

Ethnic entrepreneurship and the question of agency: The role of different forms of capital, and the relevance of social class

Maja Cederberg, Oxford Brookes University

Maria Villares-Varela, University of Southampton

Abstract

The literature on ethnic entrepreneurship has focused on structural factors, group characteristics or a combination of both when explaining the entry and/or success of different ethnic groups in/to self-employment. While the active involvement of individuals has often been noted, agency has been under-theorised, and frequently conflated with what are considered as ‘cultural’ factors. This article explores the question of agency in ethnic entrepreneurship by looking at how entrepreneurs access and mobilise different kinds of resources. Using a forms-of-capital approach, the article draws on qualitative data from the UK and Spain, and looks at how entrepreneurs mobilise cultural, social and economic resources in structural contexts that include constraining as well as enabling features. Our findings show that the entrepreneurs are active agents who play an important role in shaping ethnic businesses. However, their agency varies significantly depending on the extent to which entrepreneurs have access to different kinds of resources, which is closely linked to their socioeconomic position. The article contributes to the literature through its direct engagement with the question of agency in ethnic entrepreneurship, and by highlighting the relevance of social class in entrepreneurial processes.

Introduction

Scholarship on migration has considered entrepreneurship among migrant and ethnic minority groups as a means to achieve labour market incorporation and social mobility. The finding that different ethnic groups have different rates of business ownership, different strategies, and different success rates, have led to theoretical streams giving more weight to either structural factors or group characteristics. Yet others have integrated a focus on both sets of factors, such as the mixed embeddedness framework (Kloosterman 2000; Kloosterman et al. 2016; Wang and Warn 2017; Ram et al. 2017), which puts emphasis on the embeddedness of the supply side of entrepreneurs (social networks) and opportunity structures (state, market and regulations) (for a review see Villares-Varela et al. 2017).

Compared to accounts of structures, the question of agency, i.e. the ability of individuals to make choices and act independently, has been under-theorised (Bretell and Kristoffer 2007), which is arguably the case also in research on entrepreneurship more broadly. As noted by Tatli et al. (2014), entrepreneurship research looking at structures has assumed that external factors drive individuals and groups, while those focusing on agency have loosely defined this aspect, emphasising individual traits and motivations while overlooking the social context in which entrepreneurs are embedded. Such conceptualisations of agency have featured less in literature focused on ethnic entrepreneurship specifically, where structuralist and culturalist readings have instead dominated. In the case of the former, individual actions have often been considered (explicitly or implicitly) as structurally determined; in the case of the latter, more attention has been paid to the actions and characteristics of entrepreneurs, but rather than understanding those in terms of a de-contextualised, individual agent (as in the ‘psychological and personality perspective’ critiqued by Tatli et al. 2014, 619), the tendency has been to consider them as ‘cultural’ or ‘ethnic’ traits, which is equally problematic.

This article aims to develop a more nuanced understanding of the role of agency¹ in ethnic entrepreneurship² by answering the following research questions: (i) how do entrepreneurs use different kinds of resources in their business ventures?, and (ii) what is the role of agency and structural factors in this resource mobilisation? The article uses a forms-of-capital approach (Bourdieu 1986; Nee and Sanders 2001; Ram et al. 2008; Vershinina et al. 2011) to explore the resources entrepreneurs have access to, whether or not they are able to mobilise those resources, and how they use resources in different ways. The discussion is informed by broader sociological debates about structure and agency (e.g. Archer 1982, 1995; Depelteau 2008; Giddens 1984; King 1999, 2010; Bakewell 2010) but the main focus of the article is on how agency can be studied empirically in the area of ethnic entrepreneurship. We also explore how agency relates to differential social positioning, and our findings point towards the significance of social class in shaping entrepreneurial processes and the agency of entrepreneurs.

Whilst ethnicity and/or nationality have been central to many analyses of ethnic entrepreneurship, intra-group heterogeneity, and by extension social class, has received less attention (for a discussion, see Villares-Varela 2017; notable exceptions are Anthias (1992) and Valdez (2011, 2016)). The overlooking of class positions has not only been a feature of the ethnic entrepreneurship literature but also migration studies more broadly (van Hear 2014; Cederberg 2017; Villares-Varela 2017), a field that has tended to be mostly concerned with other socio-demographic characteristics. Research that does look at social class in the context

¹ Structure is understood here as the social context that constrains entrepreneurs' opportunities and/or enables them to act in particular ways, while agency is defined in terms of actors' ability to make informed decisions about how to act in different scenarios.

