

Social embeddedness, 'choices' and constraints in small business start-up : black women in business

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**Social Embeddedness, 'Choices' and Constraints in
Small Business Start-up: Black Women in Business**

Cynthia Forson LLB, LLM, MBA

A thesis submitted in partial fulfilment of the requirements of the
University of London for the degree of
Doctor of Philosophy

The programme of research was carried out in the
School of Business and Management
Queen Mary University of London

July 2007

Dedication

In loving memory of my dad
Michael Bankole Sanni-Thomas
1924-2007

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When I started my research journey I had the good wishes of family, friends and colleagues. But good wishes are not enough without the support and encouragement of supervisors. Geraldine (Healy) and Mustafa (Özbilgin) have given of their time, encouragement and understanding and contributed above the call of duty! I thank them very much for their superb supervision and look forward to working with them both in the future.

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Thanks to all of you – I have not walked my research journey alone.

Declaration of authorship

I, Cynthia Forson, declare that the thesis entitled 'Social Embeddedness, Choices and Constraints in Small Business Start-up: Black Women in Business' and the work presented in it are my own. I confirm that:

This work was done mainly while in candidature for a research degree at Queen Mary University of London;

Where any part of this thesis has been submitted for a degree or any other qualification at this University or any other institution, this has been clearly stated;

Where I have quoted from the work of others, the source is always given. With the exception of such quotations, this thesis is entirely my own work;

I have acknowledged all main sources of help;

Where the thesis is based on work done by myself jointly with others, I have made clear exactly what was done by others and what I have contributed myself;

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Signed: 
Cynthia Forson

Date: June, 01, 2007

Abstract

Historically, black women's labour market experiences in the UK have been largely framed by factors that encouraged the racialisation of women's work, migration patterns, changes in the global economy and government policy which led to concentrations of black women working in employment personal and health services and hotel and catering services. Self-employment seems to offer minority groups a way out of the gendered and racialised employment structures. This doctoral thesis demonstrates the lack of attention given to the experiences of black women, that is, those for whom the literature on a) gender and, b) ethnicity provide only a partial account. This thesis has sought to address this partiality.

Critical insights emerge from the adoption of an original, in-depth and multi-layered qualitative methodological approach to the examination of the motivations and start-up experiences of black women in the legal and African-Caribbean hairdressing sectors, examining macro, meso and micro influences on their self-employment experiences.

The thesis establishes a link between the wider structures of gender, ethnicity and class set within specific historical and contemporary sectoral contexts, and black women's self-employment experiences. The study also demonstrates the intersectional nature of the influence of these structures, highlighting black women's entrepreneurship as being framed by an interlocking influence of gender, ethnicity and class in contrast to the one dimensional perspective of much current literature. Using Pierre Bourdieu's sociological concepts of *field*, *habitus*, *strategies*, *dispositions* and *capital* within a feminist paradigm the thesis contributes to a growing body of post-colonial feminist literature through a reconceptualisation of the relations of dominance and resistance in the self-employment experiences of black women. It also offers policy makers concerned with the use of self-employment as a means of addressing the inequalities that black women face in the labour market and BME women's under-representation in self-employment, a new understanding of the dynamics of black women's business experiences that will aid in the formulation of policy and support initiatives that meet the needs of black women.

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List of abbreviations

| | |
|---------------|---|
| ACB | African Caribbean Business |
| AWS | Association of Women Solicitors |
| BBA | British Bankers Association |
| BME | Black and Minority Ethnic |
| BME | Black and Minority Ethnic Business |
| BSN | Black Solicitors' Network |
| CAQDAS | Computer Assisted Qualitative Data Analysis |
| CASH | Caribbean Association of Specialist Hairdressers |
| CPD | Continuing Professional Development |
| CPE | Common Professional Examination |
| CRE | Commission for Racial Equality |
| DTI | Department of Trade and Industry |
| DWP | Department for Work and Pensions |
| EMBF | Ethnic Minority Business Forum |
| EMBI | Ethnic Minority Business Initiative |
| EOC | Equal Opportunities Commission |
| EU | European Union |
| GDL | Graduate Diploma in Law |
| GEM | Global Entrepreneurship Monitor |
| GT | Grounded Theory |
| HABIA | Hairdressing and Beauty Industry Authority |
| HE | Higher Education |
| ICT | Information Communications Technology |
| ILEX | Institute of Legal Executives |
| LBS | London Business Survey |
| LDA | London Development Agency |
| LES | London Employers Survey |
| LFS | Labour Force Survey |
| LLB | Bachelor of Law |
| LPC | Legal Practice Course |
| NHF | National Hairdressers Federation |
| NHS | National Health Service |

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| NGO | Non Governmental Organisation |
| OECD | Organisation for Economic Co-operation and Development |
| ONS | Office of National Statistics |
| QLTT | Qualified Lawyers Transfer Test |
| RDA | Regional Development Agency |
| SAS | Solicitors' Assistant Scheme |
| SBS | Small Business Service |
| SEN | State Enrolled Nurse |
| SFWE | Strategic Framework for Women's Enterprise |
| SHABA | Specialist Hair and Beauty Association |
| SME | Small and Medium Enterprise |
| SSN | Solicitors' Support Network |
| SSPG | Solicitor Sole Practitioners' Group |
| SRN | State Registered Nurse |
| UK | United Kingdom |
| UN | United Nations |
| UNDP | United Nations Development Programme |
| VAT | Value Added Tax |
| WEU | Women and Equality Unit |
| WWI | World War I |
| WWII | World War II |

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Chapter One

Introduction

1.1 Introduction

The number of people from minority groups starting new businesses is greater now than ever before¹ (Barclays Bank Plc, 2005). With 26 per cent of the businesses in the UK owned by women (PROWESS, 2005) and ten per cent owned by Black and Minority Ethnic (BME) persons (Whitehead et al., 2006) the subject of minority entrepreneurship has caught the attention of academics, policy makers and practitioners. There are now more business support agencies that cater solely to women or BME business owners and the support they now offer is unprecedented. However, female-owned and BME businesses owners continue to experience a unique set of problems (Ram and Smallbone, 2003, Carter et al., 2001) which remain unaddressed in theory and policy. Studies that explore gendered and racialised ways in which such business ownership occurs are crucial to an understanding of the problems and successes of such businesses, so that support geared towards them may be designed appropriately.

This thesis considers black women's business ownership experiences. The field study of this thesis draws on interviews with 50 African and Caribbean women business owners from two distinct sectors: the hairdressing and the legal sectors in London. It investigates why they set up firms and how they mobilised resources for their ventures. The black female dominated black hairdressing sector has traditionally provided a space for black women while the elitist white male dominated legal sector remained a mainly 'hostile' environment for black females in terms of its history, culture and practices. The characteristics of the two sectors are explored and consideration is given to the differences between black women's experiences in the two sectors. The thesis draws on qualitative research methods that enable participants' experiences to be analysed in the context of existing social structures in which the businesses processes are embedded and allow for an exploration of the meanings that the participants attribute to their encounters. This is achieved following a layered approach to the research design which offers macro, meso and micro levels of analysis of the fields within which the

¹ Barclays Bank report estimates that BME business start-ups are at an all time high – 50,000 in 2004, which is up by a third since 2000.

experiences of women and their businesses are situated and contextualised and which acknowledges the part history plays in the process (Layder, 1993).

Although black as a descriptive category is presented as a constant in the vocabulary in this thesis, there is awareness that the idea of race is a social construction, the meaning of which varies with time, location and context (Jackson, 2000). The effects of historical events, political circumstances, culture, class, and generation all combine to influence understandings of the term 'black' and for that matter 'white' and 'non-white' both within and outside the black 'race'. These influences also shape when non-white is seen as black. Early literature worked on the basis of the divide between black and white 'races' where black included all visible minority groups (Pilkington, 2003). More recently, influenced by post-modern thinking, discourse on racial stratification has focused more on the plurality of racially and ethnically defined groups such as African-Caribbeans, Indians, Pakistanis, Africans, Jews, Chinese, etc. (Bradley, 1996). For the purposes of clarification and ease of comprehension in this study, the study follows the UK census classification. 'White' is used to refer to those of white Caucasian descent, 'black and minority ethnic' (BME) encompasses visible minorities including Chinese, Indians, Africans and Caribbeans and, 'black' refers to those of African and Caribbean descent. Black Africans will refer to people of Black African background and Black Caribbean refers to only those of Black Caribbean descent.

Small business research spans the wide variety of forms that small businesses take in terms of the variety of sectors, entrepreneurs and owner managers, environments (political, social, economic, cultural, geographical) and complexity. One of the ambiguities associated with the term 'entrepreneur' lies in the fact that the term has been used to describe the self-employed own-account workers as well as self-employed with employees even though there is a notable distinction between the two groups (Dale, 1991). This distinction lies in their specific work situations, size of business, as well as their personal characteristics (Curran and Burrows, 1988). Although the terms are used coterminously through out the thesis there is awareness that there are difficulties associated with the definitions of entrepreneurs and small business owners as well as overlaps and distinctions between entrepreneurship, small business ownership and self-employment (Bridge et al., 1998, Chell et al., 1991, Dale, 1991, Deakins, 1999, Hornaday, 1990, Morrison, 1998). Most of the firms in this thesis have "few employees, a low turnover, little or no formal structure and [are] managed by one person" (Bridge et

al., 1998, p.102) who is engaged in routine management of an ongoing operation – the typical small business. Others (a couple of law firms) may reflect some of the essential entrepreneurial characteristics - innovation and uncertainty (Schumpeter, 1996. Knight, 1921).

1.2 Aims of the thesis

The main aim of this thesis is to examine the motivations and start-up experiences of black women business owners. The thesis has the particular objective of understanding how black women's motivations to start businesses are influenced by three interlocking social structures – gender, race and class – and in particular, their own perceptions of these structures. The research also seeks to investigate the processes involved in business start up. In this respect it seeks to understand ways in which black women's gender, ethnicity and class act as constraints in the acquisition of resources for business start-up and to explore how the women utilise their agency in their choices² and strategies in mobilising resources for their businesses. Thirdly, the analysis is also situated within the broader labour market context. The thesis therefore focuses on the degree to which small business ownership is used by black women as a mechanism to challenge and redress the restrictions and relative disadvantage that they face in the labour market. Finally the thesis seeks to explore the value of Pierre Bourdieu's (1986, 1990a, 1990b, 1998, 1999a, 1999b, 2001 and 2007) theoretical concepts of *habitus*, *strategies*, *dispositions* and *capital* in understanding black women's business experiences.

1.3 Black women in business

With self-employment and entrepreneurship being hailed as mechanisms to challenge the restrictions of existing gender and race relations, in the labour market (DTI, 2003b) commentators suggest that policy makers need to develop strategies to encourage more women and BMEs into starting their own businesses (Scarman, 1981). This has

² Many women's 'choice' is located in a web of opportunities and constraints. The intersections of gender, ethnicity, class, migration, age, marital status, place and circumstances seem to shape many of women's opportunities to 'choose'. These choices are more limited by external interventions than they are enriched by them but as actors they construct their own lives within these limitations GERSON, K. (1985) *Hard Choices: How Women Decide About Work, Career and Motherhood*, Berkeley, University of California Press..

prompted greater policy and academic attention to minority entrepreneurship. As such one of the themes in which the UK government's commitment, in principle, to support Small and Medium Enterprises (SMEs) and the entrepreneurial culture in the United Kingdom is reflected, is the encouragement of more enterprise in under-represented groups, such as women business owners, (DTI, 2002b).

This thesis draws on a large body of minority (female and BME) entrepreneurship and feminist literature. The former is generally preoccupied with the experiences of women and BMEs, as separate homogenous groups, in self-employment and small business ownership focusing on the similarities and differences of women compared to men (e.g. Goffee and Scase, 1985), or BMEs compared to white business owners (e.g. Mulholland, 1997) - the dominant members of both comparator groups being white men. Although the BME business literature has matured and become theoretically textured over the last two decades, female entrepreneurship discourse has remained largely a-theoretical, a problem commentators have put down to a lack of methodological sophistication (Allen and Truman, 1993, Carter et al., 2001, Marlow, 2002).

However, the general assumption in much of the literature is that gender or race discrimination takes precedence over all other factors in the current labour market experiences of all women or all BMEs, respectively. Brah and Phoenix (2004) note how the intersection of "multiple axis of differentiation...in historically specified contexts" can have profound effects in the lives of BME women (p.76). The extent to which self-employment can be employed to challenge the restrictions of existing gender and race relations for all black women engaging in self-employment is questionable. Research on black women, has noted that in the UK work and choices about work has a significant influence in shaping black women's lives (Lewis, 1993). However, research reveals divergence as well as convergence in the labour market positions of African and Caribbean women (CRE, 2006, EOC, 2004, Lindley et al., 2003, Platt, 2006).

This thesis is set against the employment experience of black women. The Equal Opportunities Commission's (EOC) work indicates that Caribbean women have lower unemployment rates (8 per cent) than African women (12 per cent) (EOC, 2004). In terms of employment rates Black Caribbean women have a similar employment rates to white women at 55 per cent whereas African women have a much lower employment

rate than white women at 43 per cent. Although both groups of women are usually concentrated in the lowest paying jobs, the hourly pay gap between Caribbean women and white men is 9 per cent whereas the gap between African women's and white men's hourly earnings is 19 per cent (Platt, 2006). The above dissimilarities notwithstanding, work by the EOC shows that in the United Kingdom 39 percent of black women work in public services, i.e. education, health and social work (EOC, 2004). More recently, the Commission for Racial Equality (CRE) has put the figures of black women working in public services at 52 per cent for African women and 54 per cent for Caribbean women (CRE, 2006). Black women also have higher levels of full time employment than other women (Lindley et al., 2003).

Caribbean women and African women also have similar low levels of self-employment compared to both white women and BME men (Lindley et al., 2003), an indication that they may experience self-employment differently to BME men and white women. Nevertheless, literature on black women's experiences of business ownership is scant (Ram, 1997a). Only a few studies that explore the business behaviour of women or BMEs address issues related to BME women (e.g. Dawe and Fielden, 2005, Dhaliwal, 2000) and even fewer focus on black women (e.g. Barrett, 1997, Bradley and Boles, 2003). Yet it also clearer now than before that neither women nor BME workers are homogenous groups and their experiences are not universal to all within their respective groups. One result of an approach that sees issues of gender and ethnicity as separate concerns is that the problems of BME women are marginalised and our understanding limited.

hooks' (2000) definition of marginalisation is "to be part of the whole but outside the main body" (p. xvi) and this definition may be the summation of the position of BME women in the discourse approach towards minority entrepreneurship. Further Crenshaw (1989) argues that any analysis of a group that progresses along a single trajectory (e.g. race or sex) tends to limit the enquiry to the dominant members of that group. In this sense black women suffer a double disadvantage. Literature that focuses on 'BME businesses' highlights the concerns of men who are the dominant members of that group and that which focuses on 'women' emphasises the needs of mainly white women. The inability to recognise the compound nature of discrimination that BME women face as well as their different belongings means that their concerns tend to be marginalised.

Studies on BME women (e.g. Anthias and Mehta, 2003, Dhaliwal, 1997, 2000. Omar et al., 2004, Dawe and Fielden, 2005, Barrett, 1997), have indicated that though they face experiences similar to all small business owners as well as their white female and male BME counterparts, they also face distinct challenges. Much of this literature however, focuses, in the main, on South Asian women (exceptions include Barrett, 1997) and the impact of family on business encounters. There has been no systematic examination of black women, nor the impact of the wider historical structural frameworks on BME women's business ownership experiences. Black women have to contend with the dynamics of ethnicity, gender, and class and for some, history and migration and the intersection of these structures in their lives. To study their self-employment experiences therefore requires an intersectional perspective which disengages with the traditional additive approach to understanding disadvantage and focuses on the fact that the interaction of different forms of oppression in the lives of, in this case, black women, creates a unique and subtle form of disadvantage. It therefore requires an "historically-rooted and forward-looking" (Brah and Phoenix, 2004, p.83) multi-level (macro, meso and micro) consideration of the intersections of these structures, which are both externally and internally experienced (Bourdieu, 1990b). This intersectional approach is defined by the United Nations (UN) (2001) as an:

...attempt to capture the consequences of the interaction between two or more forms of subordination. It addresses the manner in which racism, patriarchy, class oppression and other discriminatory systems create inequalities that structure the relative positions of women, races, ethnicities, class and the like.

It is against this empirical background that this thesis investigates the embeddedness of black women's participation in self-employment and business ownership.

1.4 Outline of the thesis

There are ten chapters in this thesis. Chapter One, this chapter, introduces the reader to the study and outlines the strategic importance and aims and objectives of the study and outlines the structure of the thesis. Chapter Two recounts the historical context of African and Caribbean women's labour market participation in the UK and traces the historical origins of black women's position as workers. The chapter sets the scene to an understanding of the position of black women in the labour market. The analysis shows how the positioning of black women as workers critically affects their and others'

assessment about their preparedness with regard to firm creation. In Chapter Three the thesis engages with micro level analysis and deconstructs the contemporary empirical contexts for exploring black women's business ownership experiences, drawing mainly on minority entrepreneurship discourse. The discussion is organised into four main themes: (i) the participation of black women in self-employment (ii) the characteristics of black women business owners (iii) the motivations of black women entrepreneurs and, (iv) the start up patterns of black women business owners. The analysis questions whether current thinking on minority business ownership experience adequately addresses black women's encounters in this regard.

Outlining the broad theoretical context underpinning the research Chapter Four argues that the gender, race and class blind orientation of traditional mainstream entrepreneurship theory is unable to develop our knowledge of black women in business. It locates the thesis within a combination of a general feminist paradigm and Bourdieu's relational approach to methodology. Presenting a discussion of the feminist qualitative methodological approach of the thesis, Chapter Five outlines the multiple research methods employed: in-depth interviews, observation of participants, policy (national and sectoral) documentary review and national quantitative labour market data. Importantly and in resonance with the epistemological underpinning of feminist research, the account of the research takes a 'natural history' (Silverman, 2000) approach, relating the experiences and reflections of the researcher.

Chapter Six introduces the reader to the policy context at both the macro and institutional levels. The chapter discusses the two case study sectors – law and hairdressing – to provide an institutional context for the study. It outlines the characteristics of the two sectors, giving an overview of routes to entry and career pathways into both 'professions' and highlights the gendered and ethnicised patterns of work within the sectors that have an influence on black women's motivations to self-employment and their ability to acquire capital for their businesses. The review is also informed by scoping interviews with policy makers at the national level and representatives of the Black Solicitors' Network (BSN) and the Association of Women Solicitors (AWS), which were conducted for the collection of background information.

In Chapter Seven, I set out the main findings of the study on the hairdressers. It presents an account and examination of the interviewees' motivations for entering their chosen

sector and reasons for starting a business. The women's reported choices in relation to capital mobilisation for their businesses are analysed in the context of macro, meso and micro level structures of societal, labour market, sector and family relations in which these choices are made. The analysis draws on the face to face interviews with the women in order to understand the women's individual and collective experiences of business start-up. Chapter Eight presents the findings of the study conducted with the solicitors. Like the preceding chapter, the chapter explores the career and self-employment motivations of the participants, and looks at the different structures and choices they are faced with in the mobilisation and deployment of capital to start and run their businesses.

In Chapter Nine the findings which were discussed in Chapters Six, Seven and Eight are compared and synthesised in relation to the methodological design and the theoretical framework adopted for the study. Conclusions and achievements of the thesis are presented in Chapter Ten. This chapter discusses the implications of the study for research on black women's business ownership, for methodology, for sectoral and national policy and reflection on the research design. The chapter demonstrates, through its layered qualitative feminist research methodology and Bourdieuan analytical stance, rich insights into ways that black women interpret their lived experiences and utilise their personal and collective resources in order to navigate business ownership with varied outcomes in the context of limited access to resources. As such it seeks to make an important contribution to our understanding in an area that has hitherto been neglected.

Chapter Two

The Historical and Contemporary Context of Black Women's Participation in the Labour Market

2.1 Introduction

The aim of this chapter is to outline the historical and contemporary context of black women's labour market participation in the UK in order to provide a background and understanding of historical British attitudes to migrant workers, particularly those with visible characteristics of ethnic difference. This context is significant in the analysis of their involvement in small business ownership and entrepreneurship because it traces the origins of black women's position as workers and illuminates their present position in the labour market. The history of the migration of the Caribbean and African communities varies quite dramatically and, as with the Asian community, has played a major role in the current social and economic positioning of the individual communities. Tracing this history therefore aids in the understanding and appreciation of the specific position of African and Caribbean women's experience of small business ownership. Indeed very few academics today would dispute the fact that there is a link between minority groups' drive for self-employment and experience of waged work.

The chapter therefore synthesises two distinct but interrelated aspects of the wider context which aids in an understanding of African and Caribbean women's history and therefore their present position in Britain. The chapter first examines the main wave of black women's migration to Britain which occurred after the Second World War and its relation to their labour market participation, thereby explaining how black women have historically been positioned as workers in contrast to historical and current perceptions of white women. Building on this the chapter then explores the current position of black women in the UK labour market, examining ways in which their position has shifted over the last ten to fifteen years in terms of their labour market experiences, patterns for working and occupational segregation. The chapter then highlights the implications of this context for the present study.

2.2 Black women in research on migrants and ethnic minorities

African and Caribbean women have a long relationship with Britain that dates back thousands of years and stretches back to Roman times. The relations between Britain and black people through slavery (see Appendix One for a history of African and Caribbean women in Britain before 1945) and labour migration have influenced African and Caribbean women's labour market experience in the UK and the aspects of black experience that are relevant to an appreciation of African and Caribbean women's labour market and business ownership experiences are firstly those that relate to a general history of black people in Britain exploring issues of exclusion and inclusion and secondly, African and Caribbean women's labour market experiences in the context of the gendered and racialised British labour market.

In the main the chapter draws on existing historical literature. However, the desire to construct a comprehensive picture was hindered by two main issues. Firstly, the invisibility of black women in historical accounts of ethnic minorities in general and black people in particular in Britain made an analysis of their pre WWII experiences a challenge. For example, works on the British slave trade and migration either subsumed the behaviour and experiences of women within a description of men's experiences or ignored it completely. In a review of the literature on migration, for example, Morokvasic (1983) identifies two main approaches to theories of migration; the first perceives migrants as "sex-less units" even where the studies are examining contexts in which the majority of the subjects are women, and the second considers women as dependents – in Morokvasic's words, "an accessory of a process they are not really taking part in" (p.15). However, Morokvasic acknowledges that that image of migrant women has slowly dissipated with emerging literature conceding the fact that many migrant women were and are active participants in the labour market in both their original and host countries. However, even more recent literature on black women tends to problematise them with references made to their 'aggressive' nature and 'lone' motherhood (Bhavnani, 1994). Although these gendered and racialised conceptualisations of black women have been historically constructed they are sometimes used as the main explanations of their labour market experiences.

This brings me to my next point regarding the literature on black women. Empirical literature on the labour market experiences of women and ethnic minorities has in the

past been race blind and gender blind respectively (Mirza, 2003). Early works on the labour market did not pay much attention to the position of black women in the labour market. Indeed, Brown (1984) provided the first detailed analysis of the labour market by race and gender and divided the BME population into three groups – those from the West Indies, Indian sub continent and those of south Asian descent from East Africa. The two other major ethnic minority groups, Black Africans and the Chinese, were excluded from the study. In the last ten to fifteen years some of the literature has focused on BME women more specifically from quantitative (Botcherby, 2006, Dale and Lindley, 2003, Dale et al., 2002, Blackaby et al., 1997) and qualitative (Fryer, 1984, Bradley, 2002, Bradley et al., 2007) perspectives.

2.2.1 African and Caribbean migration to the UK

After World War II working conditions for many, including women, in the Caribbean were dire as the economies of the colonies, which had been built on the production of raw materials for British industry, responded to British post-war industrial dislocation which had led to a decreased demand for products from the colonies. This decrease in demand was first felt in the West Indies and subsequently on the African continent. Explanations for the immigration of blacks from the Caribbean and the Asian sub-continent to Britain after the Second World War have been made in terms of push and pull factors in the Caribbean and in Britain. Like several other migrants groups, such as the Irish and the Poles who had migrated in search of jobs before and during World War One, they acted as a replacement force to fill the demand for labour - mainly poorly paid and unpleasant jobs (Luthra, 1997).

Encouraged by the British government, the 1950s and 1960s were periods of mass migration from the Caribbean and the Indian sub-continent in response to labour shortages in Great Britain. Immigrants from the Commonwealth were drawn in to meet shortages of low wage labour during the post war economic boom. Migration was not a new experience in the Caribbean islands which have a long history of sending migrants to Canada and the United States (Bryan et al., 1985). The Caribbean women migrants differed from their South Asian counterparts in that they frequently shared the language and the Christian religious background of the White British population and yet this did not shield them from racism and other forms of discrimination. Bhavani (1994) reports that prior to migrating to Britain many Caribbean women from Jamaica worked as

dressmakers, domestic servants and small scale farmers although recently a growing number are in managerial positions and skilled professions in the Caribbean.

The history of Black Africans' migration differs significantly from those immigrants who were recruited directly for employment. Many Black Africans came to the UK in the 1950s and 1960s primarily for education. However, the mass migration of Black Africans (particularly Nigerians and Ghanaians) to the UK started in the 1970s because of political instability across the African continent which has contributed to increased migration to Europe (Zezeza, 2002). Since the post-independence period of the 1960s there has been a marked increase in the number of Africans travelling to the UK for higher education and technical training. The wealth and prestige associated with studying abroad (fostered simultaneously by colonial indoctrination that emphasised a British education as positive capital and the neglect of black achievement in colonial education) has been one of the key drivers for the African community's migration to the UK. Traditionally there were quite clear career aspirations and targets for the Black African communities. The principal fields of qualification were: management studies, nursing, sociology, education, clinical medicine, engineering, accountancy and law. Within this, there are also clear gender differences, with women outnumbering men in nursing and education, for example.

Unlike many of their ancestors the new wave of black women came to the UK willingly and with high expectations of hope, steady work and acceptance by the 'Mother Country' (Bryan et al., 1985, p.2) but were instead met with racism and exclusion framed in rigid immigration and employment legislation and government policy that racialised the work that they did as discussed in the next section.

2.2.2 Social exclusion - immigration, racism and sexism

The new migrants who arrived after WWII suffered racism at three levels – the ideological, structural (state sponsored and institutional) and individual levels. Ideological racism nurtured through relations of economic domination and subordination during the era of the slave trade and colonial rule ensured that black people were seen as culturally inferior (Miles and Phizacklea, 1984). Based on such perceptions of the black person, at the individual level landlords, schools and neighbours excluded them, whilst state sponsored and institutional racism ensured that

the African and Caribbean population arriving in Britain in the middle of the 20th century (together with their South Asian counterparts) were allocated the least desirable employment conditions and opportunities (Fryer, 1984, Henderson and Karn, 1984, Ramdin, 1987).

Migrant women from the Caribbean and the Indian sub-continent were employed in their droves in health and care industries. Many of them had sold all their possessions or borrowed money for their passage to Britain and yet they found it difficult to shed the old age image of immigrants as coming to Britain primarily to feed off benefits. As Winder (2004) says:

There aren't many universal truths but people do not lightly burn their small hoard of money or burden themselves with loans merely to put their feet up at someone else's expense. They do not leave their homes and families because they are risk-averse (p. 359).

Initially when the migrants arrived it was easy to find jobs but as the post WWII industrial boom ebbed so did the availability of jobs. Unemployment soared (the immigrants of course being the first casualties) and anxious elements in the British society pinned the causes of unemployment on the newcomers' shoulders. To appease these elements immigration legislation was repeatedly used for both economic and political purposes to successfully restrict the flows of black people to Britain. As Commonwealth citizens they had permanent residence rights and would eventually aspire to full social citizenship. However, the focus of recruitment of low wage labour was switched from Commonwealth immigrants with permanent settlement rights to migrant labourers with short term work permits drawn from non-Commonwealth countries. The 1962 Immigration Act barred the free entry of new workers from the British Commonwealth, though family reunion was permitted. This resulted in migrant workers deciding to stay put and instead to send home for the family. The process of family reunion then began. The presence of family labour has been a key factor in the viability of many BME businesses (Ram, 1994). As the numbers of 'coloured' migrants were progressively restricted non-Commonwealth migration expanded (Winder, 2004). The legislative activity was also supported by institutional racism defined by the Macpherson report as:

"The collective failure of an organisation to provide an appropriate and professional service to people because of their colour, culture or ethnic origin

which can be seen or detected in processes; attitudes and behaviour which amount to discrimination through unwitting prejudice, ignorance, thoughtlessness and racist stereotyping which disadvantages minority ethnic people." (Macpherson, 1999, s.6.34)

The UK government then began to take positive steps to speed the integration of existing ethnic minorities of Commonwealth origin by legally outlawing discrimination³ and establishing new institutions to promote ethnic integration. A cross-party consensus developed in what was termed 'race relations' policy. Strict immigration controls were set against a policy of 'cultural pluralism', involving the outlawing of racial discrimination and the pursuit of equal opportunities for 'ethnic minorities'. This served two purposes, to manage migrant flows to suit the labour needs of the country and secondly to enhance the image of successive British governments by "mollifying the noisiest elements of public opinion" (Winder 2004, p. 365).

These attempts at integration were by and large unsuccessful. A racist *habitus* combined with low economic growth militated against the effectiveness of integration to overcome discrimination in the employment and social arenas for BMEs from non-white Commonwealth countries. By the end of the 1970s they were suffering high unemployment rates particularly concentrated among second generation youth. Today, although progress has been made by BMEs as a group (Modood et al., 1997), majority of black working class communities remain concentrated in the same labour market positions they entered on initial immigration (Pilkington, 2003).

2.2.3 Black women in Britain today

Seventy per cent of all ethnic minorities in England are concentrated in just five geographical areas: London, West Midlands, West Yorkshire, Greater Manchester and Leicester. London alone accounts for 50 per cent of the England's ethnic minority population, with over two million people from ethnic minority groups – equivalent to 29 per cent of its population (Whitehead et al., 2006).

In 2001 the Black Caribbean population in the UK included the second and third generation descendents of the original migrants and accounted for 566,000 people in Great Britain (Office of National Statistics (ONS), 2006). Six in 10 (58 per cent) were

³ For example the Race Relations Act, 1976

born in the UK but the proportion who regarded themselves as British, English, Scottish or Welsh was greater – more than eight out of ten (86 per cent) Black Caribbean respondents reported one of these British identities in 2004.

The UK Office of National Statistics (Office of National Statistics (ONS), 2006) reports that as at 2001 the UK Census revealed that the UK Black African population, numbering 485,000, included people from Nigeria, Ghana, Ethiopia, Somalia, Zimbabwe, Uganda, Sierra Leone and Kenya, as well as their British-born descendents (34 per cent of the African population). The proportion reporting a British national identity was also smaller (53 per cent). 26 per cent had a managerial or professional occupation and 18 per cent had a routine or semi-routine occupation. Although they originate from the same continent, with 53 possible countries to choose from, the distinctions between groups in terms of religion, education, reasons for migration and other socio-economic characteristics have contributed to the formation of distinct populations within the Black African ethnic group.

The traditional pattern of migration from Africa and elsewhere — male-dominated, long-term, and long-distance — is increasingly becoming feminised and internationalised (Phizacklea, 2000). Adepoju (2004) suggests that there seems to be a striking increase in migration by black women from Africa, who had traditionally remained at home while men moved around in search of paid work. A significant majority of them move independently to fulfil their own economic needs and not primarily to join a husband or other family members. Professional women, including nurses, doctors and lawyers from Nigeria, Zimbabwe and Ghana now engage in international migration to take advantage of the better pay packages in the UK and United States, often leaving their spouses at home to care for children. Many Africans, who come to the UK, initially come as students. Majority of Africans who live in the UK, reside in the Greater London area as well as Liverpool, Cardiff and Leeds, historical centres of early African Communities.

