate qualifications. This is consistent with other studies Ram and Jones, (1998) that black and ethnic minority entrepreneurs were highly educated though this form of capital loses its symbolism due to migration (Bourdieu, 1999). An interesting observation was the relation between the types of businesses the women started and their level of education (table 4) with women at the lower end of the educational ladder concentrated in businesses such as hair dressing and retail while women at the upper end of the ladder like those with post graduate qualifications such as Master’s degree concentrated in the provision of services like Law, Accountancy and Education and Training with a few of them operating restaurants. However, those with first degrees or equivalent appeared to cut across all types of businesses in a more proportional manner. The type of degrees held by some of them suggests that it would have been harder for them to secure formal employment. Generally, even though the women lack other forms of capital (financial and social capital), they appeared to mitigate against these deficiencies by capitalising on their human capital strengths, juggle around their finances and supply good and services that are not dependant on co-ethnic patronage.

**TABLE 4**  
**RELATIONSHIP BETWEEN LEVEL OF EDUCATION AND TYPE OF BUSINESS**

Level of Education	Total	Hair & Beauty	Food/ Catering	Retail	Services & Other
Below Secondary/ High School	3	1	0	2	0
Secondary / High School	12	5	0	6	1
Graduate	13	4	2	4	3
Post-Graduate	7	0	2	0	5

### **IMPLICATIONS**

Without sufficient support at local and national level, black African women may find it difficult to develop businesses that go beyond subsistence level. The support could come in the form of practical help which take into consideration the circumstances of these women. There is need to encourage institutional

support by encouraging banks to devise other ways of evaluating credit worthiness of women who may not have built sufficient credit history as most of these women despite having been in the country for up to 10 years, their immigration status meant that they could not possibly have built a credit history. Support could also come in the form of help with child care since most of these women do not have family around. This could be through subsidised childcare or encouragement for schools to run breakfast and after school clubs for free or at a small fee. This will free single mothers to go into business without the worry about childcare affordability and also for them to start businesses that are not centred on childcare issues.

## **LIMITATIONS AND OBSERVATIONS**

As with qualitative research involving case studies, the research has the limitation that the results cannot be generalized to the wider ethnic minority population and in this case, to the migrant population. Another limitation is the notable lack of data or research on the experiences of 1<sup>st</sup> generation migrants from other ethnic minority groups would mean that there is no comparable data. As Dawe and Fielden (2005) also noted, a problem encountered when carrying out a research of this nature is the lack of disaggregated data on women entrepreneurship especially on Black and Minority Ethnic Groups and particularly on Black African businesses. Apart from the lack of data, there is also lack of literature on black African women and as a result inference has had to be made based on studies of women from other ethnic backgrounds. This may pose a potential weakness to the study from a theoretical point of view.

## **CONCLUSIONS AND RECOMMENDATIONS**

While most of the women report that they were pulled into business by various factors it may be necessary to ascertain whether the initial motivation they had when they started their businesses can be sustained over time and whether it translates into growth and sustainability of their businesses by monitoring the survival rates of the businesses. Further research may be necessary on whether gender influences those experiences by conducting a comparative study on male and female entrepreneurs. A comparative study between the black African women and women from other ethnic minority groups may also help us to understand the extent to which ethnicity and history of migration affects those experiences.

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