² The concept of ethnic entrepreneurship, commonly used in the UK context (Smallbone 2005; Author B), is employed here as an umbrella term for discussing business ownership among migrant and ethnic minority groups. More broadly, the term entrepreneurship is used interchangeably with that of self-employment and does not denote a particular kind of self-employment.

of international migration has highlighted the complexity of studying class across national boundaries (Cederberg 2017), and we would like to note at the outset that while class forms a central focus in our analysis, our intention is not to disregard significant differences in class structures, or meanings of social class, in different country contexts. The concept of class used in the article is influenced by the ‘cultural turn’ in sociological class debates, and the work of Bourdieu in particular. It encompasses a range of economic and non-economic resources and practices that are linked to, and help maintain and reproduce, socioeconomic inequalities (Anthias and Cederberg 2009). While the main focus of the article is on the different resources that are accessed and mobilised by entrepreneurs of different social class positions, some references are also made to how particular class-based outlooks and class aspirations contribute to entrepreneurs’ strategies and practices. The article starts by looking at the different ways in which ethnic entrepreneurship has been conceptualised in the literature; it then goes on to consider how concepts of capital can be used to explore the agency held and exercised by entrepreneurs, by drawing on qualitative data from the UK and Spain.

Structure, culture and agency in ethnic entrepreneurship

Approaches centred on structural factors shaping ethnic entrepreneurship have focused on the disadvantages that migrant and ethnic minority groups face in the labour market (Cobas 1987). The decline of the industrial sector and economic polarisation (Sassen 1996; Ålund 2003) has positioned these groups in a marginal situation in the labour market, and the resort to entrepreneurship is understood here as a consequence of limited employment opportunities. Among the factors conditioning ethnic entrepreneurship are migration policies in the country of destination (Wauters and Lambrecht 2008), including regulations on entry and post-entry, validation of degrees, self-employment, and/or family reunification. These factors may generate a context of exclusion from the mainstream economy, which makes entrepreneurship

a comparatively attractive option (Portes and Rumbaut 1990). Thus, the characteristics of the labour market, including the demand for workers in certain sectors, also impact on minorities' incorporation into employment or business ownership respectively (Waldinger et al. 1990). In turn, the characteristics of pre-existent ethnic communities, such as a high concentration of particular ethnic groups in certain urban spaces, may provide a customer base, enable access to networks, goods and services (Waldinger et al. 1990; Tavassoli and Trippel 2017), and can facilitate the employment of co-ethnic labour (Light 2007). Yet another factor proposed to shape ethnic entrepreneurship relates to the perceptions of different groups held by the local population, which impact on employment opportunities and strategies for labour incorporation (Light 2002).

While emphasising structural factors, a number of scholars highlight the active involvement of individuals in ethnic entrepreneurship, and point towards the need for a better understanding of agency. Storti (2014, 524) argues for 'a theory of action – lacking in the mixed embeddedness approach [...] that can enable us to identify the micro-scale generative mechanisms in situated case studies', while Kontos (2003, 187) suggests that 'perspectives on the actor, agency and the processuality of entrepreneurial activity' need to be made more visible. However, agency appears to be understood in different ways in the literature: as 'active decision-making' (Brettel and Kristofer 2007, 384) that leads to self-employment; as the factors that pertain, more broadly, to the individual level (as opposed to wider structures) (Rath and Swagerman 2016); or in terms of human capital (Ley 2006: 744). Furthermore, the nature of the factors highlighted in relation to agency has meant that there has, at times, been a conflation of agency and what is considered in terms of 'cultural' properties, including particular motivations (e.g. orientation towards family goals, sacrifice or creativity) and strategies (e.g. the mobilisation of familial or ethnic ties).

Links can be made here to research that has, more generally, focused on the alleged cultural characteristics of entrepreneurs (e.g. Basu 1998; Srinivasan 1995; Werbner 1984, 1990). Examples of empirical research include those pointing towards the propensity for Chinese (Wong and Ng 2002), Jewish (Saracheck 1980), Korean (Yuengert 1995) and South Asian minorities (Basu 1998; Basu and Altinay 2002), to engage in entrepreneurial activities. Researchers have explored, for instance, the differential achievements of Muslim and non-Muslim migrant entrepreneurs in Britain (Rafiq 1992) and the different earnings of Hispanic and Korean entrepreneurs in the United States (Raijiman and Tienda 2000). Other accounts examine the nature of the networks used by Latino entrepreneurs in North America (Driscoll 2001), Turkish populations in Berlin (Pècoud 2002), and South Asian communities in the UK (see Ram and Jones (2007) for a critical discussion).

However, perspectives emphasising cultural factors have been criticised for taking migrant/ethnic groups to be socio-culturally homogenous. Furthermore, individuals have differential access to intra-ethnic resources (as well as other resources), and social divisions such as class and gender intersect with ethnicity to produce particular positions and experiences (Cederberg 2017 A; Valdez 2011, 2016; Villares-Varela 2017). In addition, over-emphasising cultural factors arguably limits rather than enhances our understanding of ethnic entrepreneurship, as argued by Jones and Ram (2007, 443) in their critique of an ‘ethnic exceptionalism’ found in accounts that present ethnic minority businesses as operating in a distinctive way, separate from the rules and regulations that impact on other firms.