A vast majority, 75 per cent, of African and Caribbeans in the UK live in London. They make up about ten percent of London's population (ONS, 2005). Jamaica, Trinidad, Barbados and St Lucia are just a few of the Caribbean islands represented in London. 84 per cent of the approximately 20,000 Ethiopians in the UK are based in London. The majority of Ghanaians and Nigerians live across London but are concentrated around

Dalston, Brixton and Lewisham. Many Africans that arrived in London in the 1950's, 1960's and 1970's had professional qualifications but access to their professions was more often than not impossible therefore surviving in London meant working in manual jobs. It is also estimated, that there are around 70,000 Somalis living in London, with the largest group of some 10,000 people, in Tower Hamlets. The Somali community is thought to be the oldest African community in London. Whilst a sizeable majority of Somalis came to London as asylum seekers, many are second, third and even fourth generation Somalis. Of the 44,825 Africans who settled in Britain in 2003, eight and a half per cent (3,825) originated from Somalia (Migration Policy Institute, 2006). Fawzi El-Solh (1991) suggest that Somali women may have come to Britain more recently as single women, divorced or separated from their husbands.

These patterns of migration and of settlement impact economic and social life, including consumption, which is crucial for the context of this thesis. African and Caribbeans have contributed to the economic and social development of Britain and yet views about the presence of migrants in Britain is often complex and contradictory. Political and public debate about immigration and the presence of black people in Britain has consistently suggested that Britain is threatened (particularly from an economic and employment perspective) by the presence of immigrants and therefore British people need protection from such people. On the other hand there is also the view that migrants are required for the workforce and that the British economy would be disadvantaged without migrants.

2.3 Black women, gender and employment

African and Caribbean women, and indeed most people, find themselves in a social environment that is demarcated along the lines of ethnicity, class and gender. A significant feature of this is a segregated labour market. For many African and Caribbean women this is coupled with their migrant status producing multi-faceted difficulties and opportunities that add further dimensions to the stratification of the society and the labour market within it. To understand the key frame of reference of African and Caribbean women's employment in the UK it is important that one contextualises it within the gender division of labour. Feminist commentary on the conceptualisation of black women's experiences has expressed concern about the need for an approach that engages with the fact that for some women gender is but one

integral determinant in their lived experiences - race, class and imperialism are all indivisible elements in their oppression (Johnson-Odim, 1991). However it is also about engaging, as this thesis does, with the fact that in spite of the multiple dimensions of oppression individual women can and often do grasp opportunities to forge forwards their own life agendas but this must not obscure us to the majority who cannot do so.

As race, ethnicity and class are major factors in the life chances of African and Caribbean women both in the domestic and labour market arenas an analysis of gender issues that incorporates race and ethnicity into the discussion further highlights these more latent inequalities. For example as already discussed above, the assumption that women were completely non-existent in the New Commonwealth migration data to Britain disguises the fact that many of these were women (Morokvasic, 1983), whereas the more recent migrations that have occurred internationally are becoming more feminised (Phizacklea, 2000).

There is now ample research that points to feminisation as an important characteristic of migration patterns, past and present (Phizacklea, 2000, Castles and Miller, 1998). Phizacklea and Miles (1980) and others have argued in the past that because migration to the UK has been predicated on the requirements of the UK economy most of the research on the subject has been conducted and analysed from the perspective of the host country and the position of migrant women in relation to native women in the receiving country (Sole and Parella, 2000). This approach, according to Sole and Parella (2000) and Phizacklea (2000), has resulted in the comparison of the experiences of migrant women with native women such that their experiences are viewed in terms of degrees of difference and similarity with the women of the host nation leading to inadequate evaluations that do not completely reflect the lived experiences of migrant women.

However, Sole and Parella (2000) argue that because of the inevitable intersection of gender, ethnicity and class in the lives of migrant women, an analysis of migrant women's labour market experiences should proceed within the framework of the existence of two structural conditions. Firstly, the nature of migrant women's paid work is conditioned by their subordination in a segmented labour market and secondly, migrant women endure marginalisation and invisibility in both the labour market and social life. However, Phizacklea (2000) cautions against an overly structural view of

migrant experiences and indicates that migrant women themselves exercise their agency in firstly making the decision to migrate and secondly, devising strategies with which they cope with the conditions of their migration. As such the labour market participation of migrant women is ordered to a large extent by a process of subordination and marginalisation that is legitimised by government policy but which is also influenced by the women's strategies.

In the early phases of migration to the UK female migrants were engaged in low level service occupations (Phizacklea, 1982, Bryan et al., 1985) but increasingly professional women are migrating to the UK (Adepoju, 2004). These trends have led to complex categorisations and re-categorisations of immigrants and their descendants, differences in the treatment of migrants across national borders and coincided with shifts in the labour market in the UK that have seen the feminisation of certain categories of work as well as the further stratification of certain types of female work, particularly in global cities such as London (McDowell et al., 2005).

For example, recent migrations to UK and Europe are closely linked with the paid and unpaid domestic and care work sector (Andall, 2000a). Perrons (2003) has drawn attention to the ways in which flexible working has enabled many women to manage their work-life balance more effectively. As increasing numbers of middle class women move into the labour market they have resorted to employing lower class women to take over their domestic responsibilities of childcare and cleaning (McDowell et al., 2005). Further within the group of women who do such paid domestic work there is also a stratification based on ethnicity and migration. White native women are employed in higher paying child care tasks as nannies and au pairs whilst migrant women are more likely to be employed in the lower level work as domestic cleaners (Andall, 2000b). Also in the UK, Black Caribbean women are more likely to be found in the nursing profession in hospitals while the more-recently-arrived Black African women are more likely to be found in care work in nursing and care homes, where nursing qualifications are not necessarily required.

In addition to recent migrations (e.g. Black Africans) more established migrant populations (e.g. Black Caribbeans) has resulted in the presence of ethnic minority groups who are second-, third- and fourth-generation UK citizens (Phizacklea, 2000) raising different sets of issues for ethnic minorities, ethnic majorities and policy makers

(Andall, 2000a). As some ethnic groups are categorised as ethnic minorities, 'culture' can be mobilised and used to define BME women's roles in society. Yuval-Davies (1997) has demonstrated how "women are constructed as symbols of national essence...as well as guardians of ethnic, national and racial difference" (p.116). So for example Pakistani and Bangladeshi women, who have low labour market participation rates are regarded as keepers of Muslim values, passing it on to their children (Dale and Lindley, 2003). Pakistani and Bangladeshi women's lower labour market participation is often expressed in terms of a tendency to prioritise children over career yet research has revealed that white women also prioritise children over career in the early years of their family formation (Bradley and Dermott, 2006). Caribbean women whose high labour market participation rate is often explained in terms of their need to earn more to look after their families due to the absence of males in the household (Jayaweera, 1993) are also often perceived as irresponsible mothers neglecting their children for the same reason (Bhavnani, 1994).

2.3.1 Black women in the labour market

In 1991 Holmes was drawing attention to the labour market situation of ethnic minority groups in the UK:

"Many Blacks and Asians [remain] firmly locked into working-class structures, employed in types of work which [remain] particularly sensitive to downswings in the economy, and confined in their residence to inner city areas with decaying infrastructures and serious economic and social problems which the policies of successive governments [have] failed to overcome" (Holmes, 1991, p.4)

Though much has changed for African and Caribbean women in the last 15 years, they still experience racial and gender subordination which acts to confine them in certain types of work and reinforces their exploitation as waged workers with differential effects on their potential to accumulate social, economic and human capital for starting businesses. UK government research demonstrates that African and Caribbean women on the lower rungs of the occupational ladder experience disadvantage in all four key indicators of labour market achievement namely, employment/unemployment rates, earnings levels, occupational attainment or progression in the workplace and levels of self-employment (Cabinet Office, 2003).

Table 2.1 shows that Caribbean women are more likely than women from other ethnic groups (including white British) to be economically active – 75.4 per cent of them are in the labour market, compared to 55 per cent of African women and 74 per cent of white women (CRE, 2006). In employment, again more Caribbean women are in waged work compared to African women – 67 and 48 per cent respectively. The number for white women is 71 per cent (Ibid.). African women have been consistently showed lower economic activity rates than their Caribbean counterparts, something that is a puzzlement considering their high economic activity rates in their home countries (UNDP, 2005).

Table 2.1 Economic activity and employment rates in Britain by ethnic group and sex, 2006

| | Economic Activity | | Employment | |
|------------------------|-------------------|---------|------------|---------|
| | Women (%) | Men (%) | Women (%) | Men (%) |
| White | 74.8 | 84.2 | 71 | 80 |
| Indian | 64 | 79.8 | 60 | 76 |
| Pakistani | 32.5 | 71.7 | 26 | 65 |
| Bangladeshi | 26.8 | 68.3 | 24 | 58 |
| Black Caribbean | 75.4 | 78.9 | 67 | 69 |
| Black African | 55.2 | 72.6 | 48 | 63 |
| Chinese | 59.6 | 64.4 | 54 | 60 |
| Mixed parentage | 56.2 | 74.3 | 62 | 66 |

Source: Commission for Racial Equality (2006).

Caribbean women's higher rates of economic activity has been attributed to what some analysts have depicted as the 'economic aspect of the motherhood role' (Jayaweera, 1993). There is a historicity to this phenomenon. The structure of the African and Caribbean family in the UK or anywhere else in the Western Europe is a reflection of their origins both in the Caribbean and in Africa. With regard to the Caribbean family Robinson (1993) reminds us that slave masters rewarded relationships between male and female slaves with severe punishment which included the selling off of one of the slaves. He argues that the legacy of this practice persists to the modern day in the Caribbean where marriage occurs much later in life and a "common-law" or "visiting union" frequently precedes legal marriage. Children that are born out of wedlock are usually cared for by the female partner of this union. The high economic participation of

Caribbean women has therefore been associated with their history as labourers in the slave fields (Momsen, 1993).

For Black Africans, there exists a paradox in their economic activity rates which points to a combination of culture, migration effects and an ethnic penalty. There are those women from Muslim cultures (high numbers may be found in the Somalian, Ethiopian and Nigerian communities) who generally have low levels of economic activity. On the other hand there are also women from traditions where autonomy and independence from males are highly valued (e.g. other parts of West and Southern Africa) and who have traditionally been economically independent of their husbands (Chapman-Smock, 1977, Robertson, 1984b) as traders and market women. A recent UNDP Human Development Report reflects this (UNDP, 2005). Table 2.2 indicates that women in many Sub-Saharan African countries have much higher economic activity rates than women in OECD countries (See Table 2.2).

Table 2.2 Economic Activity Rates and Earnings of Women from Selected Countries

| Country | Female economic activity (ages 15 and above) | | | Ratio of estimated female to male earned income |
|--------------------|--|-----------------------|------------------------|---|
| | Rate (%) 2003 | Index (1990=100) 2003 | As % of male rate 2003 | |
| United Kingdom | 53.5 | 106 | 76 | 62 |
| Ghana | 79.8 | 98 | 98 | 75 |
| Nigeria | 47.8 | 102 | 56 | 41 |
| Gambia | 69.8 | 101 | 78 | 59 |
| Jamaica | 67.3 | 101 | 86 | 66 |
| Barbados | 62.6 | 108 | 80 | 61 |
| Zimbabwe | 64.9 | 97 | 98 | 58 |
| Kenya | 74.7 | 100 | 85 | 93 |
| Botswana | 62.4 | 95 | 76 | 61 |
| Uganda | 79.1 | 98 | 88 | 67 |
| Ethiopia | 57.2 | 98 | 67 | 52 |
| OECD | 51.8 | 107 | 72 | * |
| Sub-Saharan Africa | 62.3 | 99 | 73 | * |
| World | 55.6 | 103 | 69 | * |

Source: Adapted from UNDP Human Development Report (2005)

As is evident from Table 2.2, apart from Nigeria and Ethiopia (explained by the high Muslim population), women in many of the countries that UK migrants traditionally migrate from have economic activity rates that are higher than women in the UK. Further these women have economic activity rates that sometimes almost parallel those

of men in their countries, e.g. Ghana and Zimbabwe, yet they still earn considerably less than men.

Secondly the relatively higher incidence of polygamous marriages and multiple relationships (even among monogamous males) in Sub-Saharan Africa which can result in a husband, at will, taking another 'wife' and thus worsening the family's financial situation and sometimes leading to the dissolution of the marriage (Robertson, 1984a) partly accounts for the high economic activity among some African women in Africa. If the marriage or relationship breaks down the children reside primarily with their mothers and the mothers frequently become the sole providers for their children. This is particularly true among the matriarchal ethnic groups. As such they have no choice but to earn an income through economic activities which usually involve a combination of informal and formal labour market activities (Chapman-Smock, 1977).

However, it is evident that migration often entails a reduction in African women's paid employment. Language difficulties, non-recognition of overseas qualifications, racial and sex discrimination, and devaluation of overseas work experience often result in downward occupational mobility or unemployment for many women after migration. In addition, the loss of family and social support networks, for example mothers, mothers-in-law, or hired domestic help means that women must take sole responsibility for managing and performing household labour. Women's increased household responsibilities reduce their time for pursuing employment-related or social activities and are often seen by women as equivalent to accepting a more traditional female role. Clearly, migration has a dramatic impact on Black African women's employment patterns. Although they tend to be more highly educated than either Caribbean or white females and accustomed to an active labour force role, migration to the UK is associated with a decline in labour market activity, and an escalation in domestic responsibilities.

In spite of the figures shown above black women are more likely to be excluded from the labour market than white women (Lindley et al., 2004), but have lower or similar unemployment rates to black men (EOC, 2004). This is reflected in the higher unemployment rates as shown in Table 2.3.

Table 2.3 Unemployment rates in Britain by ethnic group and sex, 2004

| | Women (%) | Men (%) | All (%) |
|------------------------|------------------|----------------|----------------|
| White | 4 | 4.6 | 4.3 |
| Indian | 5.6 | 4.8 | 5.1 |
| Pakistani | 20.2 | 9.7 | 12.9 |
| Bangladeshi | - | 15.7 | - |
| Black Caribbean | 10.8 | 12.9 | 11.8 |
| Black African | 13 | 12.9 | 13 |
| Chinese | n/a | n/a | 8.4 |
| Mixed parentage | 9 | 11.1 | 10 |

Source: Commission for Racial Equality (2006), from Labour Force Survey data

Botcherby (2006) reports that compared to a third of white women, more than half the Caribbean women in her sample reported having experienced difficulties finding a job. It might also be argued that these figures reflect the fact that minority members, especially recent migrants, are less likely to be well qualified and may have language issues that make them less employable. While that might be true for the older generation, especially women, it is certainly not true for the second generation. For some while now, certainly for the past ten years, levels of participation in higher education (HE) have been higher among the minority population. Table 2.4 shows that for the past ten years, levels of participation in higher education (HE) have been higher among the minority population although there are variations among the different groups, as well as between genders within the same group. It also shows some dramatic variations among the different groups.

A labour market report on ethnic minorities claims that comparatively low human capital is a factor in African and Caribbeans' disadvantage in the labour market (Cabinet Office, 2003). The original migrants came to fill employment gaps in mainly semi-skilled or unskilled manual occupations, but black women have experienced occupational mobility since the 1950s mainly due to a rise in their human capital endowments.

Table 2.4 Initial participation rates in higher education by ethnicity and sex (provisional estimates)

| | Women | Men | All |
|----------------------------|--------------|------------|------------|
| White | 41 | 34 | 38 |
| All minority ethnic | 58 | 55 | 56 |
| Black Caribbean | 52 | 36 | 45 |
| Black African | 75 | 71 | 73 |
| Black Other | 72 | 56 | 64 |
| Indian | 72 | 70 | 71 |
| Pakistani | 44 | 54 | 49 |
| Bangladeshi | 33 | 43 | 39 |
| Chinese | 50 | 47 | 49 |
| Asian Other | 94 | 74 | 83 |
| Mixed ethnic | 44 | 35 | 40 |

Source: Connor et al (2004).

This table is based on calculating percentages of people aged 17 to 30 who enter higher education (HE) for the first time in any one year. Here it will be seen that women of all groups apart from Bangladeshis are more likely to be in HE than men in their ethnic group and that participation rates are higher in all ethnic groups than in the white group (Connor et al., 2004). However even those individuals who make concerted efforts to raise their human capital through the achievement of academic success, for example, do not necessarily reap the rewards in the workplace that their qualifications merit (Bradley et al., 2007, Cabinet Office, 2003). Black Africans are highly educated, but they face an 'ethnic penalty' in that their occupational status does not match their educational investment (Heath and Yu, 2001). Indeed, there is a dramatic contrast between the very high HE participation rates of the Black Africans of both sexes and their unemployment rates.

Research into girls' education has long shown that young Caribbean women strategically use educational qualifications as a means of future financial security. Girls are trained by their mothers to be independent and work-oriented, given the centrality of mothers in Caribbean families. Thus Caribbean women with young children are most likely to be working full time compared to other mothers: 33 per cent of lone mothers, 39 per cent of partnered mothers with children aged 0-4 and, 43 per cent of partnered mothers with children aged 5-15; the figures for whites are 16, 20 and 27 per cent. for

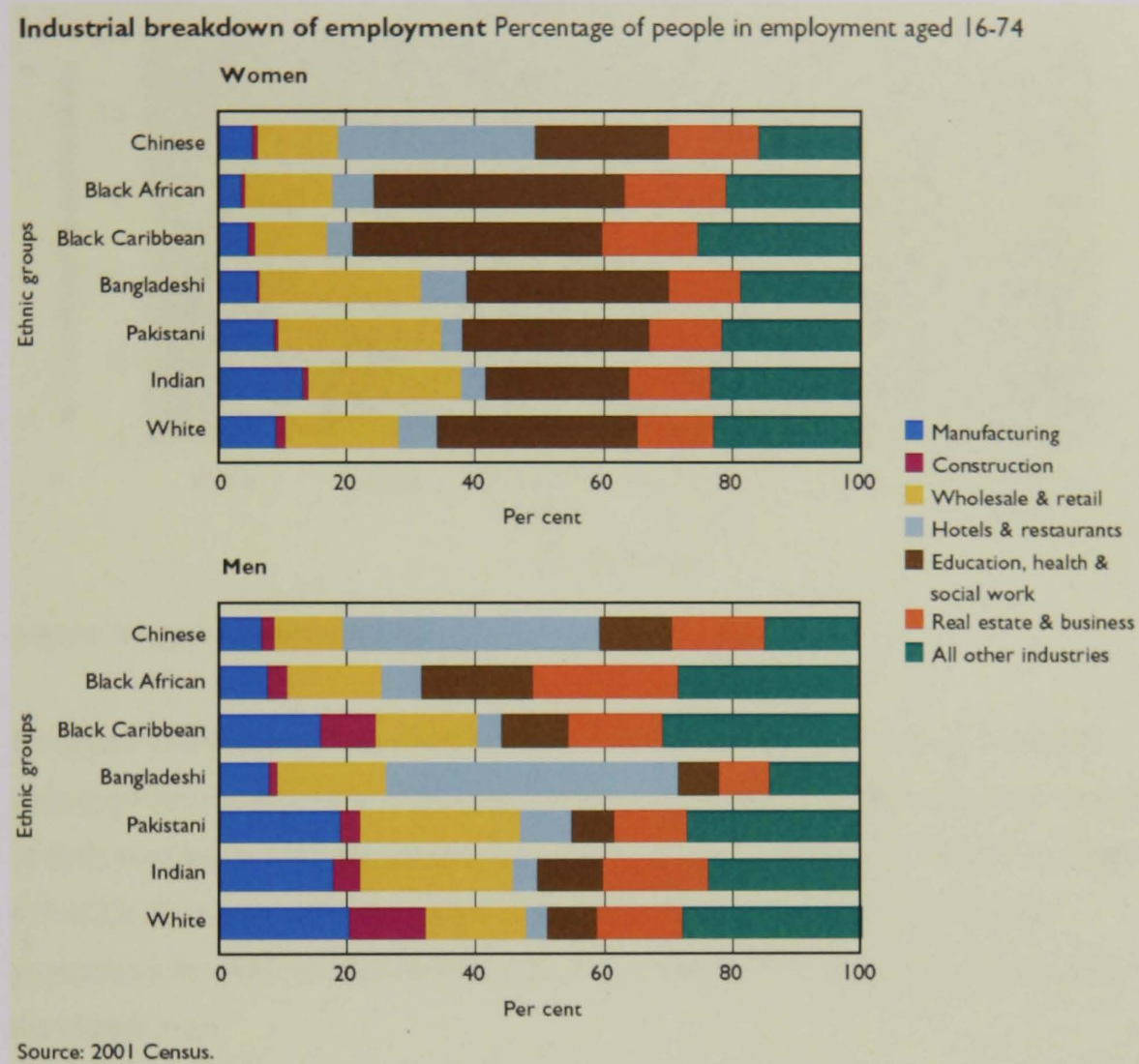
Indians, 19, 26 and 37 per cent and for Pakistanis and Bangladeshis 6, 6 and 8 per cent (Lindley et al., 2004).

Even though the unemployment rates in Table 2.3 cover all age groups, these figures suggest that unemployment cannot simply be explained in terms of different levels of qualification. This is confirmed in research by Botcherby (2006) which focused on young women under 35, as part of a major investigation by the EOC into minority ethnic women's labour market situation, entitled 'Moving On Up'. She found that outdated assumptions are blighting ethnic minority women's careers. Botcherby stated that, while young Pakistani, Bangladeshi and Black Caribbean women have high aspirations for their careers as young white women, they are three or four times more likely to have to take a job lower than their qualification level.

Young Black Caribbean women seeking work were twice as likely to be unemployed than their white counterparts. Among graduates the position was worse, with the difference rising to three times as likely. UK census information demonstrates that occupational segregation is persistent. As at 2001 all women in employment, apart from Chinese women, were still working in typically 'female' sectors such as education, healthcare and social work (Figure 2.1). This obscures the differences between different BME groups as well as between different groups of women.

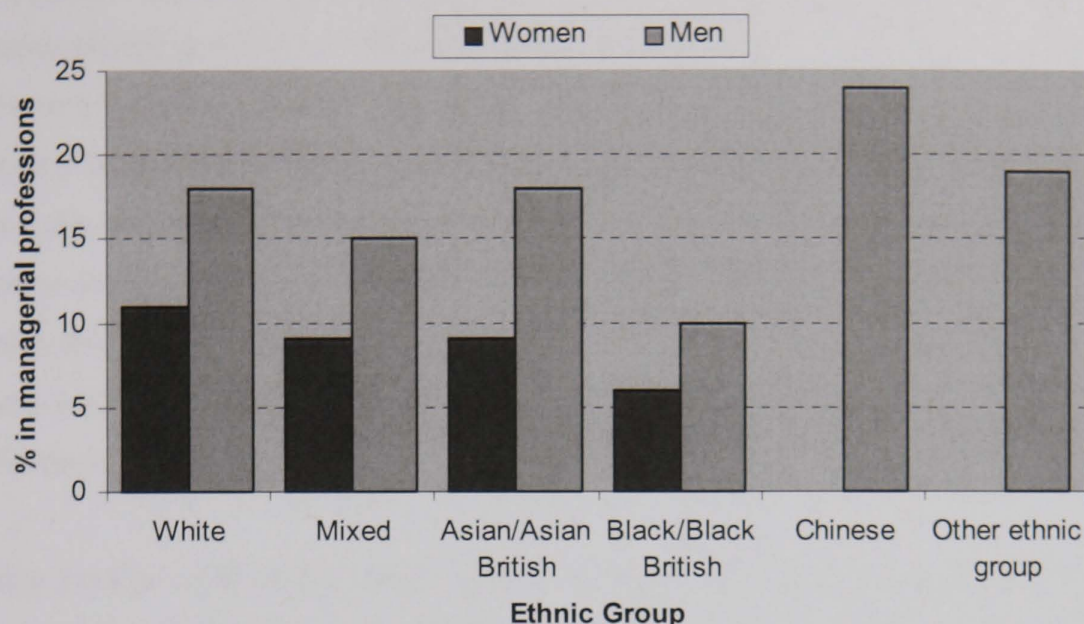
As discussed in the introduction to this thesis a majority of Caribbean and African women are confined to low paid jobs where they earn comparatively less than white females and black males (CRE, 2006, EOC, 2004, Platt, 2006). For example in the health sector, more particularly the National Health Service (NHS), racialisation of the labour market results in Caribbean and African women together with Filipino women being more likely to be employed as State Enrolled Nurses (SEN) rather than State Registered Nurses (SRN) the latter having higher status.

Figure 2.1 Industrial breakdown of employment (Percentage of people in employment aged 16-74)



Similar to the White British ethnic groups, the 2001 Census indicates that the proportion of Black Caribbeans in a managerial or professional occupation (28 per cent) was greater than the proportion belonging to a routine or semi-routine occupation (23 per cent). Although these proportions were similar to those of the White British ethnic group the figures mask the differences that can be found between genders. Botcherby (2006) reports that BME women are more likely to have seen less experienced/qualified people promoted above them and there is evidence that illustrates that they have inferior chances of reaching professional and managerial jobs (Cabinet Office, 2001). For those who are able to make it into management positions, it is difficult to obtain information on senior positions in organisations that is cross-referenced by both gender and ethnicity but the few studies that have looked into this issue report that BME women in those positions face disadvantage in terms of racism, sexism and tokenism (Davidson, 1999, 1997, Davidson and Burke, 1994).

Figure 2.2 Proportion of women and men working in managerial occupations, Spring 2004



Source: Clegg and Barrow (2004).

Evidence illustrates African and Caribbean women also have a low representation among professional groups including solicitors (EOC, 2004). A more in-depth analysis of their position in both the hairdressing and legal sectors will be conducted in Chapter 6, but the figures in Table 2.5 indicate that they are in the profession in similar proportions to white women and yet a third less likely to be in professional capacity than black men.

Table 2.5 Professional occupations - percentage of people in employment aged between 16 and 74

| Ethnic groups | Women | Men |
|-----------------|-------|-----|
| Chinese | 15% | 21% |
| Indian | 13% | 21% |
| Pakistani | 13% | 11% |
| Bangladeshi | 11% | 8% |
| Black African | 10% | 18% |
| White | 10% | 12% |
| Black Caribbean | 9% | 9% |

Source: Equal Opportunities Commission (2004).

2.3.2 Black women's patterns of working

One main difference between women and men's working lives is that women are more likely to be found in irregular forms of work, in particular, part-time working as well as

home working, casual work, temporary work, term-time working, job share and other non-standard forms of work (Bradley et al., 2000). This is even more so for black women (Clegg and Barrow, 2004, Felstead et al., 2000). As African and Caribbean women have made 'choices' and decisions to meet their own requirements explanations for their labour market position have been complicated further. Though women generally are more likely to work part time than men, BME women, including black women are less likely to work part time than white women. In spite of the dual disadvantage of being black and female in the labour force black women have consistently maintained a high tendency to work full time, which should work to their advantage.

Table 2.6 shows the high levels of women who work part-time compared to men. It also demonstrates that BME women have a lower tendency to work part time than white women with the lowest being Black Caribbean women (Clegg and Barrow, 2004). What is interesting is also that compared to white men at 9 per cent more BME men are also likely to work part time. Generally African and Caribbean women are over represented in the low-income population (Platt and Nobel, 1999). These issues can have significant implications for the income of black families with consequences for accruing capital to either start a business or for use as collateral to access commercial financial capital.

Table 2.6 Percentages of women and men working part-time (PT) 2004 by ethnic group

| | Women PT | Men PT |
|---------------------|-----------------|---------------|
| White | 43 | 9 |
| Mixed parentage | 40 | 19 |
| Asian/Asian British | 35 | 17 |
| Black/Black British | 30 | 15 |
| Chinese | 42 | * |
| Other ethnic group | 34 | 16 |

Source: Clegg and Barrow (2004), from Labour Force Survey, Spring 2004

Altogether the position of Black Caribbeans and Black Africans is complex: Black Caribbeans are in many ways the most likely to get assimilated to British culture. Rates of intermarriage with the White population are high and they speak English as their first language. However, there remains a terrible legacy from the colonial past and the

history of slavery which has scarred race relations and leaves these both groups especially vulnerable to racist stereotyping.

The complex pattern of labour market participation provides a contextual backcloth for understanding black women's self-employment. The less than ideal conditions that face black women in the labour market, may as with many within the BME community (Ram and Jones, 1998), motivate them into starting their own businesses. But figures from the Office for National Statistics do not attest to this as they indicate that African and Caribbeans as a group are under-represented in self-employment. Several reasons have been given for this; some have cited macro level factors such as racism, others highlight meso level causes relating to the more egalitarian structures of their families that denies them the social capital that have been crucial to the success of South Asian entrepreneurs and others yet still cite micro level issues regarding African and Caribbeans' individual propensities to start (or not start businesses). This will be discussed further in Chapter Three.

2.4 Conclusions and implications for research

This chapter has outlined the historical and contemporary context of African and Caribbean women's labour market participation. It has shown that black women's relationship with Britain dates back to well before the dawn of the slave trade and certainly well before their relatively recent migration to Britain after the Second World War. It has also discussed the fact that black women's historical relationship to Britain has been one that has revolved around work against the backdrop of a society that viewed black people as an inferior race. This problematisation of black people was reinforced over the years through racism at the individual, ideological and institutional levels.

Black women's history in Britain has worked in tandem with universal patriarchal structures to position black women in Britain as workers first and foremost – albeit second class workers. As such they have historically occupied poorly paid, low skilled jobs that offered very little promise of progression. Such dead end jobs offer very few opportunities to accumulate social, human and financial capital. However, more recently black women have made some progress and acquired educational qualifications and human capital, which according to some occupational segregation theorists should

afford them better jobs, but the statistical evidence still points to the fact that black women find it difficult to get jobs and when they do progression is a challenge. These experiences can affect a black woman's perception of herself in relation to society and should in theory act as a motivator for self-employment.

Available contemporary literature establishes business ownership as an important means of escaping negative experiences in the labour market largely because it constitutes a space in which black women become positive shapers of their own destinies and can use their own strategies to define their work experience. This theme is pursued in the empirical analysis. In conclusion the historical labour market analysis sets a stage for the analysis of black women's motivations to self-employment or business ownership and the context from which they come into business ownership. The next chapter sets out the empirical contexts of women and ethnic minorities in business ownership.

Chapter Three

The Empirical Context of Black Women's Small Business Ownership

3.1 Introduction

Following on from the previous chapter which set out, at the macro level, the historical and contemporary contexts of black women's labour market participation that underpin the research, this chapter engages with micro level analysis. It deconstructs the contemporary empirical and theoretical contexts for exploring black women's small business ownership experiences. Due to the scarcity of literature specifically focusing on BME or black women's self-employment experiences (Bradley and Boles, 2003, Dawe and Fielden, 2005), the bulk of this chapter will rely on information derived from discourse on female entrepreneurship and BME business ownership to set black women's business ownership in its empirical context. The chapter raises the important question as to whether the empirical evidence on white women's and black men's self-employment experience adequately reflects black women's experience. The discussion will be organised into four main themes: (i) the participation of black women in self-employment (ii) the characteristics of black women business owners (iii) the motivations of black women entrepreneurs and, (iv) the start up patterns of black women business owners.