As we have seen, approaches to the study of ethnic entrepreneurship have tended to focus on either structural and/or cultural factors, while the active involvement of individuals in entrepreneurial activities has been under-theorised, and a key aim of this article is to address this gap. In the next section, we will go on to consider how the study of the different forms-

of-capital that are held and mobilised by entrepreneurs can help us develop a better understanding of how agency shapes entrepreneurial processes.

Exploring agency in ethnic entrepreneurship: a forms-of-capital approach

Some research on ethnic entrepreneurship has conceptualised resources in terms of different forms-of-capital, which, on a broad level, has served to emphasise their value for entrepreneurs and their businesses (Ram et al. 2008; Vershinina et al. 2011). Concepts of capital have often been used in order to identify ways in which entrepreneurs (and others) have used different resources in order to negotiate structural constraints, and there has arguably been a tendency to regard those resources in terms of agency. However, reflecting on their study in the east Midlands (UK), Ram et al. (2008, 432) suggest that ‘forms of capital are not purely inherent in the agents, a battery of resources under the agent’s ownership to be brought to bear on the structure, but properties which are in many respects conditioned by the structure itself’. The authors illustrate how entrepreneurs use different forms-of-capital in a structural context that provides certain opportunities (through its highly de-regulated nature), but also significant constraints (through high levels of competition combined with limited access to financial resources). This article builds on the work of Ram et al. (2008) and aims to advance their analysis by considering in further detail how a forms-of-capital approach can be used to address the question of agency in ethnic entrepreneurship, with consideration not only of the broader structural context but also the differential positioning of entrepreneurs.

In order to do so, we will first specify the concept of capital used here. As noted in the sociological literature on different forms-of-capital, the concept is only useful insofar as it captures the functions played by the resources concerned, and, in particular, the extent to which they are possible to mobilise in order to achieve or secure advantage (Anthias 2007; Cederberg

2012). From this perspective, Bourdieu's definition of capital is useful, as it enables us to account for the social embeddedness of different resources, and the fact that actors are differently positioned structurally (see also Granovetter 1973, 1985). Marx famously defined capital through its capacity to accumulate, whereby a distinction is made between capital and economic resources, a distinction central also to Bourdieu's (1986, 241) definition: 'accumulated labour ... which, when appropriated on a private, i.e. exclusive, basis by agents or groups of agents, enables them to appropriate social energy in the form of reified or living labour'. Another key feature of Bourdieu's conceptualisation relates to the interconnectedness of different forms-of-capital, and the extent to which they can be converted into one another. Furthermore, capitals in Bourdieu's model are context dependent and vary across time and space (Savage et al. 2005; Anthias 2007; Anthias and Cederberg 2009).

As noted by Ram et al. (2008), most literature on ethnic entrepreneurship has focused on social capital specifically, and considering other forms can help enrich our understanding of such labour incorporation (see also Vershinina et al. 2011 and Valdez 2008). By doing so, we can account for a greater range of resources used by entrepreneurs, and explore how they are interconnected. In this article, we look at three different forms-of-capital: cultural, social and economic. The concept of cultural capital broadly refers to different kinds of knowledge and skills, and related resources. The concept overlaps with that of human capital (Becker 1962), which is frequently used in the literature to refer to resources that individuals can invest in in order to improve their economic position. However, the concept of human capital lacks emphasis on cultural specificity and the fact that skills and qualifications are not equally valued or always transferable across different social contexts (Anthias and Cederberg 2009; Li 2008; Nee and Sanders 2001; Portes and Rumbaut 1990; Jones et al. 2012). Furthermore, resources are embedded in a hierarchical (racialised, classed and gendered) social context; different individuals are able to engage in educational and skill-enhancing measures to different extents,

and opportunities to mobilise resources may vary following the differential social valuation of different groups.

Social capital, in turn, is defined by Bourdieu as ‘the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalised relationships of mutual acquaintance and recognition’ (Bourdieu and Wacquant 1992: 119). Again, it is important to highlight the different functions played by different social resources, and note that social ties may have different value and usage (Westlund and Bolton 2003) depending on how individuals are positioned in relation to structures of power (e.g. the majority population and/or key institutional actors), but also depending on what the goals are. For instance, family ties might be useful for securing flexible labour but not that advantageous for engaging with new suppliers.

Economic capital includes cash liquidity and properties that can help obtain benefits in the market (Singer 1980). Here, research on ethnic entrepreneurship has mainly focused on the effects of limited economic resources; lack of access to formal loans and the fact that the enterprises are often established in saturated areas of the market are noted as reasons for the difficulties associated with accessing capital (Heilman and Chen 2003). The possibility of mobilising social ties through family and/or transnational networks to gain access to start-up capital is therefore crucial, but the availability of economic resources depends on the socioeconomic position of the entrepreneurs and their families.

Methodology

The article draws on biographical narratives of ethnic entrepreneurs in the UK and Spain. The biographical approach looks at particular events in the context of people’s wider lives, in terms of past experiences as well as future plans, while also aiming to capture interviewees’

subjective perspectives and interpretations. The approach has been found valuable for exploring ‘the diversity, complexity, and transformational character of migration phenomena’ (Aritzsch and Siouti 2007, 3). It has also been deemed useful for perspectives that put the actor at the core of the analysis, and consider the ways in which actors navigate different structural contexts (Kontos 2003). The approach was implemented in a cross-national, EU funded study that looked at ethnic entrepreneurship and its impact on the quality of life of the children of ethnic entrepreneurs. It enabled us to consider how entrepreneurs and their family members understand their own trajectories, and the meanings they attach to their experiences, which has been emphasised as important when aiming to move beyond structuralist accounts (Brettel and Kristofer 2007).

This article analyses a sub-set of data from the larger project, focusing particularly on the UK and Spain. In the UK, a total number of 25 families were interviewed (44 individuals). The families were of a wide range of ethnic backgrounds (e.g. Greek Cypriot, Turkish, Middle Eastern, South Asian, East Asian, African and West Indian), and the sample included first, second and third generation migrants. All the businesses were either in catering (e.g. cafés, restaurants and take-aways) or grocery stores. In Spain, interviews were carried out with 12 families (26 individuals) mainly from Latin American countries (Argentina, Venezuela, Uruguay, Colombia) who arrived in Spain between 1998 and 2006. The sample included cafés, hair salons, laundrettes, clothing shops, grocery stores and bakeries. Interviewees included business owners and some of their direct family members (spouses, children over 16 years old, siblings, parents) involved in the business activities.

The two authors carried out the interviews analysed in this article. We made contact with entrepreneurs through a diverse range of formal (migrant associations, business support agencies, business organisations, etc.) and informal contacts, and, in some cases, chain sampling (Penrod et al. 2003) was put in place to recruit participants, a method that is often

used to access hard-to-reach populations. Similar interview guides were used in both contexts to allow for cross-comparison, and the guides were designed to capture the trajectories of entrepreneurs and their family members. Questions explored educational and labour market experiences from a biographical perspective, the impact of regulations, access to finance, business support, the knowledge/skills required, the use of family ties and other networks, and aspirations for the future. The interviews lasted between approximately between one and three hours, and they were audio-recorded and transcribed verbatim. A thematic analysis (Fereday and Muir-Cochrane 2006) was implemented, where the data was organised under broad themes/codes in relation to different axes, such as structural conditions (migration policy, taxation, business regulations); human/cultural capital (level of education and skills, knowledge required to set up and run the business, educational aspirations); social capital (ties mobilised to open up the firm, subsequent use of family ties, recruitment practices, support from family members, engagement with institutional stakeholders, etc.); and financial capital (access to capital to set up the business, savings, properties, relationship with the banking sector or alternative forms of financing). While the wider research project explored the experience and perspective of several family members in most cases, this article focuses primarily on findings from the interviews with entrepreneurs.

Findings

Before we go on to look at the different resources that were held and mobilised by the entrepreneurs interviewed, we will provide a brief overview of the broader structural context of the two country cases. Cross-country research is limited in the area of ethnic entrepreneurship (Ram et al. 2017), despite a significant variability in regulations and patterns regarding both migration and self-employment. The British post-colonial migration landscape reflects the settlement and opening of new firms by the ‘old’ waves of South Asian and African-

Caribbean migrants, together with more recently arrived migrants from a range of European and non-European countries, and refugees. The UK context is characterised by the Anglo-Saxon regulatory regimes of weaker welfare state and easiness of entry into self-employment, when compared to continental Europe. This is reflected in the eighties neo-liberal shift and led to a high growth of ethnic minority firms (Ram and Jones 2014). The Spanish migration system is strongly linked to its post-colonial history and geographical position, and Latin American migration is explicitly favoured by Spanish migration policies (Izquierdo-Escribano and Martínez-Buján 2014). Despite the policy-related advantages held by Latin American migrants, they still experience difficulties in accessing employment according to their qualifications, with available opportunities often relegated to domestic and care work, and low paid service sector employment. In this scenario, business activities are in some cases experienced as an escape from low paid employment (Villares-Varela 2017). However, the Spanish context of self-employment is much more regulated than the British. Setting up a formal small firm involves a first transition through paid employment, given that the initial permits are mainly restricted to working for others, and becoming self-employed requires either switching the initial permit to self-employment after five years of continued residency, or fulfilling a number of restrictive criteria to start a business upon arrival (such as investing approximately €250,000 and being able to support dependent family members).