3.2 Black women's business ownership: the empirical context

Certain structural and environmental shifts in the economy have created opportunities for self-employment for all groups (including white men) that did not previously exist (Staber and Bögenhold, 1991). At the macroeconomic level, discourse on self-employment has suggested that changing consumer preferences in the British economy, fragmentation of larger firms, the evolution of new forms of work (contracting out, flexibility) and government intervention through policy and initiatives have all had roles to play (Bannock, 1981, Forson and Özbilgin, 2003, Kovalainen, 1995, Bögenhold and Staber, 1991). Research at the microeconomic level has sought to explain why some individuals should choose self-employment over other means of employment (Borooah and Hart, 1991, Curran et al., 1991, Kolvereid, 1996a, , 1996b, Henderson and Robertson, 2000, Delmar and Davidsson, 2000). Negative experiences with paid employment, including redundancy, job dissatisfaction and discrimination, the wish for

high levels of personal autonomy and expected income are all regularly cited reasons for individuals becoming self-employed (Borooah and Hart, 1991, Barrett, 1997). The growing importance of businesses owned by black women can be seen in the importance given to research and policy on both female and BME enterprise although the separation between the two realms has led to a neglect of black women's self-employment issues. The Small Business Service's (SBS) Household Survey of Entrepreneurship's (Shurry et al., 2002) finds that though there is a relatively low participation of women compared to men in self-employment, women's self-employment is generally on the increase. A National Westminster Bank/Small Business Research Trust survey (SBRT, 2001) shows that the number of women going into business for the first time increased by 38 percent in the five-year period from 1995 to 2000. The rate of business start-ups and self-employment amongst women increased from 26 percent in 1996 to 33 percent in 2000 (Barclays Bank Plc, 2000). However, a consensus is emerging that women-owned firms perform less well than those owned by men despite the fact that the research by the National Westminster Bank cited above found that gender does not affect the success or failure of a business. The evidence then points to barriers within the social framework and context in which these female owned businesses operate.

The SBS has been attempting to encourage more women into enterprise over the last five years. This has been based on the premise that through self-employment women can achieve success and avoid the structures of subordination they face in other realms of the labour market (Goffee and Scase, 1985, Watkins and Watkins, 1984). Various initiatives have been devised and developed to pre-empt this and yet the rate of female self-employment has remained the same at about a quarter of all self-employed, highlighting the fact that the turnover of female small businesses has remained constant with about the same number starting up as failing.

Carter et al (2001) in a review of literature on women's business ownership identify that one of the main themes within gender and enterprise literature has been the characteristics and motivations of women business owners. Early studies in this area, mainly from North America (for example, (Schwartz, 1976, Schreier, 1973, Hisrich and Brush, 1983), focused on descriptions of the characteristics of the female entrepreneur and their reasons for starting up their own businesses, providing a *prima facie* portrait of female business owners whose characteristics and motivations were on the whole

similar to that of their male counterparts. Early British studies followed suit (for example, (Watkins and Watkins, 1984, Goffee and Scase, 1985). Criticisms from subsequent researchers (Allen and Truman, 1993, Carter and Cannon, 1992) focused attention on the fact that previous research had been merely exploratory and that further detail and specialisations were required. Research has continued to reflect on the characteristics and motivations of female entrepreneurs, but sub themes have emerged relating to psychological characteristics, social background and business differences between male and female businesspersons. Country specific research covering western economies as well as transitional, developing and less-developed countries have developed examining business women in Canada (Belcourt, 1990), Australia (Bennett and Dann, 2000), Norway (Spilling and Gunnerud, 2000), Hong Kong (Siu and Chu, 1994), Poland (Zapalska, 1997), Singapore (Goby and Maysami, 1999), Ghana (Chamlee-Wright, 1997) and many others. Other researchers have attempted a linkage between gendered waged work and gendered self-employment.

The growing importance of BME businesses (BMEBs) within the UK small business sector has also been recognised (Bank of England, 2003). Self-employment and rates of business ownership have grown rapidly amongst Britain's migrant and BME communities, particularly since the 1970s, coinciding with a more general growth in the rates of small business formation amongst the wider population. However, the actual number of BMEBs can only be estimated because of the absence of large-scale business databases that include ethnicity as a variable and the fact that many BMEBs are small scale, sometimes home-based, enterprises which cannot be adequately monitored for statistical purposes. It is nevertheless estimated that the rates of small business formation amongst BMEBs, both migrant and second and third generation communities, as a whole have been consistently higher than those of the indigenous community (Barclays Bank Plc, 2005).

Early research and theories on BME business stemmed from the United States and studies began to paint a base line picture of BME businesses and their owners' background characteristics and motivations. But real impetus for research on BMEBs in Britain, largely influenced by the theories from America (Ram and Jones, 1998) came from the publication of the Scarman Report (Scarman, 1981) on the 1981 Brixton disorders in which Lord Scarman recommended self-employment as one of the tools for redressing the economic deprivation, which in his view was the underlying cause of the

social disorder. This sparked a political and academic interest in the area as various governments sought to appropriate small business ownership among ethnic minorities as a tool to solve some of the inherent social and economic problems associated with minority experiences in a racist society, and academics see it as fertile ground for the development of niche theories on entrepreneurship and small business ownership.

However, not all BME groups have similar experiences of business ownership. Basu's and Altinay's (2002) study of different ethnic minority groups in London has drawn attention to the cultural diversity that exists between different ethnic minority groups reflected in differences in business entry motives, patterns of finance, in the nature of business activity, women's involvement in business, and the extent of their dependence on co-ethnic labour and co-ethnic customers. In order to understand some of these differences it is important to consider black women's participation in self-employment.

3.2.1 Participation of black women in self-employment

There is little specific data on black women's self-employment activity however, a synthesis of the data on women and ethnic minorities can give a glimpse of the picture relating to black women. Women make up 50 percent of the adult population of the United Kingdom and 44 per cent of the working age labour force. The best source of data on women owned businesses is the quarterly Labour Force Survey (LFS), a survey of around 60,000 households in the UK, which equates to around 160,000 respondents. The LFS has provided estimates of the self-employed and their characteristics for over 20 years. In the United Kingdom there are an estimated four million businesses employing a total of 21.7 million people and with a combined annual turnover of £2,200 billion (DTI, 2004). It is difficult to judge the actual number of female-owned business in the UK with any precision as there are no official figures that disaggregate the statistics by gender, even less so by gender *and* ethnicity. However large scale surveys enable an estimate to be made which indicates that in the UK 15 percent of enterprises are solely female owned, 50 per cent solely male owned and 35 per cent owned jointly by males and females. However, the supposed continuing rise in female self-employment over the past decade, a view encouraged by both policy and academic interest, is not supported by the statistical evidence. This highlights three main issues for the assessment of black women's participation in business ownership.

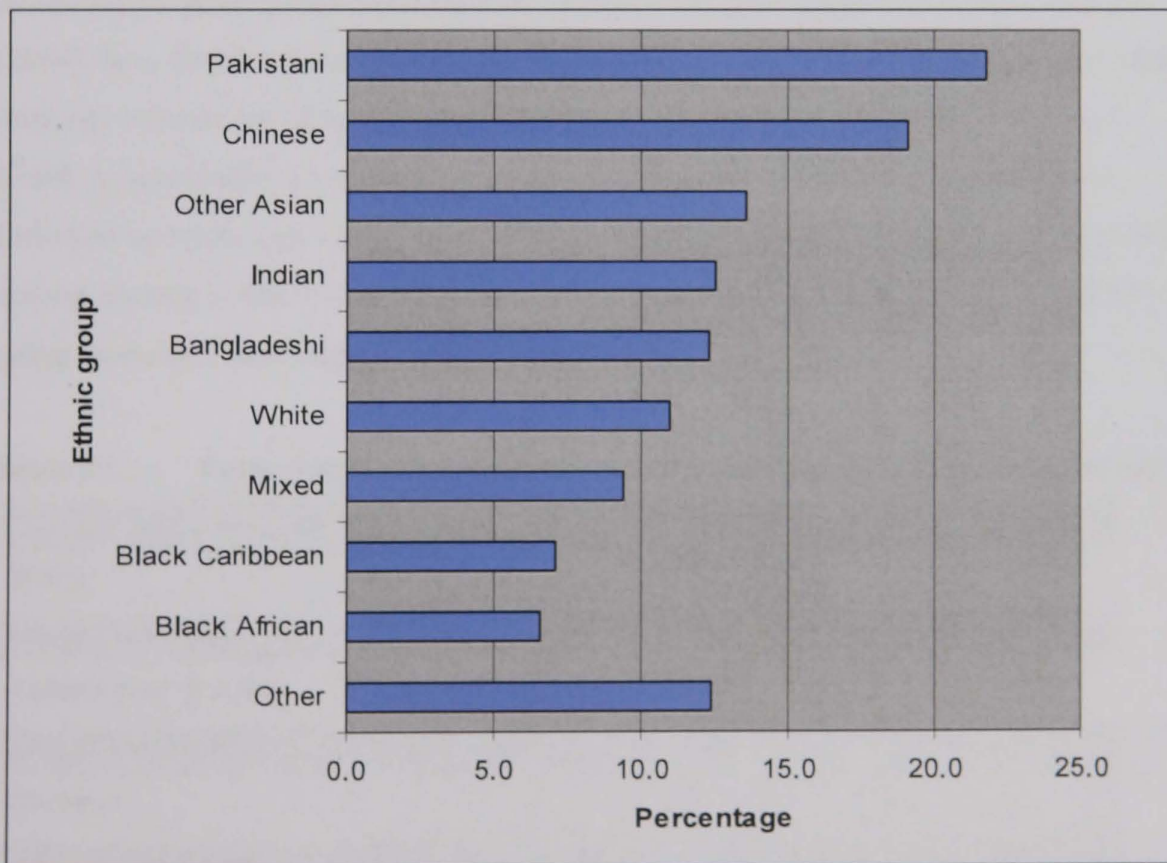
Firstly, whilst the level of female self-employment increased from 1992 to 2005, the share of female self-employment stayed broadly similar, as male self employment also increased (Labour Force Survey, 2004). Labour Force Survey data on self-employment is regarded as the most useful current indicator of the extent of women's entrepreneurship in the UK and a useful proxy measure of the level of female entrepreneurship. Since 1992, there has been an 11 percent growth in the number of self-employed women, from 899,000 to 998,000 in 2005. The female share of self-employment (26 per cent in 1992 and 26.7 per cent in 2005) has by and large remained unchanged (Labour Force Survey, 2004). The proportion of economically active women in self-employment (7 per cent) has also remained unchanged over the same period. This data can be compared with the total (all persons), which shows that UK self-employment grew from 3,445,000 in 1992 to 3,731,000 in 2005, an increase of 8.3 per cent. In 1992 self-employment accounted for 12.16 per cent of the total economically active population and increased only slightly to 12.29 per cent in 2005.

Secondly, data on BME participation in self-employment indicates that there are more than a quarter of a million ethnic minority Small and Medium Enterprises (SMEs) which contribute over £15 billion to the UK economy per year (Whitehead et al., 2006). According to the Small Business Service, BME businesses make up 6.8 per cent of all SMEs in England (Ibid.). Turning to businesses with employees, BMEBs make up 9.8 per cent of SMEs in England. Ethnic minority women-led businesses however, only account for one per cent of all businesses with employees (or 9.9% of BMEBs). Ethnic minority women are equal owners in 2.5 per cent of all businesses (25.4% of BMEBs) and ethnic minority male-led businesses account for 6.3 per cent of all businesses (or 64.7% of BMEBs).

Thirdly, it is also worth noting that behind the overall figures, there appears to be considerable variation between specific ethnic minority groups in terms of their orientation towards self-employment and business ownership as displayed in Figure 3.1. The relatively high levels of self-employment amongst the Chinese and South Asian groups is usually positively contrasted with that of the African and Caribbean groups, with the white community reported to be somewhere in-between (Curran and Blackburn, 1993, Ram and Jones, 1998). People from Pakistani and Chinese groups are far more likely to be self-employed than those in other groups. Around one-fifth of Pakistani (22 per cent) and Chinese (19 per cent) people in employment are self-

employed compared with only ten per cent of White people and less than ten per cent of Black people. Following the Brixton riots in 1981, the report of the subsequent inquiry (Scarman, 1981) emphasised the need for greater African-Caribbean participation in business as part of a wider recommendations for enterprise as a way for people to “earn” their way out of poverty. The report was instrumental, at a national level, in the establishment of the Ethnic Minority Business Initiative (EMBI) of the Home Office in 1985 and for creating resurgence in interest in both the research and policy dimensions of ethnic minority businesses. However, ten years later Boorah and Hart’s (1991) analysis of census data showed that Africans and Caribbeans, particularly the women, were least likely to be in self-employment than any other ethnic group. A study of African-Caribbeans by Ram and Deakins (1995) suggested that factors such as limited opportunities in the inner-city and deprived urban environments may be to blame rather than the psychological make up of this group for their lower participation in self-employment.

Figure 3.1 Self employment by ethnic group



Source: Annual Local Area Labour Force Survey, (ONS, 2001-2002)

Barrett et al (1996) take a different view. They argue that the difference between the Asian and Black groups in business ownership:

“derives from the constraining historical experiences of the two groups. On the one hand, Asians are products of an ancient and distinctive cultural tradition which, when transposed to the British context, provides them with a powerful sense of identity and inter alia a communal base for the mobilisation of economic resources. By contrast, African-Caribbean’s have in effect suffered cultural genocide through slavery and transportation an existential vacuum which has profoundly destructive and lasting implications for sense of identity, individual self-esteem and image of the group in the eyes of non-members” (pg. 788).

The stagnation of women’s share of self-employment and the comparatively very low levels of participation of BME women generally and black people in particular means that that overall black women are seriously underrepresented in self-employment numbers. However, the rhetoric surrounding high numbers of females and BMEs entering self-employment masks this anomaly. Even more interesting is the fact that there is conflicting evidence among researchers and commentators about the comparative participation rates of BME women. On the one hand Clegg and Barrow (2004) have found evidence to show that the patterns of self-employment among ethnic minority women are different from that of men. For example although among men South Asians (Indians and Pakistanis) have the highest levels of self-employment followed by white and ‘other’ men and then black men shown in Table 3.1, the pattern among women is that ‘other’ women have the highest participation rates followed by white women, Asian women and then black women.

Table 3.1 Percentages of women and men self-employed (SE) 2004 by ethnic group

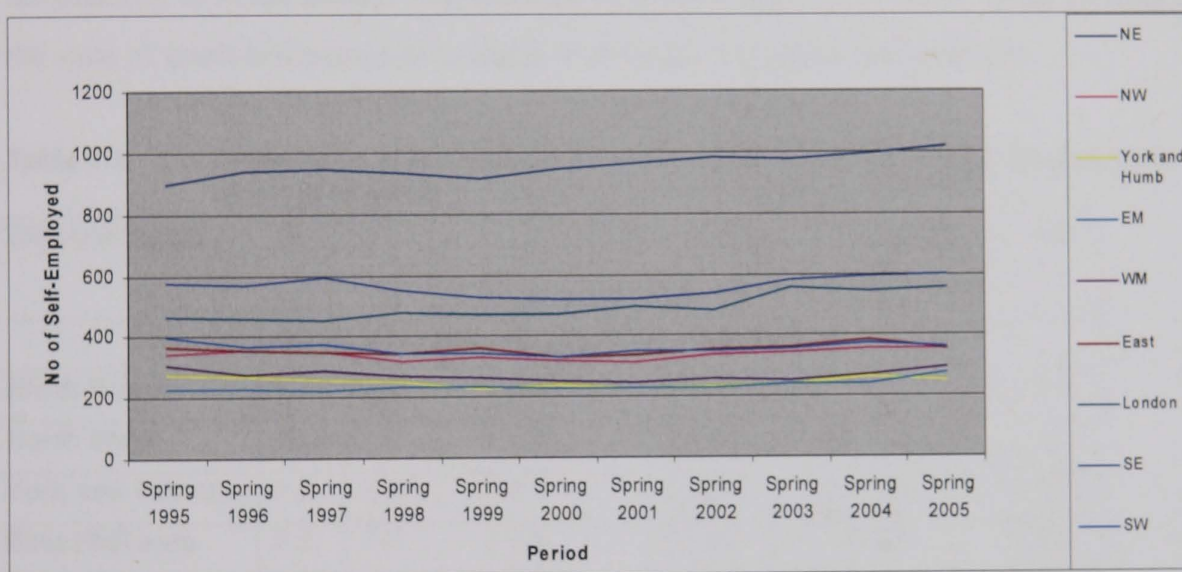
| | Women SE | Men SE |
|----------------------------|-----------------|---------------|
| White | 7 | 17 |
| Mixed parentage | * | 13 |
| Asian/Asian British | 6 | 18 |
| Black/Black British | * | 12 |
| Chinese | * | * |
| Other ethnic group | 10 | 17 |

Source: Clegg and Barrow (2004), from Labour Force Survey (Spring 2004)

On the other hand Atherton (1999) quotes the London Skills Forecasting Unit, a body which is backed by the London Training and Enterprise Councils, as conducting a

survey that found that black women have the highest rate of business ownership of women from any ethnic group (see also Munro, 1999). It could be that this relates mainly to the London population as regional data shows that the percentage of female and BME self-employed varies greatly with region. This finding is important as London is where the BME population is concentrated. Figure 3.2 below shows a mixed picture of trends across UK regions between 1995 and 2005. There has been a general upward trend in London and the South West, while self employment has remained largely static (or a clear trend is difficult to identify) in the South East, West Midlands, East Midlands, and Yorkshire and Humber. There appears to be a marginal decline in female self-employment over the period in the North East and East of England.

Figure 3.2 UK regional self employment trends 1995-2005



Source: Labour Force Survey (2004)

Data from the latest Labour Force Survey displayed in Table 3.2 highlights regional differences in the rates of female self-employment in the UK and shows that the highest rates of female self employment are in the South West and the South East (Labour Force Survey, 2004). The lowest rates of female self employment are in the North East, North West and West Midlands (Ibid).

With regard to BMEs, according to Whitehead et al (2006) London and West Midlands house the highest numbers of BMEBs while the lowest numbers may be found in the North East and South West of England (see Table 3.3). Unsurprisingly 53.2 per cent of all female-led BMEBs are in London. It is reasonable therefore to argue that most black female businesses are likely to be found in London considering that more than half of the black population live in London.

Table 3.2 Female share of self-employment - UK regional data 2005 ('000s)

| | Self Employment (All) ('000s) | Female Self-Employed ('000s) | Percentage |
|----------------------------|--|---|-------------------|
| North East | 104 | 25 | 24 |
| North West | 362 | 88 | 24 |
| York and Humberside | 265 | 69 | 26 |
| East Midlands | 260 | 70 | 27 |
| West Midlands | 291 | 70 | 24 |
| East | 380 | 99 | 26 |
| London | 601 | 162 | 27 |
| South East | 582 | 167 | 29 |
| South West | 347 | 99 | 29 |

Source: Labour Force Survey (2004)

As this study is concerned with businesses in London (discussed in Chapter Five) and the majority of black female –led businesses are in London, it is worth while looking at the state of small businesses in London with regard to gender and ethnicity.

Table 3.3 Percentage of businesses in each region by ethnicity (businesses with employees only)

| | EM businesses | | | | Non-EM businesses | All |
|------------------------|----------------------|-----------------|-------------------|------------------|------------------------------|-------------|
| | All | Male-led | Female-led | Equal-led | | |
| North East | 1.1 | 0.9 | 0.1 | 2.1 | 6.1 | 5.6 |
| North West | 12.8 | 13 | 7.8 | 14.0 | 15.0 | 14.7 |
| York and Humber | 7.5 | 8.5 | 3.9 | 6.3 | 17.7 | 16.7 |
| East Midlands | 8.2 | 7.0 | 5.5 | 12.3 | 6.7 | 6.8 |
| West Midlands | 15.6 | 17.0 | 15.4 | 12.0 | 7.6 | 8.3 |
| East | 6.4 | 5.1 | 3.8 | 10.9 | 10.3 | 9.9 |
| London | 36.6 | 37.3 | 53.2 | 28.5 | 12.2 | 14.6 |
| South East | 10.1 | 9.8 | 7.9 | 11.9 | 14.2 | 13.8 |
| South West | 1.7 | 1.5 | 2.4 | 1.9 | 10.3 | 9.5 |
| Total | 100 | 100.1 | 100 | 99.9 | 100.1 | 99.1 |

Source: Whitehead et al. (2006)

The population of London is 52 per cent female, and, even given differential economic activity rates, women still make up 43 per cent of the economically active workforce. The 2005 Labour Force Survey figures show that since 1992, the number of women in self-employment in London has increased from 129,000 to 182,000 an increase of 41 per cent but this figure only increases their *share* of self-employment by one percent from 29 percent to 30 per cent (Labour Force Survey, 2004). Women make up 8.5 per cent of all economically active people in London. Again, comparing this data with the

total (all persons), it is clear that in London self-employment grew from 439,000 in 1992 to 601,000 in 2005, an increase of as much as 37 per cent. In 1992 self-employment accounted for 12.8 per cent of the total economically active population in London and increased by three and a half per cent to 15.4 per cent in 2005.

The London Annual Business Survey 2003 (LBS) (London Development Agency and Business Link for London, 2004) indicates that in London 62 per cent of all businesses have no female owners. At the other end of the scale, 7 per cent of businesses have 100 per cent female ownership. All this suggests that women remain substantially under-represented amongst business owners in London. Table 3.4 below shows that the average proportion of female ownership is 21 per cent. In London the average level of female owners varies with the size of the organisation – the average percentage of female ownership in small businesses is 20 per cent. These findings are very similar to that obtained from the 2002 London Employers Survey (LES) (London Skills Forecasting Unit, 2003), which found that the majority (79 per cent) of single proprietors were men. Similar to the LBS findings cited above the LES findings showed that single proprietors are more likely to be female in smaller businesses where 19 per cent of owners of companies with 1 – 10 employees are women compared to 10 per cent of those with 250-499 employees.

Table 3.4 Average percentage of female ownership of firms in London

| | % |
|---|-----------|
| All | 21 |
| Size | |
| 1 – 10 | 21 |
| 11 – 49 | 18 |
| 50 – 249 | 17 |
| 250 – 499 | 25 |
| 500 + | 12 |
| Sector | |
| Primary and Utilities | 19 |
| Manufacturing (excluding publishing) | 14 |
| Publishing | 17 |
| Construction | 15 |
| Wholesale and Retail Trade | 20 |
| Hotels and Restaurants | 20 |
| Transport, Storage and Communication | 17 |
| Financial Services | 11 |
| Business Services | 20 |
| Education, Health and Social Work | 33 |
| Other Community, Social and Personal Activities | 31 |

Source: London Development Agency and Business Link for London (2004)

The representation of women owners in London also varies across ethnic groups with the average proportion of women owners being 21 per cent for white owned businesses, 29 per cent for black owned businesses, 15 per cent for Asian owned businesses, 27 per cent for mixed and 29 per cent for businesses owned by other ethnic groups (London Development Agency and Business Link for London, 2004).

Like most BME and female owned businesses, most black female owned businesses are located in the service sector. Both BME and female businesses are well represented in the service sector. Indeed Whitehead et al's (2006) survey indicates that no BME businesses are involved in the primary sector which comprises of agriculture, hunting, forestry and fishing. On the other hand 90 per cent of BME businesses are in the services sector (retailing, hotels and restaurants, transport and communications, financial services, business services, education, health and social work, and personal services) compared to 69.9 per cent of non-BME businesses. There are also a number of sectors with no or very low levels of female ownership. Also there are some sectors which have a greater than average proportion of female owners, particularly those providing services to the public sector (education, health and social work) at 33 per cent and other community, social and personal activities (31 per cent) (London Development Agency and Business Link for London, 2004).

Further, certain ethnic groups are concentrated in particular industries. The proportion of businesses in the services sector is particularly high among Chinese businesses (almost 100 per cent) and other Asian businesses (97.9 per cent). Black and Indian businesses are more likely to be in the production sector (8.5 and 9.8 per cent respectively) than other ethnic businesses (average for BME businesses is 6.8 per cent). The production sector covers areas such as mining and quarrying; manufacturing; and electricity, gas and water supply. Turning to sole traders, the only main difference within ethnic groups is among black sole traders, with a quarter being in the production sector, compared with 8.5 per cent of black employers. Self-employed Pakistani people are more likely than other people to work in the transport and communication industry and over half of them work in this sector compared with 7 per cent of people overall (Whitehead et al., 2006). Chinese people are also more likely to work in the distribution, hotel and restaurant sector; 71 per cent do so, compared to an overall figure of 18 per cent.

Other research has found that African and Caribbeans are engaged in food retailing, catering and professional services, such as hairdressing (Jones et al., 2000). Barrett et al's (2001) study of South Asian and Black-Caribbean businesses revealed that South Asian businesses are more dispersed across sectors (and locations) whilst Black-Caribbeans, who are usually found in the Caribbean catering, black hairdressing and black recorded music – all related to particular aspects of Caribbean culture – cater for a protected market or ethnic niche. All this points to the fact that black women are likely to be found service related sectors in self-employment and that they are confined to retail, hairdressing, catering or professional services sectors.

3.2.2 Characteristics of black women business owners and their businesses

Early studies on business owners concentrated on their psychological traits, in an attempt to connect different kinds of psychological traits and motivational factors in the entrepreneurs' personality with her success in the endeavours she was undertaking. In psycho-dynamic models connections were made between early childhood experiences and entrepreneurial behaviour (see Chell, 1985). Other models were based on motives (McClelland, 1987) and in these models the propensity to risk-taking, independence, ambitiousness and innovation (male attributes) are seen as being exceptionally closely connected to the entrepreneur's personality. Tests taken by women based on this model recorded lower scores than men in respect of the categories of 'motivation' and risk-taking' (Kovalainen, 1995). Such models have also been closely associated with the cultural models of entrepreneurship (more fully discussed in the next chapter). The argument here has been that BMEs propensity to enter self-employment is linked to the nurturing of entrepreneurial characteristics such as hard work, frugality and risk-taking through their culture. Although the search for differences between male and female entrepreneurs, entrepreneurs and non-entrepreneurs, and different ethnic groups has consistently proved futile as it as shown very few differences between groups (Shurry et al., 2002, Stewart et al., 2003) it remains popular among researchers.

The focus on difference has invariably led to a diverse range of typologies based on levels of commitment to entrepreneurial ideals and/or conventional gender roles (Goffee and Scase, 1985), behavioural classifications (Carter and Cannon, 1992), women's life cycle stage in relation to their businesses (Kovalainen, 1995) and various others. Goffee and Scase (1985) identified four types of female entrepreneurs 'conventional'

entrepreneurs who were highly committed to both entrepreneurial ideals and conventional gender roles; 'innovative' entrepreneurs, who held a strong commitment to entrepreneurial ideals but had a low attachment to conventional gender roles; 'domestics' were the opposite of the conventional entrepreneurs while 'radicals' had a low attachment to both entrepreneurial ideals and conventional gender roles. The work of Goffee and Scase (1985) has come under criticism from Allen and Truman (1993) based on the fact that the reality of women's lives means that they have very little choice over how attached they can be to entrepreneurial ideals.

Carter and Cannon (1992) acknowledge that the Goffee and Scase (1985) typology shows the heterogeneity among women but are of the view that typologies of this nature are static and deny the fact that businesses are dynamic - they are started, grow, change and/or fail and each stage requires different behaviours from the entrepreneurs. In their own study, therefore, Carter and Cannon (1988, 1992) identified five ideal types of behavioural classifications, namely accidentalists, aspirants, high achievers, re-entrants and traditionalists. It was possible for women to move from one type to another over time. They envisaged that it was the achievement-orientated groups, the aspirants and the high achievers, who made up a majority of proprietors within new sectors like technology-based industries.

These studies tend to ignore the life cycle factors of women and their businesses. As a result, Kovalainen (1995) redefines the previous typologies and adds two different categories not previously identified. These are 'unemployed' women whose driving force is economic necessity and who have a high dependence on the traditional role models and role ideals of each gender. A second group were 'takeovers' - women who have earlier worked as waged workers in the same business and for whom entrepreneurship acted as a career continuum for waged work. She also identified three other groups radicals, home-based (those who have a need to survive but lack waged-work) and returner (older women who are returning to the work force from a career break) entrepreneurs.

These studies demonstrate that women entrepreneurs are widely heterogeneous and, as Carter and Cannon (1992) stress, their businesses can be highly dynamic. Both the experience of running a business and changes in life cycle can facilitate women's movement from one category to another. Nevertheless, women have different

experiences in terms of their subordination by men depending on their social class, ethnic origin, marital status and other structural and personal factors. Allen and Truman (1993) therefore argue that Goffee and Scase (1985) assume a homogeneity among women that is false. Domestic commitments are clearly crucial for many women in determining where and how they organise their businesses. But with black women not necessarily conforming to gender roles associated with white women how appropriately do these typologies represent their characteristics?

The value of psychologically-oriented research is in any case questionable for the purposes of identifying the characteristics of black women business owners because firstly the traits by which these measures are taken are based on the “experiences of a specific group of subjects as the paradigmatic case of the human race as such. These subjects are invariably white male adults” (Benhabib, 1987, p.80). Although the subjects of the references above are women, the tools that are used to measure their characteristics have been developed using white male subjects. In addition, the characteristics of the entrepreneurial personality are fluid, and changes have been found in entrepreneurs’ personal relationships and the personality itself (Littunen, 2000). Further, this approach clearly places the ‘blame’ for lack of entrepreneurial ability among African and Caribbean women squarely on the individuals thereby exonerating policy makers from any responsibility and circumventing the need to confront historically and socially constructed structural obstacles that hinder black women’s entry into self-employment.

A second theme that has emerged from the literature on characteristics has been that based on social background and demographic characteristics of the owner and the business. Differences between the background characteristics of female business owners and their male counterparts have been noted in relation to work experience for example (Carland et al., 1984, Cromie and Hayes, 1988). Tanuguchi (2002) argues that cumulative work experience promotes women’s entry into self-employment. Women have been found to have work experience in teaching, retail, secretarial and administrative roles – typical female sectors, whilst men had experience in executive management, scientific and technical positions (Watkins and Watkins, 1984). Why do a majority of women embark on ventures in the same sectors in which they are employed? It is reasonable to argue that this is because people embark on entrepreneurial activities in areas in which they already have experience, thereby

explaining the reason why women are concentrated in the same sectors whether they are employees or employers. It has been suggested by Watkins and Watkins (1984) that because women face high barriers with respect to access to start-up capital, they are concentrated in these 'tried and tested' female areas because banks and other lenders are more likely to view the projects as less risky and willing to lend them financial support. In these sectors women have role models that assist them confront and overcome any barriers and obstacles they face. The same barriers then that exist in employment are faced by women in self-employment and thereby restrict the areas in which women operate.

With black women, experience and education in a particular field does not always guarantee that they will either work or open businesses in those fields. Research on BME business owners has found that a lack of jobs for BMEs in the general labour market results in many BMEs starting businesses in sectors where entry barriers are low such as retailing, catering, manufacturing, construction and associated consumer services (Jones et al., 2000, Ram and Deakins, 1996, Ram and Jones, 1998, Curran and Blackburn, 1993). Although initial migrants to the UK from the Caribbean had few educational qualifications, more recent migrants from the African continent are better qualified than the average UK population (EOC, 2004). Work done in the United States has shown, however, that having a professional background does not increase the rate of entry into self-employment for black women, though it does for white women (Tanuguchi, 2002). Many BME entrepreneurs are highly qualified yet work in areas that are unrelated to their area of expertise, educational skills and qualifications (Ram and Jones, 1998). This is mainly because human capital acquisitions that had symbolic significance (Bourdieu, 1999a) in their countries of origin lose their symbolism once they migrate to the United Kingdom.

Other demographics that have been investigated have been family background, ethnicity (Dhaliwal, 2000, Dolinsky et al., 2001), industrial sector (Anna et al., 2000), and marital status, etc. These studies give a glimpse into the characteristics of the black female entrepreneur population. The main thrust of these studies, which are by and large descriptive, has consistently been that generally female owners are generally younger than male owners but older than female employees, entrepreneurship being seen as a later-in-life choice. Although no statistics exist that has assessed the age range of black female self employed people it would be probably true that black women do not

necessarily mirror the age profile of the female entrepreneur and they may have a more mixed age profile. This is because immigrants are typically young when they arrive. The immigration of people born in Africa and the Far East has been recent so they have a younger profile than the UK-born population. However, people from the Caribbean, because of their earlier periods of large-scale immigration to the UK, have an older population on average than the UK-born population (with ratios of 45.6 and 30.7 older people per 100 of working age respectively in 2001) (Rendall and Salt, 2005).