We see here that the structural context differs significantly between the two countries, in regards to migration histories and regulatory frameworks concerning migration as well as self-employment. While this broader context contributes to shaping entrepreneurship amongst migrants and ethnic minorities in the two countries more generally, there are also significant differences between the different entrepreneurs we interviewed, as we will now go on to look at. In the discussion that follows, we aim at gaining new theoretical insights by using a forms-of-capital approach to explore the role of agency in ethnic entrepreneurship, and consider how

it is related to entrepreneurs' social class position. The aim is not to systematically compare the two cases or generalise to the wider population.

Cultural capital: educational qualifications and informal skills and resources

The concept of cultural capital used here encapsulates a number of different kinds of resources, from formal educational qualifications to informal skills and knowledge, some of which relate to particular cultural traditions. This section explores the roles and interconnections of these different resources in the businesses concerned. To start with, several narratives from entrepreneurs in Spain show cases of over-qualification and limited employment opportunities. The time and costs involved in the validation of educational credentials impact on migrants' opportunities to mobilise those as cultural capital in the labour market. This is the case of Ana, who is from Venezuela and lives in Spain. She has a degree in architecture and identifies as part of the Venezuelan middle-class, something that has shaped her employment aspirations throughout her migration trajectory. However, she cannot get a position in her professional field, even though she has tried to decrease her employment aspirations: 'I've tried to find employment as draftsman but I didn't succeed'. Hence, she has instead opened a small business (a party decoration shop) while waiting for the outcome of the validation process (2-3 years). Extra professional knowledge has been mobilised in her business initiative: in Venezuela, Ana used to do decorations for a local community centre during her spare time, and this knowledge helped her shape a successful business, which was, at the time of the interview, the supplier of party decorations for a major catering business in the region. As she put it: 'so in a way, I use some of what I learnt, but also what I used to do in my spare time'. We see here that, on the one hand, labour market structures and the regulatory framework regarding the validation of credentials limit the maximisation of formal education, whereby Ana is unable to mobilise her educational qualifications. On the other hand, the strategic activation of informal skills points

towards an ability to navigate constraints and develop a successful business strategy, although not directly connected to Ana's educational qualifications and previous occupation.

If the example of Ana illustrates a case where the inability to utilise educational qualifications led to the mobilisation of other resources in a business venture, there are also examples of entrepreneurs whose trajectory similarly reflect limited employment opportunities, but where they have fewer skills and educational resources to mobilise in the business. Examples can be found among entrepreneurs who run small convenience stores or 'corner-shops' in the UK: businesses characterised less by innovation and more by their labour-intensive nature. One example is Ekrem, from Turkey, who has limited formal education and English language skills, and who opened his business following unemployment (he and his wife were previously employed in the textile industry). The broader structural context is important for explaining entry into self-employment (changing labour market demands), while the particular social background and position of the entrepreneur has contributed to shaping the specific nature of the business. While the business has enabled the family to do rather well, Ekrem emphasised the hard work involved. He juxtaposes his work situation with how he imagines that 'the English' work, and describes the shop as a 'third class business'. His narrative shows that Ekrem manages to organise the work by drawing on labour from within the family and wider ethnic community, but the extent to which the involvement of family members in the business appears to be structurally imposed rather than chosen should be highlighted, and Ekrem suggests that he would prefer for his children not to work in the business, a point discussed further in the section on social capital.

Difficulties in mobilising one kind of cultural capital (e.g. educational qualifications) are at times responded to by drawing on other kinds, including the selling of products/services from the country of origin for the co-ethnic group or the wider population. Julia, Colombian with a small hairdresser and beauty salon in Spain, used to work as a shop attendant in Bogotá.

She completed a vocational training course for customer service and basic administrative work, and worked on and off for a few years, but the lack of stable and well-paid employment led her to migrate to Spain. During her work trajectory in Spain she transited between domestic and care work but, after eight years, she managed to start her own business. She did not have professional experience in the sector but was always interested in doing the hair of friends and family members on an informal basis. She had considered opening a bakery-café, but explains how opening a hair or beauty salon in Spain was easier because ‘it does not require much investment [...] and you do not have to submit as much paperwork as when you work with food’. Julia was initially concerned about not grasping the ‘know-how’ and style Spanish customers were looking for, and therefore branded the salon ‘Latin hairdresser’, but she later found out that some ‘Latin’ trends had become popular in the mainstream market. She explains that ‘we do nail art, gel, all that. That was not popular here, but it is now. So I get many locals just to get their nails done to more competitive prices.’ Julia’s account describes how she was confronted with a competitive market and exercised her agency by identifying a niche and mobilising specific skills that she acquired informally in her country of origin. However, the agency employed here cannot be separated from the structural context in which it is shaped, and blocked opportunities (e.g. market saturation) and enabling features (e.g. comparatively light regulations compared to other business sectors, low investment needed, and an ability to access to mainstream markets) need to be considered simultaneously.