Black women's businesses tend to be younger than the rest of the population. The relative youthfulness of the female owned businesses has been highlighted (Carter et al., 2001) and in accordance with the fact that their owners are migrants, BME firms are also relatively younger than their non BME counterparts. According to Whitehead et al, (2006) just over 47 per cent of BME businesses are ten years old or older compared to over 68 per cent of non-BME owned firms. BME women's firms are generally younger than those owned by BME men with almost a third (29.3 per cent) being three years old or less, compared with about 20 per cent of BME male-led firms. Whitehead et al's research shows that African and Caribbean enterprises are comparatively the youngest BME businesses with over 40 per cent trading for three years or less and only 20 per cent trading for ten years or more compared to the BME average of 47.3 per cent.

A survey on BME businesses suggests that like female and other BME businesses black women's businesses are characterised by small scale, inner city enterprises typically in very competitive sectors that cater for the co-ethnic community and many of them are set up to replace capital in markets deserted by native businesses or like other small businesses, big firms or shops (Whitehead et al., 2006). Typical locations for BME businesses are large inner city conurbations that reflect the concentration of BME populations in cities such as London, Manchester, Birmingham and Bradford. BME businesses are concentrated in the service sector which includes retailing, hotels and restaurants, transport and communications, financial services, business services, education, health and social work.

Table 3.5 indicates that female and BME businesses, like most businesses in the UK, are generally micro and small enterprises with an overwhelming majority of them (90.2 per cent) employing between one and nine employees although a higher proportion of them (43.2 per cent) have employees compared to White businesses (29.2 per cent). In

line with research on female businesses generally ethnic minority women led businesses are less likely to have employees than their male counterparts. Breaking the numbers down further quantitative research reveals that almost all of Chinese (95.4 per cent) and Pakistani (94.5 per cent) businesses with employees are micros (often employing family members). Approximately one in ten Indian (11.2 per cent), Other Asians (10.6 per cent) are small businesses, compared with Black (8.3 per cent) and less than five per cent of Pakistani (4.6 per cent) and Chinese (4.1 per cent) businesses.

Table 3.5 Percentage of businesses in each employment size band by ethnicity and gender (businesses with employees only)

| | 1-9 (micros) | 10-49 (small) | 50-250 (medium) | Unweighted no. |
|---------------------------------|-----------------|------------------|--------------------|-------------------|
| Indian | 87.3 | 11.2 | 1.5 | 594 |
| Pakistani | 94.5 | 4.6 | 0.9 | 241 |
| Other Asian (incl. Bangladeshi) | 87.7 | 10.6 | 1.8 | 126 |
| Black | 90.2 | 8.3 | 1.5 | 117 |
| Chinese | 95.4 | 4.1 | 0.6 | 122 |
| Other | 89.4 | 8.6 | 2.0 | 172 |
| Total (EM) | 90.2 | 8.7 | 1.2 | *1358 |
| Men | 90.7 | 8.1 | 1.2 | 940 |
| Women | 89.5 | 10.1 | 0.4 | 132 |
| Equal | 89.1 | 9.5 | 1.4 | 286 |
| Total (non-EM) | 82.2 | 15.3 | 2.6 | 4224 |
| Total (All) | 83.0 | 14.6 | 2.4 | 5582 |

Source: Whitehead et al (2006)

The over concentration of black women's businesses in inner city areas has acted both as a path to 'success' as well as a hindrance to real participation in small business ownership on a wider scale. Inner cities act as a safe space for the development of niche markets – "specialised fields of demand ideally adapted to the cultural and business practices of ethnic firms; and in which they enjoy a competitive edge, even occasionally a monopoly advantage over non-minority firms" (Ram and Jones, 1998, p.35) – characterised by BME business owners providing products and services in demand by loyal co-ethnic clientele and employing co-ethnic labour (Aldrich and Waldinger, 1990). This is particularly true of those who find themselves in the retail sector. However, the market has become saturated and the large waves of immigration have diminished as a result of government legislative constraints and other factors as discussed in Chapter Two, coupled with the low income bases of the minority population (Basu and Goswami, 1999). As such some researchers suggest these markets have become mechanisms of constraint that limit the entrepreneurs' ability to 'break-

out' (Ram and Jones, 1998) by diversifying and expanding their client and product base, and even their location (Curran and Blackburn, 1993).

Recent research however, has suggested that some younger generation BME entrepreneurs, particularly from the South Asian community, have succeeded in entering non-traditional BME sectors (Smallbone et al., 2003a, Metcalf et al., 1996). In any case, Werbner (1999) cautions against an essentialist approach to BME entrepreneurship that perceives certain types of client and product bases as more successful than others. She argues that such perceptions are built on assumptions about the definition of 'success' that are based on monetary rewards alone and do not take into consideration the goals of the entrepreneur. This argument has been supported in research on female entrepreneurs (Brush, 1990).

It has been argued that one of the main reasons why women and ethnic minorities go into self-employment is to escape their negative position in the labour market (Goffee and Scase, 1985) portrayed through occupational segregation and labour market segmentation discussed in Chapter Two. Occupational segregation is also reflected in self-employment and entrepreneurship of women (WEU, 2001). Female-owned businesses are concentrated in the retail and service sectors. Approximately 85 per cent of self-employed women in 2000 were in the service industry with 21 per cent of them in distribution, hotels and restaurants and 23 per cent in 'other services', which would include personal services and administration. Women also, tend to be found in non-manual based occupations relative to men.

This concentration reflects the sectors and occupations where women have employment experience. The shift from manufacturing and construction businesses to the service industries over the last decade has contributed to the growth of female entrepreneurship. However, there is little evidence that UK women are breaking into non-traditional sectors in the same way as women in the USA (PROWESS, 2005). This gender segregation of occupations is deeply embedded in the British labour market and is also reflected along the lines of race and ethnicity. How is this segregation reflected in the business sectors that black women found businesses in? There is little concrete statistical information to indicate the sectors where black women start-up businesses but there is some evidence to suggest that though in some cases they mirror the sectors in which women set up businesses, black women are more likely to be found in specific

industries such as ethnic catering and retail, black hairdressing. Even when they enter more lucrative sectors such as law and accountancy which have been suggested as presenting opportunities for self-employment which could offset discrimination in the labour market (Brennan & McGeevor, 1990), as BMEs black women who do so cater to mainly black clientele (Wanogho, 1997, Ram and Carter, 2003). As such it is important, as this thesis does, to determine sectoral influences on black women's small business experiences.

Turnover is lower among BME micro businesses than similar size non-BME businesses in London and also across the UK. (Whitehead et al., 2006). The LDA estimates, however, that if London's BME owned businesses achieved the turnover by employment and / or enterprise seen across all UK enterprises, total revenues would increase by almost £10bn and at least 50,000 jobs created (London Development Agency and Business Link for London, 2004). All respondents in the ASBS 2003 were asked to provide the financial turnover of their business in the previous 12 months.

Mulholland's (1997) study of ethnic minority and white-owned family businesses highlighted that successful businesses were marked by their possession of 'class' rather than 'ethnic' resources; hence business connections, entrepreneurialism, formal education, and family ties may be more important than belonging to a particular ethnic group. Ram and Jones (1998) argue that with an established link between high educational qualifications and business success, one would expect BME businesses to do well financially but Whitehead et al (2006) have found that over 11 per cent of BME businesses have a financial turnover of less than £56,000. This compares with only 7 per cent of non-BME businesses. The same proportion (one-fifth) of BME businesses earn under £250,000 as well as over £250,000. This compares to 40.2 per cent of non-BME businesses. However, even among Asian businesses substantial differences can be identified. A quarter of Indian businesses have a turnover of £250,000 or more, compared with 13 per cent of Pakistani businesses and 11.5 per cent of other Asian businesses. Only 2.2 per cent of Chinese businesses have a turnover of £250k or more. (Chinese businesses are more likely to be in the hotel/catering sector which has lower turnover per business than other sectors). The groups which have the lowest turnovers (less than £56,000) are the black and Pakistani businesses. The question that needs to be answered then is that with such low turnover levels in tightly competitive environments,

what motivates black women to start businesses? The next section will examine some of the empirical findings on this question.

3.2.3 Motivations of black women entrepreneurs

Findings from research on minority groups have consistently revealed that in the main reasons why minority groups start businesses are generally polarised into two main factors – the pull of entrepreneurial rewards on the one hand (Curran et al., 1991, Bradley and Boles, 2003) and the push of negative labour market outcomes on the other (Borooah and Hart, 1991, Marlow, 2002). Recently, rarely available work on BME women (Bradley and Boles, 2003) – a study which did not cover black women – found that independence and freedom, financial rewards, personal fulfilment, flexibility, prior work experience, employability and role models were all important influences on the decision of BME women to become self-employed.

Some large scale quantitative research in the UK has indicated that the motivations for men and women are similar. Respondents to the SBS Household Survey of Entrepreneurship 2001 (Shurry et al., 2002) were asked to agree or disagree (or say “neither”) with 16 statements about motivations for starting a business. These statements were presented to those who were thinking of going into business and those already in business. Table 3.6 below shows that responses by both women and men were very similar for most statements. The statistically significant differences are highlighted in the table. Evidently, a lower proportion of women are motivated than men about using technology, resorting to self-employment if made redundant and by having a high income. A higher proportion of women are inclined to develop their hobby into a commercial activity relative to men.

It is evident from Table 3.6 that there is no single reason why women (or men) go into self-employment. For both men and women independence has been given as the main reason for becoming entrepreneurs. However, can independence mean the same thing for all self-employed irrespective of gender? Carter and Cannon (1992) found that a desire for economic independence is an often-cited reason to which other variables can be attached depending on the life stage of the woman involved.

Table 3.6 Motivations for starting a business

| Motivations for starting a business | Women thinking of going into business % | Men thinking of going into business % | Women in business % | Men in business % |
|--|---|---------------------------------------|---------------------|-------------------|
| I want/wanted to make more money than I was earning before | 86 | 88 | 72 | 74 |
| I want/ wanted the freedom to adopt my own approach to work | 95 | 96 | 91 | 88 |
| I always want/wanted to be my own boss | 71 | 80 | 76 | 74 |
| I want/thought I would get more respect working for myself | 56 | 57 | 42 | 41 |
| I am/was dissatisfied in my previous job | 46 | 49 | 46 | 44 |
| I want/wanted to challenge myself | 90 | 88 | 80 | 73 |
| I want/wanted to lead and motivate others | 67 | 69 | 43 | 45 |
| I want/wanted to continue a family tradition | 21 | 27 | 16 | 22 |
| I want/wanted to be at the forefront of technological ideas | 42 | 60 | 25 | 36 |
| I would be more likely to start a business if made redundant/ I had been redundant | 52 | 65 | 14 | 20 |
| I would be more likely to start a business if I had been out of work for a long period of time/I had been out of work for a period of time | 61 | 64 | 17 | 18 |
| I want/wanted to make a lot of money or have a very high income | 70 | 91 | 46 | 56 |
| I want/wanted to follow the example of someone I admired | 45 | 47 | 25 | 32 |
| I want/wanted to achieve a better position for myself in society | 75 | 69 | 57 | 55 |
| I want/wanted to develop a hobby or some other activity into a commercial enterprise | 68 | 55 | 44 | 35 |
| I want/wanted to make an idea or innovation happen | 74 | 69 | 54 | 42 |
| Number of respondents | 308 | 403 | 373 | 664 |

Source: Shurry et al (2002)

Comparative research examining the motivations of both men and women has consistently shown differences and similarities between men's and women's reasons for starting businesses. In a study aimed at exploring the gendered nature of personal and structural factors that impact the start-up and growth of women's businesses Brindley and Ritchie (1999) compared the business start up reasons of ten men and ten women business owners. They discovered that though the men and women in their study had similar motivations, the women gave reasons that focused more on the need for flexibility in their working lives, gender discrimination in previous employment and childcare issues. Similarly, Marlow (1997) found that none of the men in her research comparing 28 men and 28 women cited domestic responsibilities as the most important factor they considered when deciding to start their businesses. In contrast 43 per cent of the women in the sample did. Both groups ranked career frustration equally (32 per

cent) and men ranked independence higher than women. It is interesting to note that the questions listed in Table 3.4 above do not include questions relating domestic responsibilities and family commitments.

For approximately 38 per cent of the participants in Cromie's and Hayes' (1991) study wanting to spend more time with their families was the factor. A similar finding was made by National Westminster Bank in a survey of 2000 women (Reeves, 1989, cited in Rees 1992). This is not much different from the profile of women employees who have a high workforce attachment but have to manipulate this around their domestic responsibilities ((Main, 1988, cited in Rees 1992). Perrons and Sigle-Rushton (2006) lend support to this assertion indicating that the presence and age of a dependent child has a marked impact on the employment rates of women but showing variations by ethnicity and qualifications. Generally, BME women, irrespective of the presence or age of children have lower levels of employment, though Black Caribbean women tend to be in employment irrespective of the ages of their children.

Another factor for some women has been the need for independence from traditional authority figures and the confines of the rigid hierarchical structures of the corporate world and the consequent frustrations experienced by them. For these women controlling where, how and when they work plus the inequalities in wages experienced by women in the labour market motivates them into self-employment (Goffee and Scase, 1985). Persistent sex and ethnic segregation of occupations and continued pay inequality between men and women, and between different groups of women continue to plague black women in the labour market (Adler and Izraeli, 1994, Hammond and Holton, 1994). As we have seen in the previous chapter, education, training, and the acquisition of skills are not necessarily the path to better paying jobs for many black women. Further, traditional male high paying occupations lose earning power and credibility once women dominate these occupations (Tonley, 1974) and is such a common occurrence in some sectors in the United States that according to Strober (1984) it has earned its own name, the "tipping phenomenon".

Hisrich and Brush (1983) found that 42 per cent of their 463 female entrepreneurs reported a dissatisfaction and frustration in their previous jobs as a major push factor of self-employment. 'Dissatisfaction' and 'frustration' covers a range of factors. Obviously men also cite frustrations with career prospects in the previous jobs, as motivation for

self-employment. However it is evident from the patterns of occupational segregation discussed above, that more women than men are likely to experience frustrations with their jobs and more black women than white women are more likely to be dissatisfied with their jobs. The Hansard Society Commission on Women at the Top (Childs et al., 2005) has revealed how desperately few women there are in the upper echelons of British public and private sectors. For example, Hencke (2000) reports that women are still denied top public sector jobs and Butler (2000) in support of this notes that only one woman made the top 15 most powerful people in the National Health Service (NHS) Power 90 list published by SocietyGuardian.co.uk (The Guardian, 2001).

In terms of career frustration Morrison's (1987) 'glass ceiling' (for black women this has been referred to as the 'concrete ceiling' (Davidson, 1997, 1999)) has also been identified as one of the major motivating factors for female entrepreneurs to start-up their own businesses, thereby linking women's motivations to their status in the labour market. Psychological barriers to women in top management remain and obviously sex role stereotypes regarding women's behaviour and work habits and the reasons why women work have a real and negative impact on women although there are some supportable and complex reasons for women's absence from senior management, such as taking time out for raising children, lack of mobility and social problems (Hakim, 1996).

Hisrich and Brush (1983) found that three percent of their sample mentioned "boredom" and "time to do something new". Confirming this finding, Butler (2000) suggests that it is important to women to find organisational structures that facilitate member participation and empowerment. This is evident in the numbers in Table 3.6 below where 91 percent of women business owners wanted the "freedom to adopt their own approach to work". Koen (1984) identified organisational elements that are important to women. Among these elements are participatory decision-making systems, flexible and interactive job designs, an equitable distribution of income, and interpersonal and political accountability. Alvarez and Meyer (1998b) suggest that women find these values by forming their own organisations.

The relationship between the 'glass-ceiling' phenomenon and self-employment has led to researchers such as Cromie and Hayes (1988) to suggest that:

One key advantage of business proprietorship as a female occupation is the absence of organisational selectors. A woman contemplating entrepreneurship does not need to meet organisational selection criteria based on age, gender, experience, etc. If the business product or service is well produced and marketed then the fact that a woman runs the business is unimportant (p.93).

Cromie's and Hayes' have been criticised for having an idyllic view that overlooks the selection processes women have to go through during the start-up and growing phase of their businesses, as regards raising finance etc. found by some researchers on women's enterprise (Carter and Cannon, 1992, Hisrich and Brush, 1983, Allen and Truman, 1993).

The implication here is that women start their own businesses, not because they are unable to "make it" in the corporate world, but because the corporate world does not allow them to meet their particular goals. The question though is that are these goals particular to just women? 88 percent of the male business owners in the SBS Household Survey of Entrepreneurship 2001 (Shurry et al., 2002) also cited the "freedom to adopt their own approach to work" as a reason for becoming self-employed. In all the other reasons relating to previous work experiences such as "wanted to be my own boss" and "dissatisfaction with previous job" female and male responses were only marginally different. It is quite apparent from the results that women do not experience frustrations in paid employment to the exclusion of their male counterparts although the reasons for those frustrations may vary.

Independence for many women is linked in with dissatisfaction with their present situation (Carter and Cannon, 1992). This includes independence from the confines of the labour market (discrimination based on gender, race, class, etc.), a rejection of traditional authority figures, a desire for autonomy, and frustration with the glass ceiling effect, the flexibility to have both family and career, and independence from men. Undoubtedly then, a direct comparison, firstly of men and women's motives for entering business and secondly of women together as a homogenous group can leave out a number of crucial determining factors including the internal division of work within the family, and the varied experiences of different groups of women.

Research investigating gender and enterprise has expanded and matured over the last 15 years. Attention has re-focused away from a direct comparison of businesswomen's motivations with those of businessmen towards an increasing awareness of gender

differences within entrepreneurship, which are socially constructed and negotiated. The “attractions of being one’s own boss” and “the freedom to choose when to work” take on rather different complexions when looked at from the perspectives of men and women and in the context of a socially constructed framework that has rigid perceptions of women’s work and men’s work. Women themselves constitute a highly differentiated group and with a closer look at their motivations it is important to question if ‘independence’ means exactly the same for a black hairdresser’s assistant and a highly educated female solicitor. So where do black women stand in relation to the empirical evidence above?

The theme of pushes and pulls into self-employment also recurs in the BME business literature (mainly literature on South Asian businesses). The absence of satisfactory work in mainstream employment or unemployment is a feature of BMEs’ experience of living in the UK and these experiences are by far and large the result of hostility and race prejudice in the host nation. Such hostility can engender communal solidarity which motivates BMEs to set up their own businesses and avoid competing for jobs in mainstream employment where they are likely to face racism and negative racial attitudes. Several researchers have found that limited or non-existent chances of finding paid employment or other forms of economic activity as well as blocked upward mobility play an important role in the entrepreneurial decision (Aldrich and Waldinger, 1990, Clark and Drinkwater, 2000, Jones et al., 1994b, Ram and Sparrow, 1993, Ram and Deakins, 1995). Others have discovered that BME entrepreneurs are motivated by the attraction of monetary rewards and the independence that ‘being one’s own boss’ offers. These reasons include making more money, recognising an opportunity, independence, the desire to increase one’s social standing in the community and the need for control (Basu, 1998, Waldinger et al., 1990, Werbner, 1990).

Though these push and pull factors are not necessarily mutually exclusive, “ethnicity is cross-cut by class background in this as in many other instances” (Ram and Barrett, 2000, p.188). Class considerations seem to explain the conflicting evidence. Ram and Barrett (2000) suggest that African Asians and Indians, on the back of more affluent backgrounds and educational credentials, are the South Asian success story and they cite pull factors as being the main reason for entry into self-employment (Barrett et al., 1996). Pakistanis and Bangladeshis, on the other hand, came from more rural backgrounds with lower educational qualifications and therefore experience poorer

employment prospects, discrimination and racism at work. Therefore, Pakistanis and Bangladeshis are motivated to enter self-employment to escape racism (Rafiq, 1992, Metcalf et al., 1996, Modood et al., 1997).

From the foregoing the meaning of independence (and its associated variations) apparently varies depending on the sex, gender and class of the respondent and also on the group in question. The SBS (2003) found that on the average ethnic minorities, especially migrants and the African and Caribbean populations are more likely to be thinking about entrepreneurial activity than is the country as a whole. According to the GEM National Report (Reynolds et al., 2002), compared to their white counterparts, Asians were twice as likely to be involved in autonomous start-ups, Caribbeans were three times as likely and Africans nearly five times as likely. Perhaps this is an indication that these groups face major obstacles in the labour market and therefore see self-employment as a means to avoid unemployment and other such hindrances in their labour market experience.

Yet less African and Caribbeans end up actually self-employed. The SBS (2002) has identified that for many unemployed women (of whom ethnic minorities make a large group) a transition from benefits to self-employment is one of the key deterrents to self-employment. Independence from the perspective of a black female migrant would include independence from state benefits and other forms of dependency related to the unemployed status but this is more of an option for some immigrants than others (Marlow, 1990). In a study of 400 businesses Marlow found that very few of them were owned by African and Caribbean entrepreneurs, a situation which she attributed to start up obstacles such as obtaining finance and a lack of a market outside their own communities – this finding has more recently been confirmed by the Labour Force Survey statistics (ONS, 2001-2002).

As indicated earlier, work on BME female entrepreneurs is rare. Many of the early studies relating to BME women in self-employment in the UK focused almost entirely on Asian women. They were seen as being consigned to self-employment through home working (Phizacklea and Wolkowitz, 1995), wage labour in sweatshops, and to unpaid and poorly remunerated family labour (Phizacklea, 1988). Results from another study by Barrett et al. (1996) indicated that these women were assuming more varied and substantial roles. Even so, Dawe and Fielden (2005) noted that it is not possible to

accurately estimate how many Asian women are in business, as they are often invisible and hence difficult to locate. Recently, rarely available work on BME women (Bradley and Boles, 2003, Omar et al., 2004) – the former study excluded black women – found that independence and freedom, financial rewards, personal fulfilment, flexibility, prior work experience, employability and role models were all important influences on the decision of BME women to become self-employed. Nevertheless, work in the United States has identified that ethnic minority women's motives, though sometimes similar to those of white women, vary along racial/ethnic lines and that the differences are rooted in the broader socio-economic and cultural conditions that ethnic minority women face (Fairchild et al., 2003).

Dhaliwal (2000) questions whether the simplistic pushes and pulls of previous research adequately accounts for the experiences of South Asian women entrepreneurs and introduces an ethnic dimension to the motivations of Asian women entrepreneurs. In a study of Asian women in business Dhaliwal (2000) identifies two types of entrepreneurs – independent women and hidden women. She claims that the motivations of the independent women may be reflected in previous research. However, for hidden women Dhaliwal argues that their entry into self-employment had more to do with traditional family structures and the expectations of others rather than their own desire to be self-employed. In other words their 'choice' to enter self-employment was made within the confines of gendered cultural norms. Nevertheless she found that some of the hidden women derived satisfaction from being involved in their family businesses although they felt that their time in the business was not valued but assumed. Omar et al's (2004) research showed that for BME women pull factors were often linked to ethnic and cultural issues. Some of the women in their study gave social motives such as "preserving my culture" and "help educate black children about black culture".

Some Muslim women in the Omar et al, (2004) study also stated that they were pushed into self-employment because their husbands would not allow them to take on paid work outside the home, indicating the influences of the intersection of gender and ethnicity in their motivations. It is not surprising then, that when it comes to self-employment, BME women are overrepresented in home working (Felstead et al., 2000). Fairchild et al's (2003) study indicated that African-American women, due to their single status, were more likely to start businesses without the help of husbands and partners than either Asian, Latino or Chinese women in the United States. Inman's and

Grant's (2005) study of African-American women also revealed a clear link between the women's motivations to start businesses and the broader socio-economic contexts that help shape their lives. They found that one clear distinction between the white women and the black women they studied was the black women's commitment to use their businesses to give resources back to their communities.

Evidently then the intersection of ethnicity and gender has consequences for ethnic minority women's motivations to start businesses. Black women's motivations may not necessarily align with those of white women and black men.

3.2.4 Start-up: patterns, resources and constraints

Start up experiences centre around raising capital - human, social and financial. These are primary factors in the successful transition from thinking about self-employment to actually becoming self-employed. Initially, much of the research seemed to indicate that women encounter different problems in every area of start up to those faced by their male counterparts (Carter and Cannon, 1992), however as research methodologies have become more sophisticated and rigorous there have been findings of a convergence in experiences of men and women in some areas such as finance but in the light of differences experienced by BME groups and differences within BME groups, it is difficult to envisage that all women would have similar experiences.

Human capital, education and training

Human capital consists of achieved attributes that lead to increased levels of efficiency and output (Becker, 1993). Human capital can be obtained from several sources which include but are not limited to investments in formal education, job experience and general and specific training (Carter et al., 1997), but also extends to judgement, insight, creativity, vision and intelligence (Dollinger, 1994). The more specific human capital is to the nature of the entrepreneurial venture, the greater the likelihood of the businesses' success (Cooper et al., 1994, Pennings et al., 1998). Early research on this aspect of female entrepreneurs' start-up resources indicated that in general the low level of basic education coupled with a lack of training in specific business skills such as marketing, accounting and financial planning were thought to be the main reasons for high failure rates among the self-employed. Twenty years ago Watkins and Watkins (1984) found that many women entrepreneurs lacked relevant educational and business experience

and were unprepared for business start-up, especially within non-traditional sectors - in comparison to their male counterparts. As a consequence they took greater risks than their male partners. For those who sought training to establish their businesses they found it more difficult to get the required business training and had more trouble attracting qualified labour (Hisrich and Brush, 1987, Lee-Gosselin and Grise, 1990).

Since then however, there has been a growing number of women embarking on school and university education. In the UK, between 2003 and 2004 women comprised 49 percent of all undergraduates in British universities taking Business Administration (EOC, 2006). The percentage increased further when looking at apprenticeships – where 77 per cent of Business Administration apprentices were female (EOC, 2006). BME groups have also generally increased their human capital across the board as discussed in the previous chapter. Also, the Labour Force Survey (Moralee, 1998) shows that self-employed people are generally more highly qualified than employees. The problem then seems not to be the educational level of self-employed women but the fact that many of them who do not do business courses lack specific training in business skills - skills such as marketing, accounting, etc., probably emanating from not having held managerial positions. As discussed in the previous chapter, research has shown that BME women are particularly vulnerable to discrimination in terms of securing employment (Mirza, 2003) and gaining promotion to managerial positions (Davidson, 1997, Ledwith and Colgan, 1996) where they are likely to gain on-the-job training in business and management skills. The lack of experience has been known to create a lack of confidence in women when they start up their own businesses (Carter and Cannon, 1992).

Since the late 1970s, however, the government of Britain has initiated various training schemes to help would-be small business owners but until recently, none of them have targeted women specifically. Although there is no difference in the propensity of men and women business owners to undertake relevant training in the early stages of the business (Watkins and Watkins, 1984) some initiatives such as the Enterprise Allowance Scheme were found to have effectively discriminated against a considerable number of women (Richardson and Hartshorn, 1993). This notwithstanding, the percentage of self employed women who received job-related training doubled over the ten year period from 1984 to 1994 (Gibbins, 1994), evidence that women are willing to train if they are given the opportunity, information and guidance. Nevertheless, reviews

of many of the programmes designed to support and train unemployed and underemployed persons have shown that BMEs have lower participations rates and lower outcomes compared to the majority population (Atkinson et al., 2003, Evans et al., 2003).

Research on entrepreneurship and self-employment has established the importance of role models in the choice of self-employment as a career (Kolvereid, 1996b, Delmar and Davidsson, 2000). Research also suggests that not only the presence of self-employed parents but also how positively their status or performance is perceived influences the children's intentions to become self-employed (Davidsson, 1995, Scherer et al., 1991). Thus, self-employed parents are probably important if they are perceived to be successful. This effect may be stronger for males than for females (Matthews and Moser, 1995). People form judgments about the overall attractiveness of particular careers through observing and shadowing a significant person in that career. Applying this to ethnic minority groups and self-employment, Butler and Cedric (1991) noted that the effect of role models is particularly strong when combined with an anticipation of higher rewards than those available in employment. One of the ways in which would-be entrepreneurs have acquired skills and know-how for running a business has been from role models through a process of substitutional learning and imitation.

There is little discussion on the educational and training circumstances of BME entrepreneurs. As previously stated Ram and Jones (1998) have noted the fact that early BME entrepreneurs were relatively better educated than the rest of the population. Whitehead et al (2006) have also noted that BME entrepreneurs have higher educational credentials than the self-employed population as a whole. However, many of the businesses that BMEs are involved in rely on artisan or marketing skills which do not require formal training beyond casual apprenticeships (Werbner, 1999). With the high deployment of family labour and the small firm as training ground for would-be BME entrepreneurs (Ram et al., 2000a, Ram et al., 2000b) many BME entrepreneurs have learned the skills they employ in their businesses from apprenticeships in their parents' or other family members' businesses. According to research on the subject, Asian women business owners (Dhaliwal, 2000) and would-be business owners (Fielden et al., 1999) train to be business owners by working in their family firms. However, black female entrepreneurs may have fewer opportunities to train in their family firms as the

proliferation of Asian businesses has not been replicated in the African and Caribbean communities.

As such black women may need to rely on alternative sources of human capital to the formal provision available. Research in the United States revealed that self-employed African-American women, whose business ownership experiences are often compared to black people in the UK (generally bemoaning the lack of entrepreneurial spirit), desire training in traditional areas such as management, accounting and marketing (Lownes-Jackson, 1999). However, other areas identified by the research indicated they also desire training in other areas. These include growth and expansion, global opportunities, corporate procurement, computers and technology, recruitment and health insurance issues. The least desired training areas were diversity training and training pertaining to ethics and social responsibility.

The above mentioned skills may not be available to BME and specifically black women through the normal channels. As such black women may need to devise their own strategies to acquire the skills they need for their businesses.

Networking and business support

There has been a growing body of work focused on the networks of self-employed women and this work has generated mixed outcomes. Most of the work has stressed the importance of networks of both dense and loose ties for the success of women's (Aldrich and Zimmer, 1986, Rosa and Hamilton, 1994, Kovalainen, 2004) and men's enterprises yet a study by Aldrich and Reese (1993) refuted these assertions and found no evidence to support the hypothesis that business networking increases business survival rates or its performance.

Advocates of the positive impact of networking have found that networking aids the acquisition of information and advice (Shaw, 1997) and in Ireland it has been found to contribute to innovation in the firm (Birley et al., 1991). Weak ties (business networks) at the personal level facilitate access to resources beyond the entrepreneur's immediate friends and family (Chell and Baines, 2000) such as social and financial capital but some researchers have questioned whether the nature of small firms with their time-poor owners make the ideal of efficient networking feasible (Curran and Blackburn,

1994). For women in particular networking offers opportunities for overcoming isolation, exchanging information, gaining experience, business contacts and clients, advice and support, accessing mentors and informal advisors (Atkinson, 2001). Networking also offers women practical advice on a variety of issues dealing with external suppliers to the organisation (Davis and Long, 1999).

Some studies suggest that gender differences might exist in both the process of establishing and managing social networks and the content of networks, i.e. the use to which networks are put. (Olm et al., 1988) but others have found that “the few studies that compare the networking activities of women and men business owners show differences in the sex composition of the networks of women but not in how men and women use their networks” (Starr and Yudkin, 1996, p.40). Men have been found to have more opportunities to access powerful people in their networks (Aldrich, 1989) and women have a high level of other women and kin in their networks (formal or informal) (Renzulli, 1998, cited in Renzulli et al, 2000) because they tend to be left out of men’s informal networks (Aldrich and Sakano, 1998). Renzulli et al (2000) have put forth the contention that in fact the high level of kin in women’s social networks is disadvantageous to their bid to raise human and financial capital for their businesses. Rosa and Hamilton (1994) have argued that networking is more important for women (because they start out as business owners at a disadvantage in many respects as compared to men).

If one's social network provides social support so as to reduce the costs of self-employment, those with more effective social networks may possess a greater incentive to attempt self-employment (Allen, 2000), although social networks have the capability of working negatively in relation to certain groups of women. With regard to social capital obtained through family relationships, the extent to which entrepreneurs can rely on family support remains gendered. This in effect means that men are able to utilize the unpaid labour of their wives and other members of their family (Finch, 1983) whereas women entrepreneurs are deemed to receive little input into their businesses from members of their families in addition to the fact that domestic responsibilities remain the sole domain of the woman (Goffee and Scase, 1985). In this regard Rogers (2005) has examined the effect of marital status, family composition, role commitment, social support and inter-role conflict on women business owners’ success. She concluded that

for business women the home represents an added burden but family support reduces the negative effects of inter-role conflict and role commitment.

One result of an over concentration of BME businesses in highly competitive low entry barrier businesses is that there is a need for them to engage in strategies that stave off competition from in-group counterparts but particularly from the what is perceived to be the more privileged and affluent White small business population. The deployment of co-ethnic labour through extensive family and other social networks has been an enduring theme of research on BME enterprise (Aldrich and Zimmer, 1986, Barrett et al., 1996, Basu and Goswami, 1999, Curran and Burrows, 1988). This informal labour force is by and large unpaid comprising of mainly family members and co-ethnics who work very long hours in the service of their families. These practices have been particularly associated with South Asian and Chinese businesses (Clark and Drinkwater, 2000). As far back as 1980 Werbner was inferring that in South Asian firms the boundaries between the business and the family were indistinguishable as members of the family were “expected to provide labour and other forms of assistance” without question (Werbner, 1980).

More recent evidence has shown that subsequent Asian generations have more complex relations in their attitudes and reliance on the ethnic community (Janjuha-Jivraj and Woods, 2002) and they are not necessarily prepared to work in their family firms or employ family labour. Also not all BME groups exhibit the same inclination to employ co-ethnic and family labour. It has been found that African and Caribbean firms lack these intricate bonding (intra-community) and bridging (inter-community) networks (Ram and Deakins, 1996) on which ethnic minority firms thrive but some research also suggests that perhaps the role of family labour within South Asian firms has been exaggerated. It has been suggested that the nature of the industries that African and Caribbean businesses are embedded in (for example, personal and professional services) makes the use of family and co-ethnic cheap labour difficult (Ram and Jones, 1998, Curran and Blackburn, 1993).

The finding of family as a resource paints a picture of harmonious family structures that work efficiently to provide the entrepreneur with what Curran and Blackburn have referred to as “cheap co-ethnic labour” and a strategy for gaining competitive advantage over rival companies. Clearly, employment of family labour is a highly effective way of

training would-be entrepreneurs (Ram et al., 2001a, Ram et al., 2000a) as well as giving refuge and jobs to newly arrived co-ethnic migrants (Ram et al., 2000b) and nurturing the entrepreneurial desire in family members (Ram and Jones, 1998).

Ram and Jones (1998) advocate that this depiction should be treated with caution as employment of family members in business can result in limitations being placed on the business or on the other hand, on employees. Ram (1994), in a study of social networks in ethnic minority firms found that the employment of family members could sometimes lead to human resource practices that are detrimental to the business. This includes the inability to discipline delinquent staff, retention of incompetent family members and inequity in reward structures. Further where specific skills are required in the business, employment of family members becomes problematic. The skills required for employment in personal services and professional firms, where Africans and Caribbeans often start businesses, has been suggested as a reason for the relative absence of employed family members in their businesses (Ram and Jones, 1998).

Social networks can also work against certain groups of women in specifically racialised and gendered ways. Patriarchal practices within family relationships and structures can mediate within these social networks to make family labour deployment problematic for women. This occurs at two levels. Firstly access to such cheap family labour remains gendered (Dhaliwal, 1997, 2000). Some groups of BME men seem to have unlimited access to the labour of their wives in their businesses but there is limited reciprocity in that regard as a result of cultural norms. Secondly, such family employment can lead to the exploitation of women's labour without an acknowledgment of the contribution they make to the success of the business (Apitzsch, 2003, Dhaliwal, 2000). The contribution that these women make to the business can be better understood when measured in financial terms, especially when consideration is made of the financial constraints that BME businesses are under. Further, Asian women who experience discrimination in the formal labour market (Jenkins, 1988) which acts as a push factor for self-employment find that tight social networks, which would normally provide socialisation mechanisms that encourage entry into the small-business community (Ward and Jenkins, 1984), create for them specific difficulties in becoming self-employed in their own right, as access to that support is highly gendered (Dhaliwal, 2000).

The literature therefore paints a picture of the importance of the support of social networks in the lives of women business owners highlighting the more valuable nature of 'weak' business ties and the constraints of kinship ties. This discourse takes a white male perspective. It makes comparisons between white male businesses and that of minority groups to explain why minority groups are disadvantaged. In contrast, as already stated above, the BME literature stresses the importance of kinship ties in the lives of BME business owners, emphasising the advantages that family and co-ethnic networks bring to business owners. Again research on BME (particularly Asian) women suggest family social ties as a constraint as opposed to a resource (Dhaliwal, 2000, Ram et al., 2001b). Ram et al (2001b) highlight how the literature on the importance of family in self-employment masks the negative effects of power relations based on gender, generation and status.

How well are these findings replicated in the experiences of black women with their higher rates of lone parenthood embedded in more egalitarian family structures? The evidence is scarce. However, in view of the fact that black feminists (see for example Amos and Parmar, 1997, Anthias and Mehta, 2003, Anthias and Yuval-Davis, 1992, Mirza, 1997, 2003, Parmar, 1990) have argued that the black domestic space, and the actors within it may not have the same dynamics as the white home, it is reasonable to argue that black women's strong social networks may provide different support than that experienced by white women and Asian women. Indeed, Higginbotham and Weber (1992) in a study of 118 black and white women professionals discovered that relationships with families, partners, children, friends and the wider community shaped the way the women perceived and attained mobility, drawn along racial lines. For example, they found that compared to white women, more black upwardly mobile women felt indebtedness to their families for the help they had provided them. At the same time black women in the study also felt that they gave back more to friends and family than they got from them.

Many women who find themselves caught between the pressures of finding adequate childcare and working outside the home rely on family members to help out with childcare responsibilities. Married women have greater access to family support of career and as such non-married women may not have the readily accessible support that is potentially available to married women (Rogers, 2005). How about women who are unmarried or whose husbands have no interest in their career? Rogers (2005) posits that

non-married women may seek support from extended family. Caribbean and African women have traditionally relied on extended family support for help with both domestic and work related effort in the UK (Bryan et al., 1985). Even when these women were involved in the provision of basic goods such as basic foodstuffs and their derivatives for sale to businesses, kinship and female networks played an important part in the process (Dunne and King, 2003, Chamlee-Wright, 1997a, Palriwala and Risseuw, 1996, Celestine and Blackwood-Harriot, 1993, Barrow, 1988).

For example, in Ghana, women's ownership of cocoa farms and land meant that they had to rely on family help for the cultivation of that land (Chapman-Smock, 1977). For Caribbean women migration experiences in Britain meant that reliance on kinship networks for child care and the provision of material and financial support continued well after entry into Britain (Bryan et al., 1985). In Britain black women often find themselves as heads of families, with limited or non-existent male support, and have to work to support their families. For some women, particularly Caribbean women, lone parenthood combined with family structures that are more egalitarian make a reliance on family members for childcare a challenge. The assumption also, that certain minority women have automatic family support from older female relatives has been challenged by Rana et al (1998) who argue that fuelled by cultural norms that dictate that a woman's place is in the home, there is sometimes a lack of understanding by family members about the demands of women's work outside the home that makes childcare assistance not so readily forthcoming.

Financing black female-owned firms

Financing of female firms seems to be the one area where there has been significant work on gender and enterprise (Carter et al., 2001). Although there has been some sophisticated work done in this area it still suffers from a lack of theoretical underpinning. This has made it difficult to gain firm empirical evidence as to whether finance poses problems for women starting their businesses. Some studies seem to indicate that the most important problem for women who want to start their own businesses is that of finance (Koper, 1993). Gender seems to influence finance at business start-up as previous research has indicated that women start their businesses with less capital than men and a lower overall ratio of debt finance than do men (Van Auken et al., 1993, Carter and Rosa, 1998, Coleman, 2000, Carter and Anderson, 2001).

Explanations for this have varied and the evidence is contradictory. Many studies have reported that women are taken less seriously than men when presenting their business plans and the reluctance of bank employees to give them adequate information (Carter and Cannon, 1992, Carter and Rosa, 1998, Goffee and Scase, 1985, Hisrich and Brush, 1986). Other studies have been unable to confirm that women have peculiar problems trying to raise finance for their businesses (Buttner and Rosen, 1989, Sandberg, 2003) and have focused on market forces in terms of the risks that women present to banks on the basis of the sectors in which they operate and their level of experiences and skills.

Women entrepreneurs have been reported to encounter both aspects of the process. Firstly, the potential success of the business is examined and this affects women negatively, considering the fact that women entrepreneurs tend to be in sectors (retail, catering, etc.) which banks view as high risk due to excessive penetration into these areas, low family income, small turnover and small profits (Koper, 1993). On the other hand, women seem to be caught in a 'Catch 22' situation because where women's entrepreneurial activities are located in male dominated industries (such as construction and manufacturing industries) they quickly seem to encounter credibility problems due to their lack of experience (Hisrich and Brush, 1986) and the inability of men to accept the credibility of women (Kovalainen, 1995).

Secondly, opinions, interpretations and evaluations of objective aspects and stereotypic ideas about sex-roles negatively affect the granting of credit to women entrepreneurs. For example, with few women in managerial positions, women are generally judged by the banks based on their experiences with male-entrepreneurs (Koper, 1993). Further, studies show that different characteristics are attributed to women from those attributed to men (Bourdieu, 2001). The personality and behaviour of an entrepreneur are associated with 'resolution', 'ambition' and 'perseverance' - attributes that are not aligned with women's behaviour. As a result, women entrepreneurs are viewed with scepticism and the qualities of female entrepreneurs are viewed prejudicially. As a result of perceived discrimination many women are deterred from even seeking bank finance (Johnson and Storey, 1993) and some women develop an 'avoidance' strategy which puts male partners (if any) in the forefront of negotiations with finance houses.

While financial and economic aspects play a part, the micro-interactional processes between the entrepreneur and the bank employee are of major importance (Carter et al.,

2006). Most of the research on financing female owned firms examine either the demand side (the women themselves) or the supply side (attitudes and perceptions of financial institutions) (ibid). But recent research by Carter et al (2006) seems to show that both demand and supply side factors are important in the financing equation and that gender is a weighty but hidden influence on the business finance process. They conclude that the aspirations and expectations of women business owners and perceptions of bank lending officers of women entrepreneurs and female owned businesses, both affect the finance lending decision.

As regards start-up experiences, the evidence shows that there is no doubt that the procedural criteria formulated by banks and other lending organisations creates prejudice against women and make it harder for women to raise capital to set up their own businesses by erecting barriers that are hard for them to surmount. The credibility problems (especially in male dominated industries) relates to a larger question of rigid boundaries for women's economic activities, gender relations, and patriarchal bargains or contracts. In spite of this, few women who have persisted and carefully planned their businesses and formulated strategies have been able to overcome these obstacles.

BME businesses use a variety of sources of finance to start their businesses and the type of finance source is reputed to be dependent on the ethnic group in question. For example, South Asians (Ward and Jenkins, 1984, Werbner, 1980), the Chinese (Liao, 1992) and Greek-Cypriots were in early research denoted to draw much of their financial resources from family members and the co-ethnic community. Africans and Caribbeans, on the other hand, were found to rely more on personal savings because of their 'weak' social networks (Ram and Deakins, 1995), negative stereotyping and discrimination by banks. Curran and Blackburn's (1993) comparative study of three ethnic groups (African Caribbeans, Greek Cypriots and Bangladeshis) showed, however, that the polarisation suggested above was not as clear cut as it was made out to be. Curran and Blackburn's research indicated that with the exception of Bangladeshis, for most ethnic business owners, like most small business owners, personal finance was a first port of call. Bangladeshis seemed to use bank loans more, bringing into question the importance that was placed on informal sources of finance. It also highlights the fact that the term South Asian is misleading in that it masks the differences between the sub-groups.

This theme of similarities within and differences between groups continued with research by the Global Entrepreneurship Monitor (Harding, 2004) who found that the predominant source of start-up finance for many ethnic groupings is friends and family. Their research revealed that 53.4, 93, 52.6 and 52.9 per cent of Other Asian, Pakistani, Black African and Black Other groups respectively use friends and family as their main source of finance while the predominant source of finance for White people is bank overdraft (29.3 per cent) as it is for Black Caribbean people (38.3 per cent). Jones et al (1994a) found that a reliance on non-market sources of start-up capital was important across all groups, including the white small business population. Their research, based on a sample of African-Caribbean, Asian and white firms found that more than a third of the sample firms obtained 75 per cent of their finance from non-market sources and in fact white firms were more likely to use non-market sources than their BME counterparts. This indicates that the use of non-market finance is not a trait that can be attributed to just BME firms. Jones et al conclude that this avoidance of banks can be attributed to bureaucracy, cost and small business owners' lack of knowledge about funding options and procedures

Evidence from research on the experiences of BME in securing bank finance is also mixed. Again Jones et al (1992) give us a picture of differences between BMEs on the one hand and white business owners on the other, though some differences exist within the BME group. They found that although African-Caribbeans suffered a higher degree of disadvantage, Asian firms also complained about the treatment they perceived that they received from lenders. They concluded that BME businesses avoided bank finance to steer clear of a "potentially unnerving or belittling as well as costly experience" (p.100). Jones et al's (1992) findings are supported by that of Curran and Blackburn who in 1993 found that almost 40 per cent of their African-Caribbean and Bangladeshi participants had experienced problems raising bank finance for their businesses, though for different reasons. The African-Caribbeans' problems related to lack of credibility and collateral for securing loans coupled with poorly constructed business plans while the Bangladeshi group had issues relating to low loan amounts and delays in loan decisions - market related issues rather than race related problems.

More focused research on African-Caribbeans (Ram and Deakins, 1995) has suggested that there are contradictory experiences, even within the African-Caribbean group with some reporting not to have had any problems, while others having a more negative view

In this context, other researchers have suggested that the African-Caribbean experience may be related to location – that African-Caribbeans in London, for example, have more experience of business ownership and a higher credibility profile than those living outside London therefore African-Caribbean Londoners may benefit from such experience as well as more positive attitudes of bank managers in London (Ram and Jones, 1998). Nevertheless the perception that Africans and Caribbeans suffer an ethnic penalty has persisted in research on bank finance and BME firms.

A more recent Bank of England (co-sponsored with the SBS and the BBA) large scale longitudinal study into the provision of finance and business support for BME businesses (Ram et al., 2002) showed that overall, BMEs were not disadvantaged in access to start-up capital from banks and other formal sources compared with a matched sample of white-owned businesses. However, there is evidence to suggest that some BME groups find it harder to access external finance and business support than other groups. African and Caribbeans' inability to access bank capital plus their lack of use of informal sources of finance at start-up continues to come up in research (Ram et al., 2003). There seems to be evidence of a significant variation between ethnic minority business groups with regard to bank financing (for example, between the Chinese and African-Caribbeans) than there is between ethnic minority businesses collectively and their white counterparts in terms of their ability to access bank finance.

Another study (Smallbone et al., 2003b) found that compared with white-owned firms, Chinese-owned businesses had a higher propensity to access start-up finance from banks, while African-Caribbean Businesses (ACBs) had a significantly lower propensity and South Asian-owned firms had a comparable propensity to white-owned firms. These observations could not be explained on sectoral grounds alone although types of business activities did make a contribution. There were also higher levels of allegations of racism and evidence of mistrust among the ACBs. However, the study also noted that male-owned ACBs seemed to be less successful than female-owned ACBs in this respect. In the words of the study:

...The findings paint a stark picture of the extent of African/Carribbean disadvantage with respect to finance. In terms of start-up finance, they have less success in accessing bank loans than either their white or other minority counterparts; a higher propensity to turn to non-bank formal sources of start-up finance (including various sources of last resort lending); and a below average propensity to access informal sources of start-up capital...(p.309)

Much of the literature on finance tends to put the onus on the individual to resolve the problem. So for Africans and Caribbeans the solution would be to perhaps engage in micro-credit lending schemes that will help build a track record, or seek assistance in drawing up business plans. However, like female entrepreneurs, a thorough understanding of the reasons behind ACBs' problems encountered trying to raise bank finance cannot be explained without reference to the context within which these transactions occur. Perhaps the questions that need to be asked should revolve around why particular groups have specific problems, rather than attempting to secure all problems on the peg of market issues.

Credibility problems faced by minority business people, especially African-Caribbeans, as the Smallbone et al (2003b) study notes, are similar to those faced by African-Americans in the USA. Knowles and Prewitt (1969) suggested as far back as the late 1960s that even as assessment criteria used by financial houses to assess women's credibility is designed for the traditional male entrepreneur who has property ownership and a track record, credit standards used by lending institutions puts BME people at a distinct disadvantage because the standards were designed to measure the reliability of the native white applicant. A financial institution considering the loan application of a potential business owner examines the credit history of the applicant, the security to be held against the loan and the prospects for business success and other related criteria of the BME applicant. Based on such measures an African or Caribbean migrant woman who has had a series of part time jobs or who works from her council flat will have neither the track record, credit history nor property ownership required to meet the standards laid down by the lending institution. Researchers who conclude that the black experience of bank finance is only a market related issue neglect to question the ethnocentric nature of the institutional frameworks in place to 'help' African and Caribbeans enter self-employment.

3.3 Conclusions and implications for research

This chapter has discussed the ways in which various structural and cultural shifts in the macro environment have led to a rise in self-employment in the UK over the last 30 years, opening up opportunities for various groups sections of the population. On the back of these shifts there has been a steady rise in minority groups' self-employment since the 1980s, but this has reflected the occupational segregation that exists in the

British labour market. Women and BME entrepreneurs are turning to self-employment and business ownership in areas where they have traditionally worked in employment. The chapter has demonstrated how gender and ethnicity intersect to result in self-employed black women being confined to areas such as black hairdressing and ethnic catering.

However, the chapter has reasonably sustained that, though there are no reliable statistics on the number of self-employed black women, they are underrepresented in business ownership to the extent that female share of self-employment is stagnant and African and Caribbean participation in business ownership is very low. As such statistically, the celebration of 'success' amongst academics and policy makers about BME and female entrepreneurship is not shared by or reflected in black women's experiences. The chapter also questions whether success means the same thing for all people.

The chapter also engaged with studies on the reasons why women and BME entrepreneurs start business and examined the polarisation of evidence on the subject into push and pull factors. The discussion has questioned whether black women's motivations are necessarily similar to white women's or black men's. It has argued that black women's motivations should be investigated in terms of the links between the broader, historical and socio-economic contexts. As such one of the key elements of the fieldwork is to investigate the reasons why the black women in this study started their own businesses and determine the key influences on their decisions. What are the impacts of gender, ethnicity and class, rooted in historical and contemporary labour market experiences of black women on their choice of self-employment as a career?

Finally, start experiences, specifically evidence on the mobilisation of resources (human, social and financial capital) has indicated differences and similarities between men and women, and between the ethnic majority and ethnic minority populations. More particularly it has also revealed differences between ethnic minority groups indicating that the intersection of ethnicity, class and gender can create dissimilar outcomes for seemingly similar groups of people. Evidently, an analysis of the ways in which race, class and gender inequalities are embedded in social structures and the way these inequalities interact with each other is essential to understanding black female small businesses. This is a key task of this thesis. A significant aspect of the fieldwork

therefore is to interrogate the participants' experiences of raising capital for their businesses in the light of the literature findings above. In essence small businesses are racialised, gendered and class-based organisational structures that are dependent on, support and reproduce the racialised, gendered and class-based segregation of certain groups in society into specified occupational categories. The next chapter discusses some of the explanations that have been given for the empirical evidence in this chapter.

Chapter Four

Conceptual and Theoretical Review: Positioning Small Business and Entrepreneurship Research on Black Women

4.1 Introduction

Previous chapters have situated the research within the historical and contemporary macro contexts and reviewed some of the empirical contexts of African and Caribbean women in small business. To achieve the study's aim of exploring the business experiences of African and Caribbean women it is important that the thesis engages with existing concepts and theories of entrepreneurship and minority small business in order to be able to explain and interpret the data. This chapter therefore outlines the main theoretical frameworks that have been employed in existing research to explain the experiences of women and BME people in business and discusses those concepts that inform the feminist paradigm within which this enquiry is undertaken.

Notwithstanding the increased interest in the small business field in the UK, Storey (1994) contends that the significance of small businesses in the UK economy is underestimated. This has been put down to two main factors. First, that there is still a tendency to concentrate on the potential of large businesses and secondly it has been difficult to determine exactly how many small businesses there are in the economy; these two factors being further compounded by the fact that defining a small business is in itself, a complicated task (Curran and Blackburn, 2001). Research on small businesses began in earnest after the Bolton Report (1971) concluded on the undisputed significance of small businesses in the economy. Curran and Blackburn (2001) have argued that small business research is a complex area and indeed perhaps more complex than large businesses. By virtue of their size and mode of transacting, small businesses are usually unstructured, lack clear procedures and are sometimes managed at the whim of one person (Curran and Blackburn, 2001), making the generation of generalisable explanations and theories a challenge. Nevertheless this field of inquiry has tended to resort to rational choice theory and its extensions in developing theory and explaining practice. I will now turn to these theories in an attempt to situate the study in the context of existing research on the subject.

4.2 Entrepreneurship as a rational act

Research on small business and entrepreneurship has relied on the neo classical economic concept of the 'rational man' in explaining small business owners' motivations and experiences whereby entrepreneurs and small business owners are motivated by material gain and economic prosperity unencumbered by external and internal structures. In rational choice theories, individuals are seen as pursuing wants or goals that express their preferences (Coleman, 1994). The relationship between preferences and constraints is portrayed in terms of the relationship of a means to an end (Becker, 1993). Clearly, it is not possible for individuals to realise all their goals. Consequently they must make choices in relation to both their goals and the means for attaining these goals. Rational choice theories hold that individuals must anticipate the outcomes of alternative courses of action and calculate which will be best for them. Rational individuals choose the alternative that is likely to give them the greatest satisfaction (Carling, 1992, Coleman, 2005, Heath, 1976).

Gary Becker has sought to move the rational theory debate from the market place into social relations. His economic perspective argues that even social behaviour is rationally motivated and considers productive behaviour in the home (Becker, 1965, Michael and Becker, 1973) education as an investment in self (Becker, 1993), marriage and children as investment and consumer choices (Becker, 1991, Becker and Lewis, 1973, Becker and Tomes, 1976) and discrimination as an economically measurable preference of employers (Becker, 1971) as indications of rationally motivated behaviour in non-economic spheres. Becker's view was that all social activity could be explained as maximisation of utility or satisfaction. While there is merit in considering the actions of a black woman who recognises that she requires an education in order to get a job and so decides to enrol on a computer course to enhance her chances of securing employment as rational behaviour, Becker's contention does not explain the behaviour of an employer who employs a less qualified white women over a better qualified black woman simply because she is black although all rational arguments conclude that he or she would be economically better off employing the better skilled black woman. Within the neo-classical model pure discrimination should be eliminated through the market because it is economically irrational.

Becker's view of action does not recognise traditional or habitual action, emotional or affectual action, and diverse forms of value-oriented action alongside the purely rational types of action. Rational choice theory denies the existence of any kinds of action other than the purely rational and calculative. All social action, it is argued, can be seen as rationally motivated, as instrumental action, however much it may appear to be irrational or non-rational. Becker's analysis of actions outside of the market place, though limited, has enabled the extension of economic thought to non-economic fields.

Relating this perspective to entrepreneurial behaviour, rational choice has been employed to explain entrepreneurial choices and preferences for profit maximisation, with economic growth as the logical and desired outcome (Coleman, 1994). Rational choice has been used (in much the same manner as it has been used in an explanation of women's labour market and employment experiences) to explain women's entrepreneurial behaviour in terms of the relationship between women's economic choices and their non-economic activities such as child rearing and other domestic activities (Goffee and Scase, 1985, Hakim, 1996) coupled with their personal preferences relating to their skills and abilities. Thus any gender differences in motivations and experiences of female business owners are not problematic because they are consequences of gendered individual choice. With regard to ethnic minorities, rational choice has been employed in explaining the connection between disadvantage faced by ethnic minorities in pursuit of labour market opportunities and their propensity to embark on entrepreneurship. However, there is no doubt that people act rationally but it is also accepted that human action involves both rational and non-rational elements.

Based on rational choice arguments, Granovetter (1973) developed the concept of social embeddedness arguing that economic life is rooted and grounded in social life. According to Granovetter, actors' behaviour is embedded in on-going social relations. Using data from a landmark study that showed that people use social contacts to get information about available jobs in the labour market, he argued that without this embeddedness of behaviour in social life, labour markets could not function effectively (Granovetter, 1995). Granovetter also found that certain social ties are more effective than others. He made a distinction between 'strong ties' (ties to close circle of friends and family with whom one interacts regularly) and 'weak ties' (ties to social contacts outside of immediate family and friends). Contrary to what might be expected he found

that 'weak ties' are more effective for getting people into work as they provide reliable information, minimise search costs and curtail transaction costs (Granovetter, 1973). This concept of economic action as embedded in social structures has been further explored and developed by Kloosterman et al (1999) with his notion of "mixed embeddedness" and employed as a framework in understanding the dynamics of ethnic minority self-employment and business practices as embedded in their social networks as well as the socio-economic and politico-institutional environments of the host country. 'Mixed embeddedness' will be explored further in this chapter.

Granovetter's theory is important for understanding African and Caribbean women's business experiences in that in further developments of the notion of social embeddedness and its relationship to success in enterprise there is evidence to suggest that social contacts are important conduits through which information, and other resources flow to business owners. Black women are embedded in different spheres of support and those with more influential social circles may be able to generate more resources than those who do not. However, Granovetter's theory supposes that the availability of social networks is given but with their past and present experiences of migration African and Caribbean women are sometimes embedded in shifting cultural and geographical networks and conceptualisations of embeddedness need to take into consideration - to borrow a phrase from Palriwala and Risseuw (1996) - the "dynamic interrelationships between domains, the historical processes of change and the negotiated quality of relationships" (p16) resulting in 'shifting circles of support' and constraint.

Relationships take time and effort to create and maintain and losses of the benefits one can obtain from one's network that is occasioned by migration takes time to recreate and build up. Many black migrant women have left 'old' family and friends in their countries of origin and are in the process of creating 'new' 'families' and friends in new territories while at the same time maintaining (sometimes) an intercontinental network of ties of reciprocity and obligation that have profound implications for their business decisions and are simultaneously impacted on by these business decisions. At the same time, and particularly for women of West African origin who have historically been economically independent of their husbands and have contributed in cash or kind to the family's finances (Chapman-Smock, 1977, Robertson, 1984b) as discussed in Chapter Two, the move to the UK changes their role within the family in the sense that although

they retain their economic independence, the frequently experienced downward movement in the family's economic situation means that women are expected to regularly contribute to the family's maintenance without the support of the social networks that made economic independence possible while they were in their home countries.

The main strength of the rational choice perspective is that it provides a necessary backdrop in examining background characteristics of black women business owners that can influence their motivations to start businesses and their resource mobilisation processes. Highly educated black women, who have higher paying jobs, will be in a better position to apply for bank loans or provide collateral for such loans to start businesses but gender and race discrimination in lending decisions and access to capital may work to ensure that they do so on terms less favourable than men and white women. Rational choice theories fail to adequately take into account structural constraints and their impact on choice. As Blau (1987) states, one cannot marry an Eskimo if there are none available. Locations within social structures limit choice (Gerson, 1985) and for black women, their location in race, gender and class structures limit the choices that are available to them irrespective of their preferences (Mirza, 2003, Phizacklea, 2000, Morokvasic, 1983).

Further, for Granovetter, friendships, obligations, reciprocity and trust are completely committed to the service of economic rationality, namely to get labour markets to function, and to get people into jobs. In this regard, Granovetter's account of embeddedness is essentially functional, in contrast to a problematic conception in which the economic, the social and the political are in tension. Finally Granovetter's theory does not engage with social relationships outside the economic spheres into the private spheres where many black women's circles of support reside.

As such rational theory is unable to explain in adequate terms the main empirical features of black female entrepreneurship compared to white women and black men. (i) lower participation rates of black women in enterprise, particularly Caribbean women, who have the highest full time employment rates among all women in the UK. (ii) differences in the motivations, characteristics and start-up patterns of black women business owners, and (iii) the importance of cultural resources (particularly family and community ties).

4.3 Theories of BME business ownership

This section outlines the various theories that have been put forth in an attempt to explain BME business owners' motivations characteristics and experiences outlined above. Early literature on the subject highlighted the burdens faced by BMEs which limited their labour market opportunities (Ram and Jones, 1998) and push them towards business ownership while others emphasised the role of culturally specific 'ethnic resources' (particularly family and community ties) to set up and develop businesses (Song, 1997, Werbner, 1980). A 'mixed embeddedness' approach (Kloosterman et al., 1999) which focuses attention on the interconnection between ethnic resources such as social networks (Ram, 1994) and external opportunity structures (Waldinger et al., 1990) seems to offer a broader framework for understanding the conduct and development of ethnic minority business owners (Smallbone et al., 2003a). It is the contention of this author, however, that the mixed-embeddedness theory though more comprehensive than the polarised views, still discounts the entrepreneur's agency and choice in the process and how that impacts the social structures within which she is embedded.

4.3.1 Push (disadvantage) and pull (entrepreneurial rewards) theories

An approach that has dominated research on minority business ownership is the conceptualisation of their self-employment decisions in terms of 'push' and 'pull' factors suggesting that black women's entrepreneurship can be explained in terms of a choice between self-employment and other forms of economic activity. Minorities are said to be influenced by either the push of persistent inequalities in the labour market (Marlow, 2002) or the pull of entrepreneurial rewards that include but are not necessarily monetary in nature.

As discussed in the previous chapter, for women, push factors have included the confines of the rigid hierarchical structures of the corporate world and the consequent frustrations experienced by women through them (Hisrich and Brush, 1983), the glass ceiling and inequalities in wages experienced by women in the labour market (Goffee and Scase, 1985). In the case of BMEs, Boorah and Hart (1991) cite negative experiences in the labour market that push ethnic minorities into self-employment which offers a better option to unemployment and underemployment (Light and Rosenstein, 1995). On the other hand Curran et al (1991) have argued that positive

rather than negative reasons dominate the BME business owner's decision to set up in business such as the pull of entrepreneurial rewards. Pull influences have been cited to include flexibility to choose their own hours (Hakim, 1989), ability to spend more time with families (Rees, 1992), economic independence from men, independence from traditional authority figures and freedom to adopt their own approach to work (SBS, 2003, Alvarez and Meyer, 1998).

The push/pull polemic reflects the seemingly perpetual debate on the agency versus structure debate in which individuals' strategies, character, capitals and dispositions are either perceived to be the central elements in shaping the decision to become self-employed or the idea that the social structure (structures of race, gender and class, for example) and educational and sectoral institutions (in this case of the legal and hairdressing sectors) may constrain or enable and generally shape the individuals' dispositions towards action, and these social structures are the primary elements in shaping career choice decisions. This debate is prominent in the self-employment literature and is used to explain the career choice decisions of ethnic minority groups. For example, Phizacklea's (1988) early work on entrepreneurship and gender made a link between the structures of racism, sexism and class in explaining BME women's self-employment experiences even as others have highlighted the limitations faced by ethnic minorities, which limit their labour market opportunities (e.g. Ram and Jones, 1998) as a reason for their high incidence in self-employment.

In an extension of the disadvantage argument Edna Bonacich (1973) developed a theory of middlemen minorities based on the work of Blalock (1967) which argued that immigrants are "sojourners," or "strangers," whose occupational preferences are determined by that orientation. In other words discrimination by the host society leads to ethnic minority groups being pushed away from lucrative, desirable jobs and compelled to earn their living in marginal occupations. However they do not end up in the lowest rungs of the occupational ladder because faced with such discrimination they close ranks, form communities of solidarity that take pride in group membership and exert extra effort into their work. This is facilitated by the context within which they operate, that is, a society marked by stratification that enables these ethnic minorities to slide themselves in between the 'status gap' that exists between the upper class and the lower classes. In that they become 'middle men' who act as a go-between between large corporations and the consumer, for example, through small retail outlets.