Like Julia, a number of other entrepreneurs interviewed had developed a particular ‘ethnic’ image of their business in order to define a niche in the market, in some cases with a view to tapping into a specific demand within the co-ethnic population, and in others to appeal to the majority community (for a discussion of entrepreneurship and identity, see Pécoud 2004). One example from the UK sample is a bakery, run by Yiannis, who is Greek-Cypriot. He utilised specific cultural (baking) skills held by his mother to develop a successful business

concept, and the bakery has become a focal point for the local Greek-Cypriot community. Another example is a Lebanese restaurant in which the owner, Masoud, strategically used his ethnic background to build a business appealing to the general public through ‘ethnic’ cuisine and entertainment. While Masoud suggests that he feels little attachment to his Lebanese background personally, he has nonetheless used this to identify a niche in the local market. Masoud is from an affluent family, and he and his brothers went to boarding school in the UK. He has a degree in Business Studies and held a number of management positions in local restaurants before opening his own business. As such, he was able to draw on extensive knowledge and experience of the catering sector, but also his reputation, when creating his business. He also refers to a family tradition of entrepreneurship and says ‘we were brought up in a business environment ... so it’s a natural transgression from that, to what I do’.

In both these cases, we see the exercise of agency in how entrepreneurs mobilised particular aspects of their ethnic background in order to find a niche in the local market, although structural factors contribute to their strategies in a number of different ways, both constraining and enabling. In the case of Yiannis, the business was initially created to generate an income in the context of limited employment opportunities, while the success of the business was facilitated by familial and local ethnic ties that provided skills and labour as well as a customer base. Familial and ethnic ties have been central also to Masoud’s business, in which he employs both his children as well as several staff of Middle Eastern background. Reasons for entry into self-employment are different, however, and Masoud’s experiences are narrated more in terms of a long-term career trajectory and with reference to his family’s business (and wider class) background.

Social capital: family ties, ethnic networks and other social resources

The mobilisation of family ties in migrant firms has been well rehearsed in the literature (Ram, 1994; Azmat and Fujimoto 2016; Villares-Varela et al. 2017). Saturated market activities and limited resources restrict possibilities for hiring workers, and the costs associated with formal employment make the recourse to family members a key characteristic of ethnic entrepreneurship. Aside from being less costly, family labour can also often be used more flexibly. John, who is from Jamaica and runs a small restaurant in the UK, cannot afford to employ staff, but combines long working hours with the help of family members. His wife helps out with the ‘paper’ side of the business, and his two sons help out with cooking and other tasks, and, while he does pay them for the work, he says that ‘it’s not like paying someone fully’. Another example is seen in the case of Mario, Colombian in Spain, who owns a café. He explains that the success of his café depends on maintaining very low prices compared to other establishments in the neighbourhood, but this competitive advantage can only be sustained by not formally employing anyone. He explains how he does not need a full-time worker all year around, but ‘only on busy days [...] the rest of the time I can cope on my own’. Relying on his wife’s support has solved the need for flexible support without the costs, and Mario explains that ‘it is easier to give [her] a call when I see things get busy’. Aside from helping out in the business, his wife combines looking after their daughter with a part-time cleaning job. Her help in the business is crucial, but fixed earnings from her cleaning job are also an important source of income for the family.

Accounts of family and/or co-ethnic workers have often studied the perceived advantages and disadvantages of different kinds of workers (Zimmer and Aldrich 1987). While some entrepreneurs (including Ekrem, discussed earlier) have suggested that they would prefer not to involve their children in the business, to enable them to focus on their education, others have highlighted the benefits of working together with family, relating partly to the greater trust they have in family members. Ajda, from Turkey, runs a convenience store with her father in the

UK, and suggests that family workers are more dedicated than non-family workers: ‘they take care of the business like their own.’ Trust has also been emphasised in accounts of co-ethnic workers, where bonds are created and/or maintained through shared cultural traditions or social experiences, and, in some cases, this has meant that entrepreneurs prefer to employ workers who have the same ethnic background. Furthermore, limited employment opportunities for individuals in some ethnic groups can also explain their availability as workers for ethnic businesses, and those businesses can indeed form a crucial source of employment (although it is important not to romanticise the use of familial and intra-ethnic resources in businesses, and consider the structural context in which they are mobilised, as well as potentially exploitative practices, e.g. Cederberg 2012).