However, a conceptualisation of the self-employment decision in terms of push and pull factors is overly simplistic and does not capture the complexity of black women's lived experiences. In any case Bourdieu and Wacquant (1992) argue that people are not "particles" that are 'pushed' and 'pulled' about like robots and that within the constraints of their position in society (determined to a large extent by the volume and structure of their capital resources) individuals apply their human agency to affect the external structures. More recently, there is growing convergence in attempts to reconcile notions of social structure, such as the institutions and norms that shape the actions of individuals in society, with that of human agency where people, of their own volition, are seen as being capable of making a difference in and changing the social systems they inhabit.

Based on the idea that minorities are pushed into self-employment by negative factors, an extensive literature has developed around disadvantage as an explanation for the high incidence of minority groups (women and ethnic minorities, for example) in entrepreneurship (Phizacklea, 1988, Ram and Jones, 1998, Basu and Goswami, 1999). Light and Rosenstein (1995) have critiqued this view at three levels. Firstly they argue that unemployed and underemployed people usually have virtually no material resources with which to start a business therefore there must be an additional explanation for their high rates of self-employment. Following on from their first argument they maintain that if disadvantage was the only reason why people opt for self-employment then there would be no reason for majority groups to engage in self-employment. However in Britain, for example, there is evidence to show that the native white population have higher self-employment rates than some BME groups and also that men have higher self-employment rates than women. Thirdly, the disadvantage perspective is unable to account for the differing self-employment rates of groups who face similar disadvantage in the labour market e.g. South Asians and Black Caribbeans. As such the disadvantage theory on its own is also unable to fully explain the empirical evidence.

Instead Light and Rosenstein (1995) put forward a theory of reactive ethnicity; a more interactionist perspective that argues that faced with less than adequate returns to investment in human capital, due to discrimination in the labour market, women and ethnic minorities take the self-employment route as all other acceptable options are closed to them. This is a response to the individual sense of rejection that the members

of the group face. Employing the theoretical underpinning of 'resource-based view of the firm' (see for example, Barney, 1991, Stalk et al., 1992) Light and Rosenstein's (1995) theory of resource constraint disadvantage puts forth a more comprehensive account of self-employment dynamics. According to them one has to have some resources at one's disposal in order to take advantage of entrepreneurship and that groups that have access to resources will turn to self-employment in the face of unfavourable labour market experiences and those who do not, will not.

Light and Rosenstein challenge the conventional Marxist view regarding class as the only factor that determines economic relationships and claim that "ethnic resources importantly contribute to entrepreneurship independent of class" (p.102). Light and Rosenstein also conclude that all ethnic economies in contemporary American and Canadian society "depend upon mixed class and ethnic resources" (p.105). The authors define class resources as "the vocationally relevant cultural and material endowment of bourgeoisies" (p. 84). Whereas the material side of class resources consists of such tangible components as property and wealth, the cultural elements of class resources include such intangible endowments as values, skills, attitudes, and knowledge that are transmitted in the course of socialisation. A bourgeoisie usually has access to both cultural and material resources, but in some instances they are separated. They cite the pre-Mariel Cuban refugees who settled in Miami were from wealthy families in Cuba with a bourgeois cultural background as a case in point. The Cubans arrived in Miami with impoverished material class resources. Many highly educated Asians and Africans who migrated to Britain are in a similar position.

Light and Rosenstein's theory enables a better understanding of the relationship between the structures of disadvantage and self-employment by underscoring the importance of the control and possession of resources as a reason for the differences between ethnic minority groups in self-employment. Nevertheless Light and Rosenstein (1995) fail to take into account the fact that the labour market is not the only social space influenced by economic interactions and that particularly for women social processes in the domestic sphere often have implications for their labour market participation. It also assumes that entrepreneurship occurs in a vacuum, free from constraints on a par with the ones experienced in paid employment. They fail to address how gender and race/ethnicity impact one's ability to acquire these forms of capital.

4.3.2 *Cultural explanations*

Mainly influenced by research from the United States, the literature on minority groups' small business ownership behaviour and motivations in the 1980s centred on cultural explanations to explain the high incidence of BMEs in self-employment in advanced industrial economies (Ram and Jones, 1998). The link between the drive for self-employment and the peculiar cultural characteristics of minority groups is not a new idea. As far back as 1958 Weber claimed that Protestant ethics which espoused values such as frugality, hard work and individualism had once encouraged believers to adopt the entrepreneur's role and to redefine that role's content. Weber therefore claimed that European capitalism received a stimulus that enabled it to break away from the guild traditionalism, a restraint that frustrated capitalism every where else. Cultural theory posits that entrepreneurial values are inculcated into individuals through the socialisation process (Woodrum, 1985).

Culture has been seen as the underlying factor for the high incidence of ethnic minority groups in business around the globe. Some of these ethnic groups, it is argued, are endowed with particular social institutions and cultural norms. These endowments are encapsulated in tight close kinship and peer networks which generates social capital (cheap co-ethnic employees, local customers, and financial resources) that encourages entrepreneurship in the face of disadvantage. In essence, traditional cultural values such as communal and family solidarity provide a potential support mechanism for the group's business owners, who benefit from all manner of vital informal resources denied to non-members of the group. For example studies of demographic patterns among entrepreneurs reveal that entrepreneurs frequently belong to ethnic and religious minority groups (Deakins, 1996). The *Santri* Moslems of Java, the Jain, Parsis and Sikhs of India, Indians and Chinese of South East Asia, the Gujarat Indians of East Africa, Jews in Europe, Syrians in West Africa and Ibos in Nigeria are but a few of such groupings (Bonacich, 1988, Reynolds, 1991).

In contrast to Weber's conception of an individualistic perspective, the communal traditionalist culture of South East Asians in Britain that champions community and social relations, has been viewed as the causal factor for the over representation of that group in self-employment in Britain and the reverse (egalitarian culture) as the explanation for the low incidence of African and Caribbean people in self-employment.

In the main this theory posits that on arrival in host countries, migrants faced with hostility in the labour market coupled with social and economic disadvantage turn their cultural differences (Light, 1984) into an advantage. From this perspective migrant businesses are founded on close-knit social relationships that operate at both the family and wider group level which make business interactions easier. This translates to a view that the key factor in explaining the success that an ethnic minority group will have in becoming successful at entrepreneurship is the values or norms that it possesses.

Although social capital in the form of strong kinship ties has been emphasised as being the key to the success of ethnic minority firms, some authors have suggested that it is racism in the wider society coupled with a lack of access to other more powerful networks that result in a dependency on kinship (Ram, 1994). Further, as previously indicated, within the BME and small business literature access to such social capital remains gendered (Dawe and Fielden, 2005, Dhaliwal, 1997). Small business owners (75 per cent of whom are men) generally have access to the support of wives and partners to organise the domestic aspects of their lives. At the same time the literature on ethnic minority businesses show that women tend to play a supportive role for their husbands' businesses and even when they are in formal partnership with their husbands they tend to take a backstage role (Dhaliwal, 1997). In addition it is not always easy for those women to call on reciprocal support from their kin when they decide to become business owners or even go into employment (Anthias and Mehta, 2003).

The problem with this perspective is that like the neo-classical and rational choice theories it places the onus of success in business and self-employment on the individual and discounts the effects of structural variables on business formation and experiences. The role of racism, for example, in structuring the position of some groups is ignored. Further cultural theory is unable to explain why certain groups such as Cubans in America, with little previous experience of entrepreneurship before migration, become entrepreneurial once they leave their home countries (Light, 1984). Neither does it explain why different groups from the same cultural or ethnic background have differing experiences in different countries, for example, Caribbeans in America compared to Caribbeans in the UK. Neither is it able to explain the empirical evidence of the gender divide in the experiences of African and Caribbean men and women.

4.3.3 The 'mixed-embeddedness' approach

The mixed-embeddedness approach argues that undue emphasis has been placed on social and cultural networks in the bid to explain BME business behaviour. The contention is that minority small business owners are embedded in varying levels of social structures at the macro, meso and micro levels which create opportunities for them. The concept acknowledges the significance of cultural links and social networks (such as family) but requires that the wider economic and institutional context be incorporated in any explanation. It places an emphasis on the laws, regulations, institutions and practices which condition the way in which the market operates. Employing immigrant Islamic butchers in the Netherlands as a research unit Kloosterman and others (1999) demonstrated how the Islamic butchers exploited informal practices in order to survive within a hostile environment.

The UK literature is awash with examples of ways in which minority businesses are embedded demographically economically, materially, locally and internationally (Barrett et al., 2001). Barrett et al (2001) have examined the UK environment and concluded that though cultural factors still create opportunities for many small businesses to survive under harsh conditions, public policy (including legislation and initiatives) has outcomes for minority businesses in Britain, whether so intended or not. Hardill and Raghuram (1998) show how Asian women's businesses are embedded in linkages between their home countries, host countries and other parts of the Asian diaspora. They also show that these linkages are materially embedded and internally differentiated along lines of gender and class. Others have explored the effects of post-colonialism and multiculturalism on the small business milieu, concluding that Birmingham's immigrant businesses are embedded in the histories of its inhabitants and the city itself, creating a unique 'global city' that enables immigrant businesses to flourish (Pollard et al., 2002).

However Barrett et al (2001) conclude that embeddedness in laws, regulations, institutions and practices cannot on its own explain the behaviour of minority business owners and their experiences. They conclude that though North America and Europe have had different perspectives on immigration policy, the former having a more open policy while the latter closed its doors on immigrants, they have had similar outcomes in terms of the flourishing of minority businesses. In addition they argue that given that

Africans and Caribbeans operate within the same policy context as South Asians in Britain, their disparate experiences of self-employment should lead to the conclusion that a combination of the mixed-embeddedness approach and cultural explanations may account for the behaviour of some groups. Further the mixed-embeddedness argument may be overly structural in the sense that it focuses on the external structures that influence the entrepreneur's decision and behaviour without taking into consideration the entrepreneur's own interpretation of these structures and her agency in the interaction between herself and the structures. In addition, like the cultural explanations, the mixed-embeddedness approach fails to take into consideration the impact of the domestic sphere on women's businesses.

A series of studies by Jane Wheelock and Susan Baines and a few colleagues have highlighted the significance of the embeddedness of micro-businesses in the social relations of the domestic space. Wheelock and Baines (1998b) argue that the maintenance and growth of the micro-business can only be fully understood through 'an understanding of the relationship within the household ... in which the business person is based' (p.200). Several studies make links between the household and the small business (Anthias and Mehta, 2003, Phizacklea and Ram, 1996, Ram and Holliday, 1993, Wheelock, 1990). Families can be directly involved in the small business such as in husband and wife businesses. Wheelock's and Baines's (1998b) study of 104 businesses indicated that a sizeable minority of the business were family businesses, and of this number the most common family unit was husband and wife where both the husband and the wife participated formally in the business. Even when families are not directly involved in the running of the business they play enabling roles such as carers (Wheelock and Jones, 2002, Wheelock et al., 2003), casual workers (Wheelock et al., 2003) and general dogsbody (Baines and Wheelock, 1998) that facilitate the smooth running of the business such as in many BME businesses.

However, as the previous chapter has indicated, roles within the household are usually gendered and Wheelock et al (2003) and Baines and Wheelock (2000) argue that this gendered nature of the household is reflected in many small business dynamics. For example their research has consistently shown that although both men and women helped their business-owning spouses in the business, men were more likely to benefit from that help than women from the help of their husbands. Even from an intergenerational perspective, enabling roles played by grandparents is demarcated

along gender lines with grandmothers being more responsible for grandchildren even in the cases where the childcare was supposedly given by both grandparents (Wheelock and Jones, 2002). Others have found the business/household interface as shaped by economic and class considerations (Sanghera, 2002), culture/ethnicity (Ram et al., 2001b) and business tradition (Mariussen et al., 1998).

Sanghera (2002) conceptualises this embedding in terms of competition, domination, negotiation and custom within and between the household (members) and the business. Sanghera argues that by disengaging with the idea of the “entrepreneurial individual” (Wheelock and Mariussen, 1997) and engaging with the small business as embedded in household relations the behaviour of the individual in business can be understood in terms of a reflection of a dialectic relationship between the household and the business.

Related to the mixed-embeddedness perspective, some authors have referred to the decision to become self-employed in terms of a result of a complex interplay between individual, social and environmental factors that impact entrepreneurial behaviour (Basu and Goswami, 1999, Dyer Jr, 1994, Reynolds, 1991, Cooper, 1981). Cooper (1981) and Dyer Jr. (1994) provide comprehensive frameworks for the study of entrepreneurial motivations. Dyer looking at entrepreneurship as a career analyses the influences on career choice in terms of antecedent influences that include psychological factors (e.g. need for achievement, need for control, tolerance for ambiguity), social factors (e.g. family relationships, family and community support, role models) and economic factors (lack of alternative careers in existing organisations, economic growth/business opportunities and availability of resources). Cooper identifies three main categories of influences – antecedent influences, incubator organisation and environmental factors - see Table 4.1.

Cooper (1981) explains that Antecedent Influences are the entrepreneur, including the many aspects of his background which affect his motivations, his perceptions and his skills and knowledge. The Incubator Organisation is the organisation for which the entrepreneur had previously been working, whose characteristics influence the location and the nature of new firms, as well as the likelihood of spin-offs. And finally he describes environmental factors as those that are external to the individual and his organisation, which make the climate more or less favourable to the starting of a new firm.

Table 4.1 Influences on Entrepreneurial Motivations

| Category | Factors |
|-------------------------------|---|
| Antecedent Influences | Genetic factors |
| | Family Influences |
| | Educational choices |
| | Previous career experiences |
| Incubator Organisation | Geographic location |
| | Nature of skills and knowledge acquired |
| | Contact with possible fellow founders |
| | Motivation to stay with or leave organisation |
| | Experience in a 'small business' setting |
| Environmental factors | Economic Conditions |
| | Accessibility and availability of capital |
| | Examples of entrepreneurial action |
| | Opportunities for interim consulting |
| | Availability of personnel and supporting services |
| | Accessibility of customers |

Source: Cooper (1981)

More recent research confirms Cooper’s findings that culture, role models and family influences (Bygrave and Minniti, 2000), education (Dolinsky et al., 1993), career experiences (Feldman and Bolino, 2000), institutional support (Phizacklea and Ram, 1995), inheritance of entrepreneurial tradition (Bygrave and Minniti, 2000), peer influence, social marginality (Phizacklea and Ram, 1995, Kets de Vries, 1977) among others, impact the entrepreneurial decision. Cooper’s framework provides a more textured approach to studying self-employment motivations as the decision is often a complex one that cannot be attributed to one factor alone. However, as invaluable as Cooper’s framework is in examining the complexity and interconnectedness of various factors in influencing entrepreneurial motivations, it does not capture the underlying structures that frame these motivational factors, such as ethnicity, gender and class.

For example, gender can influence educational choices in a manner that may make the essence of the black woman’s decision to become self-employed different from that of the black man. In much the same vein, ethnicity can mediate within the same buoyant entrepreneurial environment to give different women opposite experiences in accessing finance that will make the decision to become self-employed easier for a white woman than for a black woman. This can work in the converse as well. For example in the United States, Inman (2000) has noted that black women’s businesses comprise a larger share of black businesses than white women’s businesses do of white firms. Smith (2000) argues that one of the reasons that black women comprise one of the fastest

growing groups of new small business owners in the USA is that, in corporate settings, they bear the “double-yoke” of racism and sexism that spurs them into self-employment. Faced with similar double disadvantage, black women in the UK do not seem to be following suit.

However, many of these frameworks have been designed with majority male samples and though they take a layered approach to the understanding of influences of self-employment career intentions they fail to engage with the dynamic nature of ‘higher order’ structures such as race, ethnicity, gender and class and their interactions within and between the layers.

4.4 Feminist theoretical contributions

Although the main theorists discussed above examined how social structures facilitate individual action their usefulness is limited when dealing with non-white, non-male actors. Because of structural limitations minority groups face some obstacles in small business ownership that majority groups do not encounter. Feminist theorists have broadened the discourse on entrepreneurship to include rational action but that which is situated in what Gerson (1985) calls a dynamic “negotiated process whereby they confront and respond to constraints and opportunities, often unanticipated over the course of their lives” (p. 213)

Feminism as a theoretical perspective has evolved and continues to do so and the concept of patriarchy is central to the early feminist approaches which developed in the 1960s and 1970s. Patriarchy as a concept has been criticised by later feminist theorists and is now used mainly adjectively, that is to say, policies and practices are described as gendered when they are culturally assigned to men and women (Healy and Kirton, 2000). Nevertheless patriarchy has formed the basis of feminist critiques of social theory that failed to acknowledge the impact of women’s subordination by men in the lived experiences of women as a group (Acker, 1989). Due to its significant impact on varying forms of feminist thought, it is important to engage with the notion of patriarchy in order to understand the evolution of feminism as an analytical approach. Silvia Walby’s writings on patriarchy provide a useful starting point in charting the development of the debates on patriarchy (Walby, 1986, 1989, 1990). She defines patriarchy as “a system of social structures, and practices in which men dominate,

oppress and exploit women” (Walby, 1989, p.214) and highlights six forms in which patriarchy can be identified – mode of production (the home), relations in paid work, relations in the state, male violence, relations in sexuality and relations in cultural institutions (p.214) and that within these structures patriarchy is historically and spatially contingent.

In a summary of the main strands in which patriarchy is analysed Walby (1990) outlines ways in which the concept is understood – Marxist feminism, radical feminism, liberal feminism and dual systems theory. Marxist feminists link patriarchy to the capitalist mode of production and maintain that men’s domination of women is a by product of capital’s domination over labour. As such it makes a link between gender and class and sees power relations as central to defining gendered self-employment experiences. However this stance has been criticised based on the contention that it fails to explain how working class men, e.g. black men, benefit along side capitalists from patriarchal structures as for example in the arrangements in the domestic sphere. Further patriarchy predates capitalism and therefore cannot have either been created by or developed from capitalism (Walby, 1990) as posited by some feminists (e.g. Hartman, 1979). Walby also acknowledges that patriarchy is context specific and its form changes with space and time and therefore patriarchy as experienced by black women in Africa before migration, for example, would be qualitatively different from that experienced after migration.

Radical feminists perceive patriarchy as an independent social system; universal, trans-cultural and trans-historical in its influence (Acker, 1989). Radical feminists explore the role of culture in giving greater worth to the male experience, and emphasises the androcentric nature of extant entrepreneurship discourse (Ahl, 2004, Brush, 1990, Mirchandani, 1999). For radical feminists the best solution for women's oppression would be to treat patriarchy not as a subset of capitalism but as a problem in its own right, focusing on sexual practice, sexuality and male violence against women, especially in the domestic realm. The critique of this perspective is that it tends towards essentialism and biological reductionism (Acker, 1989).

The liberalist standpoint focuses on individual detailed instances of prejudice against women. The oppression liberal feminists identify involves the injustices fostered by gender roles which favour men over women and focus on the negative impact of the

continued disadvantage that women face in starting up their businesses, reflected in the under representation of women in small business ownership and their limited access to resources such as human, social and financial capital (Carter et al., 2002, Fielden and Davidson, 2005, Marlow, 2002). Though useful in engaging at the micro level, liberal feminism has been criticised for being insufficiently radical and overly individualistic – being more concerned about making women more like men without questioning the gendered cultural assumptions that form the basis of society (Bradley, 1996). Finally dual systems theory attempts to bring together the Marxist and radical view by forging together and linking patriarchy and capitalism (Hartman, 1979). From a dual systems perspective patriarchy is a system separate from capitalism and from one point of view is fused into one system with capitalism and from another, interacts with it but is not subsumed by it (Walby, 1989).

Patriarchy as a concept has been instrumental in enabling an exposure of the ways in which public and political agendas are embedded in social structural processes (Cockburn, 1991), unequal power and/or exploitation in which women are subordinated and are either invisible or when they are visible, portrayed as unimportant or uninteresting (Acker, 1989). Yet very little work on female entrepreneurship has drawn on the rich body of theoretical knowledge on gendered work which is found in feminist theory (Mirchandani, 1999). Some studies have lamented the use of male models of entrepreneurship in the study of female business owners (Stevenson, 1990, Brush, 1990). Stevenson suggests that what is known about female entrepreneurship is based on “male centred notions” (p.439). In an investigation into the relative disadvantage of women in small businesses Losococco et al (1991) conclude that women are inadequately positioned to take advantage of business opportunities because of underlying structural disadvantages in the business arena. However, these studies are few and far between and with the exception of a few (e.g. Morokovasic, 1991) they are mainly based on the experiences of white women.

There are two main critiques of patriarchy that are of relevance to this thesis. Firstly there are those who have posited that patriarchy as a concept confuses description with explanation (Gottfried, 1998) and leads to what Anna Pollert (1996) has termed ‘abstract structuralism’ – that is the tension between structure and agency that is required to understand social processes, is lost. Feminist qualitative research methods has unearthed the fact that capital and patriarchy are not necessarily in opposition in the

context of lived experiences of women (black or white) (Pollert, 1996). Women's experiences are contextual, fluid and dynamic and require research approaches that can encompass the diverse of experiences both groups and individual women.

A second criticism has been the claim of black women that racism is a substantial force in the lives of black women, especially those living outside of Africa (Carby, 1982, Amos and Parmar, 1997, hooks, 2000) and that the different strands of patriarchy discussed above do not speak to the experiences of black women nor indeed, working class women. Patriarchy is therefore unable to take on how multiple oppressions crisscross and interlace, making a black woman's experiences qualitatively different from that of a white woman while not denying the fact that they also suffer for the effects of patriarchal structures as well. This criticism is of particular relevance to this thesis because it seeks to understand a group of women united with their white counterparts by gender, among themselves by race and gender but also divided by class, occupation and history while at the same time united with their men by similar race oppression but divided by gender.

Mirza (1997) charts ways in which, in Britain and elsewhere, black women have been invisible in both feminist and prevailing world view debates on migration and work. As discussed in Chapter Two, only in recent debates on migration has there been an acknowledgment of the significant numbers of black migrants who were and are women (Morokvasic, 1983, Phizacklea, 2000). Discussions about work also reveal a marked difference in the labour market experiences of black women compared to white women leading some to describe them as a class fraction of the lower class or an underclass (Phizacklea, 1982). This pattern is repeated in the United States for both migrant women and African American women (Davis, 1981).

As such some black feminists called for the conceptualisation of patriarchy that not merely adds on race as a side issue but makes it central to its understanding, advocating for a black feminist theory separate from White Feminism⁴. However, black feminist discourse has had its own limitations. In an attempt to make black women visible in feminist discussions many black feminist writings assigned to black women the very homogeneity that it emerged to critique in white feminist discourse (Aziz, 1997), i.e.

⁴ White feminism here refers not to all feminisms espoused by White females but that which privileges white women's interests above all others and universalises it.

that all black women are “homogeneously oppressed in almost every politically significant way” (Ibid., p.73) though class, gender and race separate groups of black women in as much as they unite them. Secondly they tended to portray a ‘hierarchy of oppression’ (Parmar, 1990) with black women seeming to view their experiences as more oppressive than that of any other group.

Outside the Western world, discussions have focused on the necessity of paying attention to imperialism, colonisation, and other local and global forms of stratification, which lend weight to the assertion that gender cannot be abstracted from the social context and other systems of hierarchy. African feminists have criticised the Eurocentric nature of prevailing concepts and approaches to feminism, even ‘black feminism’, and have called for an understanding that feminism that is developed in the Western academic circles does not always address the experiences of African women (Oyewumi, 2002) whether living in Africa or as migrants abroad. This is particularly true in the conceptualisation of gender and the family which is fundamental to the arguments regarding patriarchy and the organisation of work in Western feminism. For example, as Oyewumi (2002) argues:

The nuclear family ... is a specifically Euro/American form; it is not universal. More specifically, the nuclear family remains an alien form in Africa despite its promotion by both the colonial and neo-colonial state, international development agencies, feminist organisations, contemporary nongovernmental organisations (NGOs), among others (p.2).

It is quite obvious that patriarchy as a concept is no longer able to provide a universal explanation for women’s subordination. It has circumscribed the possibility of taking into account the historical and contextually related ways in which gender divisions manifest themselves. Many feminists (black and white) are calling for feminist theorising to move beyond the abstract concept of patriarchy to more grounded levels of analysis embedded in women’s everyday lives (Gottfried, 1998, Pollert, 1996), one that is able to encompass the multiplicity of women and their lives.

Postmodernist feminists have advocated a view that addresses the issues of diversity, difference and subjectivity by deconstructing the notion of a single understanding of ‘woman’ (Riley, 1988) and rejecting scientific claims of objectivity and rationality. Its focus is on the multiplicity of oppressions, their complexity and interconnectedness

(Scott, 1992). Post modernist feminists abandon the existence of social structures and insist that reality cannot be known independent of language and discourse (Barrett, 1992). Its stress on culture rather than structure allows the development of an account that is able to see women as agents, active in the construction of their own worlds rather than victims of structures over which they have no control (Bradley, 1996) and in this lies the strength of, and the resonance of this thesis with, postmodernist feminism. However, the main weakness of postmodernist feminism that necessitates a rejection of it as a *major* influence on this study is the fact that it offers only a partial understanding of gender domination in that it denies the existence of dominant social structures such as class, gender or race. As Bradley (1996) questions, “Is it possible to have a version of feminism without some notion of gender inequalities as structured or built into societal organisation?” (p. 98). Secondly, though postmodernism allows one to understand the world it does not enable us to change it. If there is no inequality and all experiences are relative then what is the point of understanding inequality if one cannot change it?

For the purposes of this study, there is a need for a feminist perspective on small business ownership that is not about the degree to which African and Caribbean women are oppressed or the degrees of difference between their experiences of business ownership and that of white women but about framing the discussion of self-employment and business ownership in a historical and contemporary context that incorporates the impact of race, ethnicity, class, structural poverty, economic exploitation *as well as* gender; a discussion that transcends gender, race and class specificity. It is also about engaging with the fact that within this framework, individual women can and often do grasp opportunities around them and forge forward their own life agendas but this must not blind us to the majority who do not and sometimes cannot do so.

4.5 Pierre Bourdieu’s philosophy and the conceptualisation of choice, class, race, gender and resources

Pierre Bourdieu’s (Bourdieu, 1986, 1990ab, 1998, 1999ba, 2001, 2007. Bourdieu and Wacquant, 1992) work on class, culture and resources is helpful here in uncovering the complexity of resource constraint in business ownership. Bourdieu’s work was motivated by a conjoining of the theorist’s early ethnographic work in Algiers and the subsequent development of a general sociological theory for social and cultural

interaction and reproduction. His conceptual framework with regard to gender symbolism and his roots in structuralism leads Bourdieu to argue that the social order reflects hierarchical relationships based on difference, symbolised by binary opposites: male, female; dominated, dominant; strong, weak. For Bourdieu, the world is characterised by the unequal distribution of power and struggle. Individuals exist in a multidimensional social space; what Bourdieu calls 'fields' of power, where power exists as different forms of 'capital' -- economic, social and cultural and which interact with a person's socially constituted nature – the *habitus*. He argues that resources determines one's 'positioning' in society and makes a distinction between four types of capital (resources) that enter into class relations. An exploration of the different types of capital and how they fit into this study is explored further in this chapter. I will now look at Bourdieu's concepts further to explicate how they can be employed as conceptual tools for this thesis.

Bourdieu defines *habitus* as:

A system of durable, transposable dispositions, structured structures predisposed to function as structuring structures, that is as principles which generate and organise practices and representations that can be objectively adapted to their outcomes without presupposing a conscious aiming at ends or an express mastery of the operations necessary in order to attain them (Bourdieu, 1990b, p.53)

In another of his texts, *In Other Words: Essays towards a Reflexive Sociology*, Bourdieu defines *habitus* in this manner:

The *habitus*, as a system of dispositions to a certain practice, is an objective basis for regular modes of behaviour, and thus for the regularity of modes of practice, and if practices can be predicted...this is because the effect of the *habitus* is that agent who are equipped with it will behave in a certain way in certain circumstances (Bourdieu, 1990a, p.77).

Habitus is then regarded as generative schema in which basic social structures are embodied in individuals through socialisation processes with the result that people necessarily behave in such a way that the so embodied structures are reproduced and given effect – a guiding principle that regulates the actions of people (Nash, 1999). In other words *habitus* refers to those characteristics that “generate practices, perceptions and attitudes that are not consciously coordinated or governed by rules, but nonetheless

are regular enough to appear consistent” (Greener, 2002, p.691) - the “webs of meaning, we ourselves have spun” (Geertz, 1993, p.5). Nash (1999) suggests that *habitus* can be understood in terms of patterns of perception and judgement that reflect the history of a group, be it women or black people, acquired through the process of socialisation, which are then reproduced in social practice. Bourdieu asks the question: “how can behaviour be regulated without being a product of obedience to set rules?” (Bourdieu, 1990b, p.81). It is in *habitus* that the structural code of the culture of the society or community is written and which begets the production of social practice (Nash 1999). As such *habitus* is reflected in both the conformity with norms and their production (Camic, 2000). It is not a matter of conscious learning or ideological imposition but it is acquired through practice (Lovell, 2000).

Through the concept of *habitus* Bourdieu bridges the divide between structure and agency (Camic, 2000) and overcomes the ‘abstract structuralism’ that plagues feminist arguments over patriarchy, discussed above and choice is therefore a process which is structured and structuring (Reay et al., 2005). From a methodological standpoint therefore, an analysis of social practice can help the researcher uncover and disentangle the structures behind the social practice. Bourdieu is able to find a balance between economic determinism and the agency that is the individual’s lived experience. For Bourdieu individuals are free to make their own choice but within bounded circumstances and as such their dispositions transform over time.

Although Bourdieu’s work on class and resources is helpful in understanding the relationships between class and resources, class is only one of the social structures that impact African and Caribbean women’s everyday lives. It is also important to engage with other structures such as gender and ethnicity. The concept of *habitus* is central to Bourdieu’s explanations of gender and class inequality. In considering the gender divide it is the *habitus* that Bourdieu considers to be gendered, positing that gender is “sexually characterised *habitus*” (Bourdieu, 2001, p.3). Bourdieu argues that the gender divide is based on and reproduced by taken-for-granted assumptions reflected in everyday social practices as in the sexual division of labour and in the rationalisation of existing practices as the natural order of things. In the same vein as Mies (1998) who argues that the sexual division of labour is the precursor to the capitalist division of labour and that without the division between public and private spheres and the free labour of the housewife the wage labourer is not free to sell his wages, Bourdieu (2001) argues thus:

The social order functions as an immense symbolic machine tending to ratify the masculine domination on which it is founded: it is the sexual division of labour (p.9)

As West and Zimmerman (1987) state “doing gender is unavoidable” (p.137) because gender is embedded in social structures in varying forms as highlighted by research on work and organisations (Alvesson and Billing, 1997, Bradley, 1989, 1999, Ledwith and Colgan, 1996), careers (Gutek and Larwood, 1987) and the domestic sphere (Delphy and Leonard, 1986, Harris and Morris, 1986, Siltanen, 1986). However, existing concepts are unable to explain the persistence of gender in interactions in spite of supposed ‘progress’ made in exposing the inequalities inherent in such interactions over decades and the superficial agreement of society that there is injustice inherent in the structures as they are now. *Habitus* gives us the tool with which to interpret and understand social actions as an embodiment of societal structures as well as a reproduction of it.

Bourdieu conceives of *habitus* as operating at the institutional or meso level. However, Reay et al (2005) successfully employed a hierarchy of *habiti* at various levels – individual, institutional and familial – to explain the factors that affect college choice and their link to social inequalities in higher education. They maintained that these *habiti*, separately and together, mediate the process of choice and can create a framework through which the interactions of class (gender and ethnicity) and choice can be examined. For the purposes of this doctoral study, however, *habitus* is conceptualised as macro and meso level constructs and therefore operating in the equivalent of Layder’s (1993) ‘context’, ‘social setting’ and ‘situated activity’ which for this thesis denotes the UK labour market, the arenas of entrepreneurship and the spheres of the legal and African-Caribbean hairdressing sectors, respectively. These are elaborated in Chapters Three and Six.

Some critics have questioned the failure of Bourdieu to address the issue as to why the internalisation of the *habitus* is relative. In other words, why is it that, for example, black women with the same history and socialisation do not necessarily behave in exactly the same manner (LiPuma, 1993)? Nash attempts to answer this charge on behalf of Bourdieu by distinguishing between what he refers to as the *specific habitus model* and the *general habitus model* (Nash, 1999). He argues that the *specific habitus*

model is employed in studies of actual class practices and the *general habitus model* is used to support the statistical mode of reproduction argument. He explains that the specific *habitus* model suggests that there may be more than one *habitus* within any given class (or group) in that if even a small minority of the group behave in a way different to the rest of the group then it means that there is a *habitus* present in the group that makes that possible. In the second model, he maintains, Bourdieu builds a statistical mode of reproduction in which by some inexplicable means persons brought up in a particular class or group internalise a *habitus* that has the objective chances of the group built into it. Nash suggests that the previous model is the more useful of the two, at least to ethnographers.

Reay (1995) makes a claim for a gendered and racialised *habitus* at the collective level. Through the collective *habitus*, Reay (1995) argues, “prejudices and racial [and gendered] stereotypes ingrained in the *habitus* of members of dominant groups can affect the life chances of any group who are clearly different in some way (p. 360). It also manifests itself in the form of shared understandings about activities and institutions, for example, on the basis of which judgements are made about the suitability of individuals and groups for participation in such activities and institutions. For this study therefore, it involves the identification of the implicit assumptions and values e.g. institutional racism and assumptions about sex roles, that underlie the hidden processes through which black women are evaluated, marginalised and excluded from the legal profession, for example, or from engaging in entrepreneurship to the same extent as majority groups. This requires an understanding of the interactions of changing structures such as the labour markets and affiliated institutions and processes such as the participants’ career and life histories within these structural contexts.

Personal history and human agency are taken into account in the concept of ‘*habitus*’. Reay (1995) puts it in terms of the internalisation of particular ways of interacting, by members of subordinate groups, which perpetuates their subordination and marginalisation. In his discussion of the *specific habitus model*, Nash (1999) discusses how individual trajectories can be examined and explained. He argues that because *habitus* is embedded in history it is also reflected in practice and in so doing creates a link between the past and the present. Consequently *habitus* is the product of early experiences but also subject to transformation through subsequent experiences. Individuals internalise habits norms and principles and develop what Nash (1999) calls

“a feel for the game” (p.179) as part of their personal development which is intertwined with their social development. Individuals who develop a “feel for the game” during their lifetimes construct their realities and personal theories reflexively by reflecting on their individual experiences, understandings and interpretations of the world.

Bourdieu refers to individual *habitus* as a collection of *dispositions* (Özbilgin and Tatli, 2005) operating at the micro-individual level; the equivalent of Layder’s (1993) level of ‘self’ (see full discussion in Chapter Five). The concept of *dispositions* enables Bourdieu to answer some of his critics who find his idea of *habitus* deterministic in that since objective social structures produce a structured *habitus* which generates practices and the *habitus* in turn produces social practices that reflect the structures then the cyclical nature of the process renders it incapable of transformation (Jenkins, 1992).

Particularly, feminists such as Lovell (2000) have berated Bourdieu for positioning women as social objects in the ‘field’ and for seeing them only as “repositories of value and capital, who circulate between men and who serve certain important functions in the capital accumulation strategies of families and kinship groups” (p. 20). They believe therefore that Bourdieu does not allow for individual’s (women’s) *strategies* that enable them break out of this cyclical oppression. However, Özbilgin and Tatli (2005) maintain that the relationality between the concepts of *field*, *habitus* and *capital* pave the way for an interdependency between them that culminates in *capital* and *dispositions* being regulated by the *habitus* and the *field*. Concurrently, *habitus* and *field* are dependent on *dispositions* and *capital* for their production and reproduction. Moreover, through the concept of *strategies*, Bourdieu conveys a sense of voluntarism within his theory that many structural models lack and which blurs the divide between determinism and non-determinism (Nash, 1999). Using various *strategies*, individuals are empowered to allocate, distribute and exchange their *capitals* within the confines of the existing *habitus* and *field* (Özbilgin and Tatli, 2005).

Also at the individual level, Bourdieu (1986) employs the concept of *capital* as a micro level tool. Bourdieu contends that individuals are both vertically and horizontally situated in their respective positions in society depending on the amounts of various *capitals* that they possess. He explains how the different types of *capital* can be acquired, exchanged, and converted into other forms. Because the structure and distribution of *capital* also represent the inherent structure of the social world, Bourdieu argues that an understanding of the multiple forms of capital will help elucidate the

structure and functioning of the social world. As already intimated above, Bourdieu (1986) envisages four types of capital that structure class relations.

Cultural capital is associated with educational qualifications, knowledge and dispositions. Bourdieu's *cultural capital* includes forms of knowledge; skill; education; any advantages a person has which give them a higher status in society. It also involves the "micro-interactional processes whereby individuals' strategic use of knowledge, skills and competence comes into contact with institutionalised standards of evaluation" (Lareau and Weininger, 2003, p.569). According to Bourdieu (1986) cultural capital has three distinct forms - embodied cultural capital (cultural *habitus*) which is made up of attitudes and ways of thinking that is a product of the socialisation process; objectified cultural capital; that is, goods and things that require special cultural sensitivities to appreciate and finally, institutionalised cultural capital that includes educational qualifications whose value is measured in relationship to the labour market (1986). Both men and women have all three forms of cultural capital but it is the particular combination of educational experiences and family or social connections and interactions with key agents that produce the symbolic capital – the form different types of capital take once "perceived or recognized as legitimate" (p.128). Therefore capital that is symbolic in one context may lose its particular symbolism in another.

Bourdieu and Passeron (1998) introduced the idea of cultural reproduction, whereby existing disadvantages and inequalities are passed down from one generation to the next. This, according to Bourdieu, is partly due to the education system and other social institutions, such as the home and the labour market that reproduce gendered and racial inequalities. However there may be a case for the fact that Bourdieu and Passeron have exaggerated the inevitability of such class reproduction (Connell, 1983). Although the odds in favour of people from professional and managerial backgrounds getting higher status and higher paid jobs remain, economic restructuring, unemployment and changes in the educational system have made such automatic conclusions a little less likely (Brown, 1995).

Lamont and Lareau (1988) have defined cultural capital as "widely shared, high status cultural signals (attitudes, preferences, formal knowledge, behaviours, goods and credentials) used for social and cultural exclusion" (p.156). In practice, however, operationalising cultural capital is not very straightforward. It is sometimes difficult to

distinguish between aspects of cultural capital and *habitus*. Is cultural capital the mere possession of knowledge or the employment of that knowledge to one's benefit? Lewis' (2003) definition of cultural capital to include the possession of "a general facility for interacting appropriately in various contexts, a knowledge of and an ability to use the *rules of engagement* in particular settings, general cultural knowledge relevant for and held in esteem in a particular situation, and certain kinds of possessions or credentials" (p. 170) (italics authors') certainly has similarities with Bourdieu's (1998) own definition of *habitus* as a "feel for the game" (p. 80). Consequently, Devine-Eller (2005) advocates for an analytical distinction to be made between cultural capital and *habitus* in the sense that cultural capital should include primary knowledge and expertise – things actors have; and *habitus* should be defined to include preferences and practices – things actors do.

Bourdieu (1986) defines social capital as "the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition." (p.248). The benefits that one obtains from one's social networks are regarded as a resource, social capital. Social capital consists of the resources that flow from relationships one has with others, including social networks, group membership, and the power of knowing important people. Coleman (1988) uses rational action as a frame of reference and defines social capital in terms of its function as follows:

It is not a single entity but a variety of different entities, with two elements in common: they all consist of some aspect of social structures, and they facilitate certain actions of actors – whether persons or corporate actors – within the structure. Like other forms of capital, social capital is productive, making possible the achievement of certain ends that in its absence would not be possible." (p.S98)

From a Bourdieuan perspective, the likeness of social capital to 'capital' is however misleading to the extent that, unlike traditional forms of capital, social capital does not depreciate with use, but in fact depreciates with neglect. As such it is context dependent and therefore, to some (e.g. Fine, 2001), not capital at all. In this respect it is similar to the now well-established economic concept of human capital. Social capital in its many guises can be generated at the individual level (Coleman, 1988, Lin, 2001) or group level (Bourdieu, 1986, Coleman, 1988) and can take the form of either information or norms that affect the behaviour of individuals.

The importance of community groupings (including religious organisations) to combat the disintegration of African-Caribbean culture as well as racism as a feature of African-Caribbean life in the UK has been recognised (Hylton, 2000) and women who are part of such groups may be able to draw on the resources available by virtue of their membership. This is particularly true with regard to African and Caribbean community groups because as Hylton (ibid) suggests, underlying basis for the creation and organisation of such groups are “to defend, but they also try to raise their group as opposed to their individual status. By improving the status of the group to which you belong you also improve how you are viewed as an individual” (p.xxv). This would suggest that there might be more of a willingness to help each other than there might be in other groupings.

Other authors have made a distinction between bonding and bridging social capital. In his seminal study, *Bowling Alone: The Collapse and Revival of American Community*, Harvard political scientist Robert Putnam (2000) refers to bonding social capital as the value assigned to social networks between homogeneous groups of people and bridging social capital as social networks between socially heterogeneous groups. Women and black people, for example, are said to have high levels of bonding social capital (other women, kin and co-ethnics) and low levels of bridging social capital making it difficult for them to get on in business. As marriage is an important indicator of cultural distinctiveness and is a principal means by which boundaries are drawn to include or exclude outsiders, this idea that African and Caribbeans have low bridging capital is a puzzlement as of all the ethnic minority groups in the United Kingdom they are the ones who are most integrated into British society, particularly through marriage. Among ethnic minority groups 20 per cent of black people are married or living as married with a White partner, 17 per cent of Chinese, 4 per cent of Indians and just 1 per cent of Pakistanis and Bangladeshis (Modood et al., 1997).

Bourdieu (1986) also recognises economic capital, which is easily transferable into money. In addition to economic capital as traditionally understood, individuals may accumulate social and cultural capital. In his discussion of conversions between different types of capital, Bourdieu acknowledges the fluidity inherent in capital or resources and posits that all types of capital can be derived from another type of capital through varying efforts of transformation. Bourdieu also states that cultural and social capitals are fundamentally rooted in economic capital but they can never be completely

reduced to an economic form. Rather, social and cultural capitals remain effective because their relationship to economic capital is obscure.

All three forms of capital are essential to business ownership. However, Bourdieu also refers to symbolic capital which is the form that the three other capitals take when they are esteemed and valued in the particular society. Educational credentials, for example, may have certain value in one country and lose their value in another when they are not recognised as legitimate. This is especially true of professional credentials where most countries prefer to have their own standards and set up institutions to maintain and evaluate such standards. The legal sector is no exception. Symbolic capital takes different forms for example, educational capital, financial capital, and of course social capital; and it is precisely the symbolic nature of Bourdieu's capital, which makes its primary function of inter-changeability possible. For instance, educational (cultural) capital can be transformed into network (social) capital just as both can also be transformed into economic capital. This opens up immeasurable possibilities for symbolic capital.

4.6 Bourdieu meets feminist theory

Although gender is not central to Bourdieu's analysis of *habitus*, in his book *Masculine Domination* first published in 1990 he engages with questions of patriarchal power and the social construction of gender (Bourdieu, 2001). Bourdieu's work has affinities with feminism (Krais, 2000). Firstly Bourdieu believed that the point of doing research was to enable people to better understand their own actions and that of others (Bourdieu, 1990a) and this resonates with feminist qualitative methodology that calls for research to be empowering to women as discussed in Chapter Five. Further Bourdieu and feminists both come from the standpoint that social actions are grounded in power relations (McNay, 1999) and thirdly both perspectives focus on the body, language and social practice (Shi, 2001). Although Bourdieu prioritises class in his work he engages with gender in his arguments and it is in the interweaving of Bourdieu's work with feminist theory that a comprehensive theoretical underpinning is found for the analysis and interpretation of the findings of this study. Bourdieu enriches feminist analyses in three main ways.

Firstly, for Bourdieu gender is an aspect of embodied cultural capital that creates certain dispositions within the individual; dispositions that define one's socially constituted

nature – the *habitus*, - and therefore determines the nature of the strategies that will be employed in social actions such as business start-up. Though Bourdieu seems to indicate that gender is secondary to class in shaping the manner in which individuals interact in society and therefore distributes capital only within classes (Devine-Eller, 2005), in examining how gender ‘fits’ into Bourdieu’s theory of cultural capital, Leslie McCall’s (1992) argues, based on the fact that Bourdieu maintains that cultural capital can be in an embodied form, that gender is a hidden and unofficial capital which is nevertheless very real. Several texts on the lives of non-white and non-male groups give the impression that their experiences are always of an oppressive nature; ‘race’ is conflated with racism (Afshar and Maynard, 1994) and gender is conflated with sexism (Anthias and Yuval-Davis, 1992). But Gottfried (1998) acknowledges that within a theory of practice gender can be considered as capital (as can *race* and *ethnicity*) and therefore a positive or negative resource, depending on the context and the social interaction in question.

Bourdieuian categories are always relational and always regulated by their relationship with other categories (Özbilgin and Tatli, 2005). A Bourdieuian perspective of gender as an analytical category therefore, assumes gender as a construct that is variable (Moi, 1991). As such it carries varying amounts of symbolic capital in different contexts and at different times within a black woman’s life cycle. Although the presumption in feminist theory is that maleness has positive connotations and femaleness is imbued with negative connotations, whether gender as capital is negative or positive in its effect will depend on the circumstances and outcomes of the interactions. This view of gender also enables the analysis to incorporate other capitals such as ‘race’ and ‘class’ that mediate the symbolism of gender and vice versa without discounting or elevating the effects of one or the other. For example a black woman who is rich in symbolic capital may lose some legitimacy because of her gender and/or race but may still have enough capital to make an impact on the field within which she operates (Moi, 1991).

Secondly, Bourdieu’s analytical tools of *field*, *habitus*, *capitals* and *dispositions* employed within the broad framework of feminist discourse on the subordination of women circumvents the overly structural and deterministic account of women’s oppression which characterises accounts that revolve around the concept of patriarchy and allows room for more fluid gender relations that take into account race and other social divisions based on similarity and difference. He makes possible a

conceptualisation of sexual and ethnic differences as matters of history and social practice as opposed to essentialist biological determination. Further in viewing such differences and divisions as social practice, Bourdieu makes a case for minority groups' own complicity in their subordination in terms of the *habitus* but also recognises their agency in *dispositions, strategies and capitals*.

Thirdly many researchers claim that gender and race are socially constructed concepts but how this construction actually comes about is difficult to determine. Bourdieu's micro-theoretical approach allows the incorporation of even the most mundane practices of everyday life in an analysis of power relations in the field (Moi, 1991). His perspective facilitates the examination of all practice, no matter how ordinary, in the analysis. According to Moi (1991) routine details such as the kind of friends one has, the way a student feels when talking to their professor, dress codes, musical tastes etc can all be examined for sociological clues. This is very important when one is studying black women's lives, as the everydayness of black women's lived private experiences can be examined together with the 'more significant' aspects of their public (e.g. work) lives to determine how femaleness and maleness are constructed in both practice and discourse. Situating individual practice in context of a structured field generated by the *habitus* which in turn is regulated by the field acknowledges both structural and agentic aspects of entrepreneurship.

4.7 Conclusions and implications for research

This chapter has outlined the major theoretical frameworks that have developed to explain and make sense of the experience of small business ownership from both mainstream as well as minority positions. The chapter began with an examination of the rational choice perspective which was found to be limited for the purposes of this thesis as it is unable to account for the empirical evidence of both women's and ethnic minorities' business ownership behaviour. Next, within the context of literature that in the main developed in the United States, the cultural theory of entrepreneurship which posits that entrepreneurship motivation and experiences are based on cultural traits was discussed. The failure of this theory to explain the geographical and gender differences in entrepreneurial behaviour of groups from the same culture is its primary inadequacy and renders it incomplete as an explanatory framework this thesis.

Class or disadvantage theory argues that entrepreneurship is a response to disadvantage in the labour market and women and ethnic minorities embark on business ownership to escape unemployment and underemployment in the labour market but again the empirical evidence demonstrates that not all disadvantaged groups in society turn to business ownership at the same rates. Based on the logic of this conceptual framework majority groups in society should have no incentive to embark on business ownership. In response to this issue Light and Rosenstein (1995) and Light (1984) put forth the notion of resource-constraint as an explanation for the differences found in the rates of participation among different ethnic groups but do not consider gender and race as structures of constraint. The mixed –embeddedness theoretical stance sought to integrate the opportunity structure and culture theories but neglected to consider a gender dimension and the structure of power relations in the domestic sphere.

Bourdieu's conceptual tools of *habitus* and capital are viewed as enabling frameworks in this research. Combined with Layder's (1993) resource map (discussed in Chapter Five) they allow for an analysis of the business experience of African and Caribbean women entrepreneurs with special attention paid to their resource mobilisation processes within a field characterised by an enterprise culture and support discourses and practices that are gendered, racialised and stratified by class.

Drawing on Bourdieu's conceptual tools of *field*, *habitus*, *dispositions*, *strategies* and *capital* this chapter has sought to explain how feminist perspectives can be combined with Bourdieu's theory to provide a comprehensive theoretical framework for the examination and interpretation of data collected for this study. Employing Bourdieu's concepts through a gender lens, the relationship between African and Caribbean women business owners and the circumstances through which entrepreneurial motivations and intentions are realised in business start up can be examined. Making sense of African and Caribbean women's business start up experiences in terms of their motivations and resource mobilisation strategies requires an examination of the interwoven nature of the relationship between their life histories, past experiences, capital, their ascribed and attained positions in the fields of entrepreneurship and chosen sectors, and *habitus* in terms of generative practices in the legal and hairdressing sectors and perceived opportunities and constraints within the regional and national domain of enterprise culture. To this end the thesis takes an approach that enables an incorporation of Pierre

Bourdieu's sociology into the feminist general lens to explore the business start-up experiences of the black women in this study.

The literature review has provided a historical and contemporary context for the macro siting of the research – the labour market (Chapter Two) and discussed the empirical contexts of women, ethnic minorities and black women's self-employment, highlighting the major themes to be taken forward in the research (Chapter Three). The review of the literature has also discussed and outlined the Bourdieu-influenced feminist paradigm within which this study will be located. The following chapter discusses and describes the methods employed in gathering the research data.

Chapter Five

Methodology

5.1 Introduction

The aim of this chapter is to locate the research within a recognised research methodology and highlight the research methods employed in the study. The chapter will first define the research approach and the underlying feminist paradigm. It then proceeds to evaluate competing methodological approaches and justifies the methodology utilised in the study. Thirdly the research strategy is highlighted and discussed and finally, the chapter reviews the mixed methods employed in the research design, discussing the data collection methods and the data analysis techniques employed.

In keeping with the ‘natural history’ approach that Silverman (2000) advises in the writing of a methodology chapter, it is appropriate at this point to explain the origins of the project. The project was born out of my long running interest in women’s issues and a desire for a career in academia. During my MBA programme at the University of Hertfordshire I realised (perhaps ten years too late!) that I enjoyed sharing information and explaining complicated concepts to my fellow MBAs students and decided to embark on a career in academia. A few months into part-time lecturing, a doctoral bursary was advertised by the Institute for Small Business Affairs (ISBA), now Institute for Small Business and Entrepreneurship (ISBE) for research into small business and entrepreneurship. Having just completed a Master’s thesis on women entrepreneurs, which resulted in my first publication, I applied for and obtained the doctoral bursary so that I could pursue further, the work I had begun on studying women business owners.

Throughout the research process I was aware of the influence of my assumptions and biases on the study. My own personal experience has undoubtedly been instrumental in shaping my perceptions of female and ethnic minority business ownership in Britain. Feminist researchers suggest the need for researchers to make clear their subjective positions in relation to participants. Therefore in setting out the aims and research approach, I do not claim objectivity in terms of my standing in relation to the research process and I acknowledge my subjectivist position in relation to the study. The study is

influenced by the feminist paradigm, which permits me as a researcher to operate reflexively and therefore to acknowledge the (various) consciousness in which I am operating in this research. My decision to allow particular paradigms to influence this research is tied in with my acknowledgement of the political as well as personal stake that I have in the experiences of black women business owners. All aspects of my own identity are invested in this work – myself as a researcher, a black woman (with legal training), a migrant and a co-owner of a small business. It is therefore important that the genesis of this research be recounted to allow the reader to understand how the research approach has been influenced by my own history and experiences.

My interest in women's issues began as a law undergraduate attempting to comprehend and come to terms with the conflict between my own sense of justice and the laws relating to women and property and succession rights in Ghana. My first Master's thesis in 1986 looked at issues concerning the property rights of women in Ghana, after which I worked as a lawyer in a law firm in West Africa, mainly in corporate law (dealing with large banks) but also dealing with clients who were small business owners, some of them women. On migrating to London and after a few years of being a stay-at-home mum I became part owner of a small business, which allowed me to pursue a career within the confines of my domestic constraints. However, I quickly came to the realisation that my own notions of who I was, was very different from how I was perceived by the wider society in their dealings with me. This was particularly important, as in growing up in Africa, my views had been shaped by a society where racism was virtually non-existent. My experiences as a black woman and a business owner spurred an interest in the experiences of women business owners and in the year 2000 I undertook a Masters in Business Administration course, which culminated in a thesis on 'Dotcom' women entrepreneurs in the UK (Forson and Özbilgin, 2003) giving me insights into how research about social issues can be propelled by theoretical considerations as opposed to categorised social problems and still contribute to policy and practice, particularly in the light of the UK governments' so called 'evidence-base' approach to policy. The epistemological stance of this research is, therefore influenced by an understanding that explanations about social phenomena are contextual and can be best understood when they are situated in the conditions of their emergence.

5.2 Feminist methodological paradigm

Social science research has been influenced by Enlightenment ideas and its fixation with objectivity in research that can be achieved through empirical investigation capable of producing generalisable explanations and completely devoid of the researcher's influence. Feminist methodology on the other hand does not reject objectivity per se but uses a more interpretative approach to challenge the epistemological foundations of the emphasis on objectivity and have sought alternative ways of researching the social world. A feminist approach to research allows one to problematise women's position and the institutions that frame them, by examining policy, theoretical or action frameworks in order to achieve social justice for women in particular contexts (Olsen, 2000). Olsen (2000) argues that this does not mean that there is a "global, homogenous unified feminism" (p. 216) but rather feminist research is "highly diversified, enormously dynamic and thoroughly challenging to its practitioners, its followers and its critics." (p.215). Indeed, Harding (1987) identifies three main feminist epistemological positions, namely feminist empiricism, feminist standpoint and feminist post-modernism.

According to Harding (1987), there are two types of feminist empiricism – one (spontaneous feminist empiricism) adheres strictly to conventional research norms and standards and the other (contextual empiricism) recognises the importance of the influence of social values and interests in scientific knowledge. However in its adherence to existing methodological rules and conventions feminist empiricism continues to place emphasis on objectivity and places the researcher, and not the women under study, in the position of the knower (Webb, 2000). Standpoint theory views all attempts at knowing as socially situated and in rejecting the goal of objectivity argues that some standpoints or social locations are better than others in unravelling knowledge about certain issues (Harding, 1998). Critics however argue, among other things, that standpoint theory can be too relativist and in so doing privileges the viewpoints of some groups over others thereby running the risk of falling prey to essentialism (Lemert, 1993). Finally feminist post-modernism, which emerged in the 1980s and 1990s in recognition of the heterogeneity of women, denies the possibility of a single feminist stance and argues in favour of the individuality of women, their multiple identities and therefore the uniqueness of the individual stories they tell about the knowledge they have (Harding, 1987). Further more these three main strands of a feminist approach to

research are further complicated by the growing complexities of emergent strands relating to the writings of black women, lesbian research, postcolonial feminist thought and disabled women (Olsen, 2000). My own affiliation is with standpoint theory although as Olesen (2000) argues many projects, including this one, combine different aspects of these styles in their search to “escape the damaging limitations of dominant social relations and their schemes” (Harding, 1990, p.101)

A feminist approach allows one to foreground women’s experiences and to acknowledge the impact of the researcher on the project and vice versa, while at the same time addressing the diversity that exists within women as a group and recognising the contextual nature of experience. Discourse that speaks of ‘women’ as a homogenous group marginalises and silences the subcategories of groups within the larger category, such as black women. The women to be studied are individuals with a diversity of backgrounds, education and life-career experiences and therefore an insight into their business experiences can only be gained with the employment of a research strategy that allows the women to tell their own stories, providing details on their choices (both past and present), abilities, contacts, resources and education, and how these combine together to create their uniqueness as individual business women.

However, in the desire to focus on diversity and difference within social categories there is always the danger of losing sight of the collective experience of groups and the similarities of experience that groups have as a result of the shared interest of individuals within the groups and in so doing invalidate the reality of those experiences. Such relativism ties the existence of those experiences to a conceptual system by perceiving them as constructions which only exist in their minds and understandings - making the experiences real for some, for example those who report experiences of racism, and not so real for others. A feminist approach enables the capacity for collective action against injustices and social inequality. As such it is important for the research strategy to permit a glimpse at how the women’s businesses, the social context and the macro-economic context shape and are shaped by the diverse variables outlined above. Therefore, the study, within the feminist methodological paradigm takes a critical stance and is concerned with the empowerment of human beings to transcend the constraints placed on them, and engage with opportunities presented to them, by virtue of their gender, race and/or class.

For each woman in this study, her story is her reality. Her reality determines her world and therefore her options, choices and activities constructed within a social framework and therefore the research approach is one that acknowledges that in the tension between structure and agency, each influences the other to make each individual experience or 'story' unique in its telling. To address the essence and context of lived experience regarding individual women's experience of business ownership and to understand and appreciate these as individualised experiences and voices, but at the same time shared experiences, a primarily qualitative grounded approach is required although in essence a mixed method approach allows the researcher to 'cut' the data in as many ways as is required from a theoretical perspective (Layder, 1993). As such although this study mainly takes a qualitative approach it also embraces quantitative data to throw light on the linkages and interlocks between macro and micro aspects of social life.

5.2.1 *Qualitative research*

Qualitative methodology is not inextricably linked with a feminist position. Oakely (1998) shows how historically social reformers have used quantitative social investigation to expose the inequalities between men and women's lives. Small business researchers have also used quantitative methods to uncover the inequalities faced by women in business (e.g. Dolinsky et al., 2001). Quantitative methods have also successfully been used to study ethnic minority business owners (for example Barrett, 1997, Basu and Goswami, 1999). Indeed the sheer numbers they present underscore the ways in which women and ethnic minorities are systematically subordinated and socially excluded. However quantitative methodology tends to explain the effects of social actions without explicating the underlying causes of those actions (Sayer, 1992).

Patton (1990) has argued that the aim of positivism is to test theoretical generalisations through quantitative and experimental methods. Such an approach relies on pre-identified constructs from tightly defined populations, attempting to fit individual experiences and perspectives into "predetermined response categories" (Patton, 1990, p.14). Although newer approaches, such as protocol analysis enable qualitative information to be gleaned from quantitative data, in the main, a quantitative approach allows little room for research objects to help define the direction of the research and consequently there is a loss of the individuality and value of the myriad of life experiences and a limitation of the analysis of data to a comparison of variables outside

of the context within which those variables have emerged. This limitation is incompatible with the ideal of appreciating and respecting individual experiences and voices - an ideal crucial to a study regarding individual and personal issues that this study seeks to unveil.

Rubin and Rubin (1995) contend that qualitative methodologies are suitable when the aim of the research is to uncover the complexity of relationships and when the researcher seeks to understand how current situations have been impacted upon by past events and phenomena. The qualitative methodology also allows for the in-depth exploration of the participants understandings and interpretations within a specific context such as business ownership, thereby accessing the world in the terms of those who are being researched (Stroh, 2000b). The aim of qualitative research therefore is to “uncover the nature of the social world through an interpretive and empathetic understanding of how people act and give meaning to their own lives” (Eyles, 1989, p. 207). Further, Layder (1993) maintains that qualitative methods are essential when the purpose of the study is to report on social activities within a “bounded social world” such as an occupational group or in this study, the world of business ownership in the black hairdressing sector. Therefore in line with the study’s objectives and in order to develop an appreciation of the experiences of the black female women business owners of this research, this study will employ a qualitative research paradigm, calling for grounded emergent research methods to develop an understanding of human experience in a specific context.

Finally, in seeking to understand these narratives the intention is to be able to “read in the words of respondents the structure of the objective relations, past and present, between their trajectory and the structure of the institutions they interact with” (Bourdieu, 1999b p. 618). This makes the use mixed methods in this study important. Layder (1993) contends that a multi-strategy approach actively encourages the use of quantitative data and forms of measurement in order to complement the central core of qualitative analysis. A multi-strategy approach that primarily uses interviewing to collect primary data but also techniques such as observation and large-scale quantitative data to support, but not necessarily to authenticate, the interview data will best convey the real picture of the needs and experiences of the women in this research.

The purpose of the next section therefore, is to outline the research design and methods employed in this study in the light of the primarily qualitative methodological approach within a feminist paradigm. Qualitative methods can be used in the exploration of meanings and understandings and examination of the social world whereby primacy is given to the actor's own definitions and behaviour in context (Stroh, 2000b). However it can be combined with other methods to provide, as in this study, linkages between the macro and micro aspects of the research. For this study, a multi-method approach was employed using mainly semi-structured interviews together with observations, survey data and a documentary review to achieve the aims of the study.

5.3 Research design

This section seeks to highlight the design of the research exposing the rationale underlying the gathering of both primary and secondary information to meet the research aims. A summary of the field work conducted is provided in Appendix Two. In the light of the scarcity of literature as well as field studies on African and Caribbean women business owners the exploratory nature of this study demanded a flexible methodological approach that catered for adjustments in the field as the women's 'stories' unfolded. Layder (1993) argues that a deeper and richer understanding of particular realms of social activity can only be procured by a perception of how the different domains of social activity impact interactions within each other. As such, the research design was primarily influenced by Layder's work on the macro-micro dualism in research methodology in which he makes the argument that to address the agency-structure dualism in social research one needs to conceptualise it as comprising varying and distinctive characteristics that are mutually interdependent and interlocking but rejects the notion that they are unitary. Layder proposes four domains of self; situated context; social setting and the macro context which all move through the temporal dimension of history.

The domain of self comprises an exploration of self and identity of the research participant, which will be the primary focus of this research, although the other domains influenced the study and analysis of data. So, in addition to an understanding of issues surrounding start up, business set up reasons, business goals, education, training and work histories, helps and barriers to start up and growth, business and financing strategies, family influences, growth and change of the businesses, the work also looked

at their 'situated context', that is, aspects of the women's businesses that intrude on their activities, how they have changed as a result of running their businesses and the extent to which they draw on features of their business settings to achieve their objectives and goals. Further these issues could not be examined independently of the influence of labour market dynamics and policy context (social setting) and the general distribution of power and resources in the wider society (the macro context) (Layder, 1994). As such a hybrid form of grounded theory was employed in this research, one that "accommodates a wider variety of research strategies which could be directed at the goal of theory generation" (Layder, 1993, p.61).

Layder's map (Figure 5.1) was therefore adapted and used to design the project enabling a look at the different layers of social action and their differing and overlapping influences on the experiences of the women in the study. Figure 5.1 shows the relationship between the research elements, the aims and objectives, the methods employed and the theoretical issues considered. At the 'macro' level the research focused on gender and race relations in the context of a patriarchal and racial society, the objective being to set the experiences of black women's business ownership in its historical and socio-economic context. This was achieved through a systematic literature review, the findings of which are discussed in Chapter Two.