Teresa from Argentina who has migrated to Spain deploys a different strategy when it comes to the use of family ties in the business. Teresa completed a Biology degree in Buenos Aires. She used to work in a medical laboratory in Argentina, but it closed down due to the 2001 economic crisis. She decided not to validate her degree in Spain due to the lengthy and costly process, and saw the opportunity of running a small restaurant where she serves typical Argentinean dishes. Teresa’s business would benefit from the flexible work of her two children (17 and 20 at the time of the interview), but when asked about the possibility of having her children helping out, she states that she wants them to focus on education, so that ‘they can do well, given that I have already sacrificed my career here, at least they should get one’. This strategy is strongly embedded in her social class aspirations, and implies that Teresa is not utilising her family ties in the same way as some other entrepreneurs do. Instead, she prioritises the investment in education for her children, in order to safeguard their social class position in Spain (Villares-Varela 2017).

These narratives show that entrepreneurs mobilise family and community ties strategically in different ways. However, we would argue that this should be considered less in

terms of specific cultural traits, and more in relation to the impact of structural constraints (e.g. competitive markets, limited resources) and social positions (e.g. access to resources, but also social class aspirations). It is worth noting that most of the social resources drawn on by the entrepreneurs interviewed are in terms of (flexible) labour, whereas other kinds and functions (e.g. links to suppliers and other business contacts) form less of a focus – although there are some examples of specific opportunities gained through social networks. One is found in the narrative of Melek, from Turkey, who runs a small café in the UK. Melek started her business after being offered to buy the business premises cheaply by friends of her husband, who were closing their shop. Melek had not planned to start a business and had little relevant experience, and while she says she enjoys the cooking, and appears to have a regular customer base, the business does not seem to be part of a longer-term plan, and Melek talks about wanting to pursue postgraduate study. As such, entrepreneurship in this case appears to be strongly linked to the particular opportunity gained through the family's social connections, which enabled becoming an entrepreneur.

Economic capital: differential access to and mobilisation of financial resources

The extent to which entrepreneurs have access to financial resources has an important impact on business strategies, and ethnic entrepreneurs often report difficulties in getting a bank loan. Jorge, from Argentina, who is the owner of a restaurant in Spain, explains that when trying to mobilise financial capital for his family business, he was confronted with the difficulties of not having a long enough credit history in the country. Although he had a good credit history in Argentina, this was not transferable to Spain, as he explains: 'I used to take all my credit reports from Buenos Aires. The moment they [the bank] see that paperwork they just dismiss it'. This meant that he had to rely on a patchwork of different sources of finance based on trust and

reciprocity to set up his business, borrowing €3,000 from a brother in law, €4,000 from a friend in the community, and using a credit card ‘which was very expensive to repay’.

Differential access to financial resources has significantly shaped the trajectories of entrepreneurs interviewed in the UK. All the businesses researched in the UK are in the food sector, which is an attractive option for entrepreneurs with limited financial resources, as it requires less initial investment than some other sectors. At the same time, self-employment in this sector often involves long hours and high levels of competition, and the available assets to buy or rent business premises are crucial for the business strategy. While some entrepreneurs, like Masoud, have been in a position to acquire premises in popular and vibrant urban areas, others have been more constrained in their options. For instance, Poonam, of Indian background, who runs a catering business from home, notes the potential involved in opening a deli in her local neighbourhood, but is unable to do so because of the costs involved.

While limited access to financial resources in several cases shapes ethnic businesses (in terms of the nature of the business as well as how the work is organised) in some cases we found that resources were available but not possible to mobilise. Luisa, from Venezuela, who owns a bakery, explains that her family has property and savings in Venezuela, and that selling an apartment and bringing the profit to Spain would help boost the business. However, the taxation imposed on the international transfer of money is not making this worthwhile. Therefore, Luisa and her family utilise other strategies, such as renting out properties in Venezuela and using the money to help family members, while saving money from the business that would otherwise be allocated to remittances.

Overall, we see that differential access to financial resources is an important factor impacting on business strategies. While limited access to certain funding sources (e.g. bank loans) may be widely shared among ethnic entrepreneurs, they are differently positioned in terms of the extent to which they are able to mobilise financial resources through their informal

networks, and entrepreneurs who either hold financial assets themselves or who have access to capital through family, friends or other personal connections, have a significant advantage.

Discussion

These cases illuminate the effects of a range of structural factors on the ways in which entrepreneurs mobilise resources in the UK and Spain. Regarding cultural capital, entrepreneurs are differently positioned both in regards to the educational resources they hold, and their ability to mobilise those resources. As such, structural factors affect their options, in terms of e.g. an inability to draw on educational credentials (as the difficulties for validating degrees for some of the cases in the Spanish sample), or their different levels of language skills and educational resources (as in the UK cases discussed). They include structural features that impact on all entrepreneurs (albeit unevenly), as well as factors relating to the particular social positions of different entrepreneurs. However, while structural factors thus impact on entrepreneurs in multiple ways, the strategic mobilisation of cultural capital (e.g. acquiring new skills, drawing on non-professional skills and/or tapping onto an ‘ethnic’ image) shows how ethnic entrepreneurs exercise their agency by navigating the opportunities and constraints of different contexts.

In terms of social capital, high competition in the service sector and low return of the activities is cushioned by the activation of social ties and networks. The agency of ethnic entrepreneurs is illustrated here by the different ways in which they utilise the informal support of family members and employ co-ethnic workers. This not only provides a flexible workforce, but also shapes the nature of the work and support to involve trust. As such, social resources often prove important for businesses, but in the cases discussed here, this has mostly been in terms of flexible labour, and less so in terms of valuable business connections. Furthermore,

the mobilisation of particular social resources is often linked to specific social class positions that imply limited financial resources and/or resources linked to education and professional skills.

The economic capital mobilised is also a product of the intersection of structural factors and social positions, on the one hand, and the agency held and exercised by entrepreneurs, on the other. We have shown how regulations within the banking sector might penalise migrants, whereby entrepreneurs activate social ties to collate the necessary financial resources to start up their business, either through local connections or transnational links. However, the ability to access and mobilise financial resources through social networks varies significantly amongst ethnic entrepreneurs and is strongly dependent upon their class position. Furthermore, assets in the country of origin might not be convertible into financial capital due to international transfer regulations, requiring alternative strategies.

In light of the data presented in the article, we argue that, while the particular ways in which entrepreneurs have responded to structural factors indicate a certain level of agency, the extent of this varies between entrepreneurs, depending on their particular social position. The findings have highlighted the relevance of social class in shaping entrepreneurial processes and the agency of ethnic entrepreneurs. The concept of class used in the article encompasses a range of economic and non-economic resources that in different ways contribute to the maintenance and reproduction of socioeconomic inequalities, and we have analysed these in terms of different forms-of-capital. Aside from enabling us to consider the relevance of class in entrepreneurial processes (and its link to agency), the forms-of-capital approach also contributes to our understanding of ethnic entrepreneurship more broadly, insofar as it facilitates an exploration of a wide range of (interconnected) resources that are mobilised in ethnic businesses. On the one hand, the ability to accumulate one form of capital may depend on the presence of other forms (e.g. cultural capital providing access to social capital, or vice

versa, or cultural and/or social capital being translated into economic capital); on the other, limited access to one form of capital (e.g. economic or cultural) at times imply the use of other forms (e.g. social). Our findings also put focus on the importance of differentiating between resources and capitals, and distinguishing access to finance, skills or social ties from the ability to mobilise those.

Conclusion

Scholarship on ethnic entrepreneurship has rarely considered the question of agency and its relationship to structural constraints and enablements in detail, and the excessive focus on ‘ethnic’ resources, combined with lack of conceptual clarity around agency, has in some cases involved inadequate confluences of agency and cultural factors. The findings presented here show how agency is intertwined with the structural context as well as the differential social positioning of entrepreneurs. While ethnic characteristics have been central to much analysis of ethnic entrepreneurship, intra-group differences, and, in particular, the role of social class, has been generally overlooked.

We have proposed a forms-of-capital approach (Bourdieu 1986) to facilitate a broader reading of the strategies used by ethnic entrepreneurs. By doing so, this article’s contribution is threefold: (i) A forms-of capital approach provides a useful way of accounting for both structural and agential features that shape ethnic businesses, by considering how resources are mobilised by entrepreneurs in ways that illustrate their active role, whilst at the same time highlighting different aspects of the structures in which they are embedded. (ii) The findings point towards the importance of considering differences not just in terms of the broader structural context in which entrepreneurs are embedded, but also in terms of the specific social position of different entrepreneurs. The predominant focus on ethnic and cultural traits in some

literature on ethnic entrepreneurship has obscured the fact that entrepreneurs have different levels of access to, and opportunities to mobilise, different resources. (iii) While the entrepreneurs whose narratives are analysed here can certainly be considered active agents, who negotiate structural conditions by mobilising different kinds of resources, the article has shown that the agency of ethnic entrepreneurs is strongly linked to structural factors, and that class differences significantly shape their opportunities and strategies.

The findings presented in the article also have important policy implications. For example, we would suggest that programmes that are designed to support ethnic entrepreneurs through a focus on individual characteristics mainly linked to ethnic affiliation or country of origin run the risk of falling into the fallacy of ‘ethnic exceptionalism’ (Jones and Ram 2007) and missing the importance of the structural social position of potential users. More broadly, the findings show that business ownership can be an important stepping stone for minorities’ labour market incorporation, but that social class positions and aspirations are crucial for understanding the trajectories of entrepreneurs (Villares-Varela 2017) and thus need to be considered when designing support programmes. While the article provides an important contribution to the literature by highlighting the relevance of social class, further research is needed to explore in more detail how class intersects with other social divisions (e.g. gender, ethnicity and religion) to shape entrepreneurs’ experiences and trajectories.

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