At the level of the 'social setting' a review of the literature and policy documents and interviews with policy makers and other key informants examined the white female and male dominated arenas of female entrepreneurship and ethnic minority business ownership respectively. Here the research objective was to examine and understand the institutional framework within which African and Caribbean women's businesses are located in order to understand how these structures impact their motivations to self-employment and their capital acquisition strategies. The analysis of the issues raised is found in Chapters Three and Four.

In terms of the 'situated activity' level the focus was on the African Caribbean hairdressing sector and the legal sectors, seeking to examine the black hairdressing and law sectors to assess the self-employment opportunities and constraints they offer to black women through a systematic literature review, a review of historical and current literature on black hairdressing and solicitors sector, interviews with representatives of professional associations associated with the women, observation of participants in their

setting and interviews with participants. The issues highlighted at this level of social action are discussed in Chapter Six.

Finally, to explore the ways in which the women utilise their agency to reach their goal of becoming self-employed, at the level of 'self', I focused on the personal experiences and perceptions of a total of 35 female African and Caribbean hairdressing salon owners and 15 African and Caribbean female law firm owners through an in-depth interview programme. Layder (1993) says that although the various layers of analysis are interrelated, they are also distinct enough to be separately examined for analytical purposes. As such primacy can be accorded to a particular level in one study. This study focused on the level of 'self' meaning that the main sources of primary data were the semi-structured interviews conducted with the participants, making issues around sampling, access and the design of the interview schedule crucial to the robustness of the study.

Figure 5.1 Research Map (adapted from Layder, 1993)

| Research Element | Research Focus and Objectives | Key Methods | Theoretical considerations |
|-------------------|---|--|---|
| Context | <p>Focus: Gender and race relations in the context of patriarchal, racial and class-based society</p> <p>Research objective: To set the experiences of black women's business ownership in its historical and socio-economic context</p> | Systematic Literature Review | <p>Entrepreneurship theories in historical and contemporary contexts</p> <p>Feminist theories</p> <p>Labour market theories</p> |
| Setting | <p>Focus: White female and, BME male dominated arenas of female entrepreneurship and BME business ownership respectively</p> <p>Research objective: To determine whether current conceptualisations of entrepreneurship adequately explain the experiences of black women business owners</p> | <p>Systematic literature review</p> <p>Policy review</p> <p>Interviews with policy makers</p> | <p>Theories of female entrepreneurship</p> <p>Theories of ethnic minority business ownership</p> <p>Feminist theories</p> |
| Situated Activity | <p>Focus: African Caribbean <i>hairdressing</i> and <i>law</i> sectors</p> <p>Research objective: To examine the black hairdressing and law sectors to assess the self-employment opportunities and constraints they offer to black women.</p> | <p>Systematic literature review</p> <p>Historical and current literature on black hairdressing and solicitors sector</p> <p>Policy review</p> <p>Interviews with key informants</p> <p>Interview with participants</p> <p>Observation of participants in their setting</p> | <p>Feminist theories</p> <p>Critical race theories</p> |
| Self | <p>Focus: Experiences and perceptions of the women participants of the study</p> <p>Research objective: To explore the ways in which utilise their agency within an environment of limited access to resources to reach their goal of becoming self-employed.</p> | <p>Interview programme.</p> <p>Semi-structured interviews with a sample of black hairdressers and solicitors.</p> <p>Observation of participants.</p> | <p>Orientations to self-employment and business ownership, Motivations to self-employment focusing on the impact of gender, class and ethnicity.</p> <p>Strategies employed in business ownership</p> |

5.3.1 Sampling participants

The lack of an appropriate source of data on women business owners and even less so on black female business owners made sampling a challenge in that there was no adequate sampling frame from which to identify participants. The research population was defined by the research location, that is, the London area, due to its large ethnic minority population and because of the resource limitations of the project. The initial sample was located from three main sources - Black Links (a black business directory covering the London area), the Black Business Directory and the European Federation of Black Women Business Owners.

The lack of an adequate sampling frame required participants to be sampled using a two-phase sampling procedure (Arber, 2001) involving an initial screening phase in order to identify the women who met the research criteria. The sample identified from the screening process was then contacted to negotiate access. Such screening can be achieved either through interviews or by post (Arber, 2001). Telephone interview screening was employed by Martin and Roberts (1984) in their research on women and employment to identify a sample of participants between the ages of 16 and 59. In order to achieve the research objective of understanding how black women experienced start-up of their firms it was essential that the participants were black women who owned firms that had transcended the start-up phase and that employed at least one other person apart from the owner. A screening questionnaire was developed which was employed in the initial contact stage of the research (Appendix Three). It was used to determine if the business was solely black woman-owned or at least 50% percent owned by a black woman *and* managed by the black female partner; if the firms had been in existence for at least two years, which reduced the potential bias associated with organisational newness; and finally if the company employed at least one and up to ten employees (other than the owners) to qualify as being a micro business (SBS, 2001). Micro businesses were targeted because it was envisaged that it would be easier to find an adequate sample among micro businesses especially since many African and Caribbean businesses are micro businesses.

Initially I sought to screen the participants by cold calling their firms, however this approach was met with suspicion on the part of both potential participants and 'gatekeepers'. In fact one of the women told me that she did not think that I would

progress very far with that approach as she reckoned most business owners would view me with suspicion. She recommended that I change my tactics and send them letters with information about the research to vouch for my authenticity. I therefore had to change my approach by first sending electronic mail and letters (Appendix Four), followed by phone calls. Firms identified through the various sources indicated above were initially grouped into four by postcode – North London (N, NW), South London (SE, SW), East London (E) and West London (W). They were then contacted via electronic mail (particularly for the lawyers) and surface mail. As it was difficult to determine which businesses met my criteria, letters explaining the purpose of the research with an invitation to participate were sent to approximately 350 firms culled from the hairdressing and legal sections of black business directories referred to above.

I subsequently called every firm to which I had sent a letter using the screening questionnaire to determine whether the business met the sample criteria. The letter was used as an icebreaker to initiate conversation in order to conduct the screening exercise. Where the owner of the firm was not immediately available to answer the questions, I had to call back as although the employees would be able to produce the information required, more often than not they did not have the authority to provide information, which they considered confidential. Repeat calls in such cases were made up to a maximum of three times after which the firm was marked down as 'unavailable'. The screening process eliminated any firms that had any of the following characteristics: non black-owned, male-owned or male-controlled firms, firms under two years old and businesses without employees.

As will be seen from the section on negotiating access, further on into the fieldwork, a snowball approach to sampling had to be taken due to the difficulties of gaining access (Saunders et al., 2003). The snowball approach was particularly useful in gaining access to the lawyers as gatekeepers, in the forms of their secretaries and receptionists, made 'cold-calling' a challenge. It was therefore used to identify "cases of interest from people who know people who know what cases are information-rich, that is, good examples for study, good interview subjects" (Patton, 1990). As categories emerged from the data additions to the sample were made through purposive sampling in such a way that would further increase diversity in ways that were useful to the emerging insights. The sample was emergent in the same way as the theory and method generally. Glaser (1998) refers to this as theoretical sampling. With both snowballing and

purposive sampling the problems of representativeness are huge as respondents are most likely to identify other potential respondents who were similar to them, thereby increasing the bias. However, this was offset by the use of different formal and informal sources to identify and locate respondents.

Having identified the sample frame, I then began a process of negotiation for access. Women who showed an interest in participating in the study were engaged in a discussion about the research questions, methods, and procedures. The co-operation of the participants was crucial to the success of the fieldwork. To encourage their co-operation a careful explanation of the nature and importance of the research was given and participants given the option to remain anonymous which was part of the process of negotiating for access. This is discussed further below.

5.3.2 Negotiating access

An important part of any successful research project is securing access to people and organisations (Burton, 2000) and there are many theoretical and practical issues to consider (Hammersley, 1995). The eventual sample of participants was a result of pragmatic considerations as well as intricacies of negotiating access. I had expected access to the hairdressers to be easy in relation to the lawyers because in my estimation, unlike the relatively 'elite' lawyers, the hairdressers would be more accessible by virtue of their non-elite status. Although not quite the "powerful elites" that Arksey and Knight (1999) refer to in their work, the lawyers, I assumed, would maintain closed access through receptionists and secretaries. In the same vein I also made the assumption that being a black woman researcher would give me automatic access to black women, which proved not to be the case.

I was surprised to discover that while some of the lawyers proved difficult to reach because I had to negotiate access with gatekeepers, once I actually got through to them it was relatively easy to get an appointment for an interview, after requests for authentication of my identity and the legitimacy of the project. Therefore, initially, how I presented myself to the gatekeepers was important – with the initial letter of introduction sent by post earlier, helping to break the ice. My legal background also eased the process to a certain extent because I could engage knowledgeably with issues in the sector in my negotiations with them. The lawyers' willingness to participate

seemed to be partly a result of their ability to identify both politically and academically with the research aims and partly a reflection of the structured nature of their operations. As such setting aside an hour to be interviewed was something they could 'fit' into the structure.

Also sponsorship of the project by the Small Business Service (SBS) of the Department of Trade and Industry (DTI) contributed to helping to gain access to the participants. According to Winkler (1987) institutional sponsorship of a research project by an organisation that identifies with the concerns of the respondents is a necessary condition for access but is not always sufficient. This must be supplemented with personal sponsorship. As Cassell (1988) advises, researchers must exploit their networks. She argues that "everyone who might possibly know someone, or know someone who might know someone, must be contacted and asked if they will give introductions, vouch for one and otherwise help one's enterprise" (p.95). Subsequently snowball and chain sampling were used to ease access to further participants. I also used my contacts in the sector, friends and colleagues whose names carried some influence, to gain access to some participants.

The hairdressers on the other hand were more wary of the research aims, finding it difficult to see how my agenda fit in with theirs. There seemed to be a suspicion of potentially opportunist academics whose work did not match reality and frankly were a waste of time. Time and time again I was asked the question "How will this research benefit me or my business?" in many forms. Cassell (1988) advises that in such cases one needs "brute persistence and blind compulsivity", which is exactly what I had to develop. I kept "pushing, and trying, and hoping, and smiling, and pushing some more" (Cassell, 1988, p94) until I eventually got through.

My ability to identify with their background was also instrumental in gaining access sometimes, but not always. On one occasion I called a hairdresser and was asked to hold. While I was holding I overheard the person who answered the phone telling the hairdresser in Twi (a Ghanaian language) that she had a call. I also heard the hairdresser speaking to someone in the salon in Twi bringing me to the realisation that she was a Ghanaian. As such when she began her refusal to participate in the research and expressed her reservations about being interviewed I immediately started to speak Twi to her and that seemed to reassure her and she agreed to be interviewed. However.

sometimes this affinity was an obstacle. I recall one Ghanaian woman who agreed to be interviewed but later changed her mind when she discovered that I also had origins in Ghana. I interpreted this as perhaps a reflection of the fact that as an “insider” (in the Ghanaian community) I would probably know someone who knows someone who knows her and could pass on confidential information. My experience highlighted the limitations of assumptions about maintenance of closed access and its purported link with the powerful elite (Arksey and Knight, 1999). The ‘powerless non-elite’ can sometimes be more difficult to access.

Since many of the hairdressing salons did not have an appointment system and therefore a relatively unstructured day I was soon to discover that a specific time scheduled for an interview was merely an approximation as the actual time was determined by how busy the hairdresser was when I got to the salon, sometimes as far apart as two hours later! For the most part I was just slotted in, in between clients. The lawyers were very strict in terms of the amount of time they were prepared to give me and it was the unusual lawyer who did not begin to fidget and look at her watch after an hour of the interview had passed. For these reasons, the interview schedule had to be designed in a way that would elicit the required information in as much detail as possible, in the shortest possible time (Czudnowski, 1987).

5.3.3 The interview schedules for the scoping and policy interviews

The idea behind the interviews with the key informants was to glean information that would help me understand the particular issues that were important in the arena of black female business ownership from both substantive and policy perspectives. While these insiders are not informants in the ethnographic sense (Fontana and James, 1994, Spradley, 1979) they are people who are active in the targeted communities such as prominent members of black women’s networks, business support advisors and policy implementers. The aim was to obtain the perception of those in decision-making roles relative to female and ethnic minority business owners with the expectation that their views would lead to insights about the subject (Tremblay, 1982). Such people (elites) “act as experts about other individuals, events, processes or institutions, and so on. Thus, by virtue of their status, they may guide the researcher, serving as an insider very well versed in the intricacies of matters within their domain” (Moyser, 1988, p.114).

The interviews proved valuable in both respects. I adopted an unstructured interview format around loose topics that can be found in Appendices Five, Six and Seven. As I had no intention of formally analysing the responses of the key informants as data, but merely to use them to inform and guide other parts of the research process I did not tape record any of the responses. The format of the interviews was either informal chats that sometimes occurred unexpectedly or questions by email. In the case of the informal chats it would have been inappropriate to ask the informants if I could record the conversations. Instead I took notes of the responses and typed them up when I got home.

5.3.4 The interview schedule for the women participants

The research design included the use of a semi-structured interview schedule (Appendix Eight) designed purposefully to elicit the required information from the participants. The research strategy focused on the gathering of mainly qualitative information and as such the design of the interview schedule embraced these aims (Wengraf, 2001). Because the interview schedule was central to the construction of the research, much time and effort was devoted to its development. I was interested in hearing the respondents' experiences and interpretations of those phenomena that I would be observing, without imposing my own. Burr (2003) argues that research should proceed on the premise that accounts of respondents are equally valid, in principle, as those of the researcher and in support of this Gergen (2001) proposes 'collaborative enquiry' where the research process is informed by the needs and aims of the participants.

The schedule was designed such that each section focused on a particular theme that had evolved either from the literature review discussed in Chapters Two, Three and Four, or from interviews with the 'insiders' referred to above. Other issues addressed in the interview schedule emerged from a review of policy documentation made available by courtesy of the Small Business Service (SBS) of the Department of Trade and Industry (DTI) as well as observations made while attending policy meetings, also made possible through the co-operation of the SBS.

The eventual product was the result of a process of trial and error. The process began with a look at the research questions, study objectives and interview questions used in prior research and these formed the basis for the initial draft interview schedule. The

questions took a life history approach and to achieve the research aims the following themes were explored; including those concerning start up, motivations, business goals, education, training and work histories, helps and barriers to start up and growth, business and financing strategies, family influences, growth and change of the businesses and employment processes. Information on the personal circumstances and background of the participants was also sought. The following is a brief summary of the themes and the justification of their inclusion in the interview schedule.

Operations

Questions under this theme enabled an exploration of the sort of activities that the firms are engaged in. This exposed the multiplicity of activities that black “hairdressing” salons have a hand in, ranging from retailing of cosmetics through shoe retail to international money transfer. It also sought to explore the phenomenon of ethnic minority businesses trapped in co-ethnic markets and unable to break out of a declining yet challenging business environment (Ram and Jones, 1998). Probes were made into the spatial and ethnic boundaries of the clients of the business. Spatial and ethnic boundaries of suppliers were explored in the section on business processes.

Business start-up reasons

The women were asked to give their reasons for starting a business as opposed to asking them for a “main reason”. This was designed to enable the women to indicate all the factors that had influenced them to start their own business without discounting or elevating the importance of any of the reasons (Hughes, 2003). This theme enabled an exploration of rational choice (Coleman, 1994) and Becker’s (1965) extension to the social context. Also, within this theme the study sought to examine how women negotiate their choices in the context of constraints and opportunities (Gerson, 1985) and also how collective interests and action based on group membership and multiple group membership such as those based on class, race and gender influence individual women in their economic choices and actions (Folbre, 1994, Bradley, 1996).

Education training and experience

Here, the intention was to engage with the literature on the differences in the social background and differing effects of the labour market on groups of seemingly similar

women (Dolinsky et al., 2001). Questions in this area focused on human capital (Becker, 1993) issues and the distinction between formal education and on the job training and, within job training, the distinction between general and specific skills and its impact on the experience of business ownership, the links between qualification and present business, and the links between human capital and access to resources for business start-up and growth. It also explored issues around the transfer of skills and talents acquired in country of origin to the new land (Light and Rosenstein, 1995). Also symbolic power (Bourdieu, 1990a) gained through the acquisition of various forms of capital including human capital, which then determines “one’s place” in society, was explored as this could have implications for the discrimination in labour market.

Setting up

The open-ended nature of the question in this section (Could you please tell me the story of the setting up of this business in as much detail as possible?) produced many interesting and informative answers. The intention here was to allow the participant to tell *her* story with as little influence as possible, in other words, how *she* experienced it.

Start-up finance

Again the symbolic power (Bourdieu, 1990) gained through the acquisition of various forms of capital including economic capital, was examined here. This can have implications for experiences of discrimination, links between economic capital and business decisions (start-up and growth) and links between economic capital and access to resources for business start-up and growth.

Start-up business support

Interactionist theories of interrelationships between 'ethnic' resources and external opportunity structures (Waldinger et al., 1990, Razin and Light, 1998) and the concept of symbolic power (Bourdieu, 1990) gained through the acquisition of various forms of capital including social capital were evaluated here. Links between social capital and access to resources can have implications for business start-up and growth. Also on the basis of information given by a key informant, this theme examined the differences between ethnic minority businesses in what they consider to be a 'resource' in start-up and growth of their firms.

Business processes

Having ascertained information on start-up experiences, attention in this section was then turned to an in-depth examination of the participants' business processes. The value of business networks (Reynolds, 1991) and strong and weak ties (Granovetter, 1973) were considered here. The notion of social capital (Bourdieu, 1986, Coleman, 1988) was explored through the questions in this section. Questions here also centred around the phenomenon of ethnic minorities using their social networks in maintaining their competitive advantage as well as combating racism in the wider society.

Employment processes

This section highlighted staffing issues within the business, ascertaining how many employees worked there, how many were full time, part time and/or unpaid or family workers. It also shed light on the propensity of the businesses to recruit co-ethnic employees. The participants were also asked how they managed employment issues, such as recruitment, training and development within the businesses and responses gave an indication of how sectoral constraints impact employment issues in small businesses. I also examined ethnic minority businesses' taken-for-granted access to cheap hard-working loyal and unskilled labour through ties of kinship (Ram and Jones, 1998) in this section.

Goals identity and success

This section sought to explore the concept of 'habitus' – one's perception one's self, place, identity and disposition (Bourdieu, 1990a). Questions in this section related to issues of identity, perceptions of success and values surrounding the self.

Personal circumstances

Questions about the personal circumstances of the women centred on the domestic arena, its influence on participants' businesses, and vice versa, thereby engaging with Layder's (1993) "situated activity" layer of social interaction.

Background information

Issues of social embeddedness and generational change (Phizacklea and Ram, 1995, Deakins, 1999) were examined here. Members of ethnic minority groups that have been born and educated in the UK might be expected to have different attitudes and experiences to first generation immigrants, with potential implications for their involvement in small business and their experiences as business owners. I deliberately left questions about background information and personal circumstances to the end of the interview because I felt that the personal and sensitive nature of demographic data required that questions on it were best left until a rapport had been created between the interviewee and me.

Open questions

Open questions were built into the interview schedule in order to make space for emerging themes. For example, at the end of the interview I always asked participants whether there was anything else that they would have liked to tell me which I had not asked them about.

The next phase involved the piloting of the interview schedule on my own hairdresser and a female lawyer friend who gave me insights into how well the questions would be understood, what words may be difficult or unclear, and what areas might touch off sensitive issues. Next, the first four interviews were used as a pilot study to test the interview schedule. Adjustments were then made to the schedule as appropriate.

5.4 Research Methods

This section outlines the research methods that were employed in the field work consisting mainly of semi-structured interviews and observations but also including the use of large-scale data sets and a policy documentation review.

5.4.1 Reflexive interviewing

Altogether I carried out 50 in-depth semi-structured interviews with 35 hairdressers and 15 lawyers. As the interviews involved exactly the same open-ended and semi-structured questions, it can be argued that despite the numerical differences between the

balances of data-sets obtained from the two groups of women, the data produced was comparable in terms of quality. In this section I recount how I carried out the interviews with the women. Semi-structured interviews were chosen because they allow the interviewer to remain free to word questions spontaneously and to establish a conversation style contributory to the nature of the study while still maintaining focus on the topics under discussion (Arksey and Knight, 1999).

There is currently a growing literature within the social sciences that deals with issues in social research relating to ethical issues, value-laden research and problems that arise when conducting research that crosses social boundaries such as ethnicity, race, gender and class (Feilding, 1994). Feminist researchers, for example, have criticised the traditional criteria for interviewing in which the interview is a one-way process and which portrays the interviewer as an expert (Oakley, 1981). Particularly for the women I interviewed, I was conscious of the fact that although my intention was to build up a detailed understanding of their experiences in business, what I wanted from them and what they were prepared to give me may have been different. For example, there may have been discrepancies between what these women actually did in setting up and growing their businesses and what they think they did. With particular regard to questions that related to the behaviour of others, such as staff and family members, their accounts were likely to consist of facts, opinions, and implicit and explicit value judgements. Also what they were prepared to admit to me, in some ways 'an outsider', may have been different to what actually occurred.

Song and Parker (1995) have argued that "dichotomised rubrics such as "black/white" or "insider/outsider" are inadequate to capture the complex and multifaceted experiences of some researchers, ... who find themselves neither total "insiders" or "outsiders" in relation to the individuals they interview" (p.243). My position as a black female researcher, small business owner and lawyer impacted the interview process and indeed the entire research process in complex ways. The one thing I had in common with all the women was ethnicity and that being a visual commonality was essential in building trust and rapport with the women. Beyond that single shared characteristic several barriers had to be managed. For example, I was very conscious of my position as an academic, particularly vis-à-vis the hairdressers and I made a conscious effort not to make reference to my position as an academic in conversation. Having said that Finch's (1984) position as an academic researcher greatly facilitated the rapport

between her and her participants as the association with a university seemed to give her credibility in the sight of her participants. Bhopal (2000), a South Asian woman doing research among South Asian women, alludes further to these types of problems in the field and argues that as researchers it is important that we proceed from our own state of being and consciousness which facilitates a recognition of the things that bind us to our respondents and that which distances us from them. As such it was important that I prepared for and conducted myself during the interviews in a way that would positively exploit both differences and similarities so as to facilitate the honest exchange of information.

Most of the interviews with the lawyers were conducted in the participants' office premises although a couple were held in interviewees' homes. Although I had successfully negotiated for physical access over the phone I also needed social access in order to make the interviewing process an enjoyable one for both myself and the participants (Cassell, 1988). Moyser (1988) advises one to learn as much from the access negotiation process in preparation for the interviews, particularly when interviewing elites such as the lawyers. The lawyers' fixation with authenticity and legitimacy during the access negotiations led to me to ensuring that I had all the paper work I would possibly require with me when I went for interviews. I was armed with the initial letter of introduction, email correspondence between my self and the participant, identity documentation and telephone numbers of my supervisors, just in case they wanted to call to confirm any of the information I gave them. I also ensured that I was dressed appropriately in order to blend in with the environment.

For the hairdressers, gaining social access entailed identification with the social setting and sometimes involving myself in the activities of the salon and maintaining a casual informal approach. Cassell (1988) says that a researcher rarely has anything to offer the participant and it is appropriate to offer help whenever any sort of assistance is required. In order to be socially accepted in the setting so that I could both interview and observe successfully I would sometimes have to engage in minor but helpful activities on behalf of the salon owner: activities such as opening the door for a pushchair user trying to come in through the door, helping to untangle a hairdryer cord and playing with a client's child while waiting to interview the hairdresser.

The interviews were designed such that there were both closed and open-ended questions. However, open-ended questions dominated the schedule. To start with the interview began with an introduction of the interviewer (myself) and my background. In fact a feminist approach encourages self-revelation, which fosters a non-hierarchical relationship between the respondent and the interviewer. It was therefore important that I allow myself as a researcher to become known to these women. Like Finch (1984) I was faced with the ethical dilemma of whether I should let the Ghanaian women, for example, know that I had origins in Ghana. I decided to follow Oakely's (1981) advice to reduce the hierarchical nature of the researcher/researched relationship and depending on the respondent, revealed information that would foster a warmth between myself and the respondent – mainly information about myself that they could identify with. I followed this with an explanation about the research study and in-depth interview. I also reiterated discussions on the phone about tape recording the interview and then gave reassurances of confidentiality and anonymity. Glaser (1998) discourages recording or taking notes during an interview or other data collection sessions; the rationale being that more understanding will be gained from the extra interviews one could do in the time it takes to listen to and transcribe a digital recording. Recording is essential because a full account of the interview is a requirement for narrative style research which focuses on analysing the interplay between the interviewer and the interviewee (Miller, 2000) and it provides a backup for note taking. For the purposes of a doctoral thesis key word notes were also taken during the interviews. None of the women I interviewed refused to be recorded. The interviews were recorded and transcribed and the notes checked against the transcriptions.

The first few questions in the interview encouraged the women to just discuss the activities of the business - neutral ground. It helped the women relax and talk about something they were comfortable with – something they did everyday, which did not touch on personal issues. As the interview progressed I encouraged the women to discuss what they deemed to be important dimensions of the issues in question and in the course of each interview, new questions invariably emerged, requesting either elaboration or further exploration of events, feelings, or perspectives. A conversational style (Burgess, 1984) allowed presentation of new questions while maintaining the flow of the interview, thereby setting up a “relationship of active and methodical listening” (Bourdieu, 1999b, p.609).

As the interview progressed I sometimes had to modify my language to make the women more comfortable with me. All the women, particularly those who were interviewed in their homes seemed happy to talk to me once the initial barriers were broken. Offers of wine (home interviewing) and tea or coffee (and sometimes lunch!) were made regularly indicating a readiness to relate to me at a level of one black woman to another. They shared with me intimate details about their lives, which they would undoubtedly not have revealed with either a male respondent or a white female researcher. I found that identification with the respondents sometimes led to them treating me as an understanding 'friend' to whom they could share their life stories. Some of the women made remarks such as "You know how it is back home" and "You know how it is - as an African women you have to..." They seemed to feel that there was a shared understanding between them and me particularly when it came to issues on ethnicity, racism and migration and their association with the lack of opportunities in the labour market.

The nature of the relationship that is developed during a non-hierarchical interview can lead to the interviewee letting down his/her guard and becoming vulnerable in the process (Oakley, 1981). Indeed the kind of information they gave was sometimes so intimate that I was left with ethical dilemmas at professional and political levels – two very different but related issues. Firstly these women were sharing things about their lives that were very personal and which I could easily exploit as a researcher in terms of the manner in which the data was used. Some of this information was about marriages, children and sometimes themselves, which left them very vulnerable to exploitation (Finch, 1984). Even though these women had given "informed consent" and could be presumed to know what they were getting themselves into, rules and ethical procedures do not always protect the defenceless (Finch, 1991) and these women could not possibly anticipate all the possible uses of the data, which leads me onto the next dilemma.

The second dilemma was of a political nature. As a black woman I was learning things about black women and the black community, which were not always positive. The question for me at a political level was whether I would be 'letting the side down' if I made this information public. For example many of the hairdressers and indeed some of the lawyers expressed dissatisfaction with the lack of professionalism among black employees, which had frequently led them to abandon altruistic intentions to create employment in the black community. This information could be used to argue that all

black people are unreliable as employees and as a member of the black community I would be reluctant for my work to be used to support such a conclusion. This is by no means a problem that is peculiar to this research. Martin Blumer (2001) suggests that sociologists who study particular disadvantaged or minority groups in society are often sensitive to the consequences of making public issues that would otherwise have remained private. Finch (1991), who faced the same issues in her study of playgroup workers and wives of clergymen argues that in cases like this collective interests as opposed to individual interests are at stake. She goes on to say that individual interests can always be protected with guarantees of confidentiality and anonymity but collective interests cannot because once the information is out in the public domain it can be interpreted and used in ways that does not reflect the original data and that may sometimes be detrimental to the collective interest.

I had to resolve these dilemmas in a way that would allow me, as a researcher, to unveil the issues that were developing while at the same time, in keeping with the feminist philosophy, allow the readers to understand the contextual nature of the stories that the women's narratives were unfolding. This was particularly true in the light of the research design that sought to look beyond the unit of research in order to understand the embeddedness of the narratives in social structures. In order to do this I had to look further than the women's stories – at the structures in place that perpetuate these problems, for example, the lack of appropriate training and development for employees in small businesses because of inadequate funding and its effect on professionalism, career progression and attitudes. I was then able to make a distinction between black employees' position within structures they find themselves and the coping mechanisms they employ within the confines of their experiences. This required a more detailed and rigorous reading of the primary data in the light of the literature reviews, what Bourdieu (1999b) calls to “read in the words of respondents the structure of the objective relations, past and present, between their trajectory and the structure of the institutions they interact with” (p.618).

5.4.2 *Reflexive observations*

The purpose of this section is to explain how observation was used as a research tool to gather data that could not and would not necessarily be gained from the interview process. When I first designed the research, I did not include observation as a method as

I was of the view that the participants would not be amenable to a complete stranger sitting in their small offices taking down notes on activities and conversations on the premises. However, when the interview programme began I realised that there were several occasions when I had to sit and wait to interview the participant as has been indicated in the section on access; this was more so for the hairdressers than the lawyers.

While I was waiting I began to notice the workings of the enterprise and the interactions that were occurring at various levels - as the owner related to her employees, suppliers and clients; employees related to each other and clients, clients related among themselves and so on. I also noticed that the environments differed in several ways – shape, size, décor, level of formality, level of activity, language used, relationships, conversations and intimacy, particularly in terms of how I experienced and encountered social openings and barriers, in other words how close I was allowed to get. Therefore observations did not start out as a deliberate strategy but evolved after the first few interviews. I would normally get to the woman's business premises and if I was asked to wait I would then ask the owner if I could write down some notes about what I observed while I was waiting. None of the women declined the request.

As a result I engaged in observation at a level at which I was neither a complete participant, as I was a guest on the premises, nor was I a complete observer as my observatory role was concealed to others, such as clients who came in after I had arrived and to whom my position was not explained. I suspect that they assumed I was just another client waiting to have my hair done. This obviously raised some ethical issues. To a certain extent this was a violation of the principle of informed consent and an invasion of privacy as some of the participants had no opportunity to choose whether to participate or not to participate (Blumer, 2001). Collins (1984) argues that frequently fieldworkers have to make choices in observational practices that compromise the purity of their positions at each end of the continuum. Most overt observations contain some form of covertness because it is impossible for participants to know when the researcher is collecting data and when they are not and in reality, as Adler (1985) contends, most observational research includes both covert and overt roles.

Observations involved sitting in the salons or offices, taking down notes and participating in conversation when asked a question. Informal discussions with the

owner and employees were also a feature. The informal discussions with the owner and conversations with others were valuable in the sense that it gave me social access and helped to build trust between the participants and myself. It also helped them to relax because I was then not viewed as an outsider listening in on conversations and taking down notes. Thirdly it was a way of gleaning information that would not necessarily come up in the interview process (Arksey and Knight, 1999). My notes took the form of scribbled down words or phrases, or less frequently quotes from conversations that raised questions in my mind, which I then expanded in the research diary at the end of the day.

5.4.3 Use of large-scale quantitative data sets

Information from large-scale data sets such as government surveys and census information can be used to monitor the impact of policy changes and changing trends when the focus of the research is a proportionately small group, such as a specific ethnic minority group (Arber, 2001). Over the past two decades there has been an increased emphasis on combining quantitative and qualitative approaches to research and in so doing capitalise on the strength of the two approaches. What I sought to do in this particular study was to use quantitative data from the UK census, Labour Force Surveys and other national labour market to support and understand the context in which black women's business ownership occurs.

5.4.4 Policy documentation review

Labour market reports and policy documentation from government departments, such as the Department for Trade and Industry (DTI), Small Business Service (SBS), the Law Society and the hairdressing industry were also reviewed, again to provide a background for the research that the literature review on its own could not accomplish. The findings, which situate the study within a specific policy context, are found in Chapter Six.

5.5 Computer assisted qualitative data analysis (CAQDAS)

One of the challenges of using a qualitative approach is the volume of information that it generates. The analysis of qualitative data is a time consuming process and most

qualitative researchers would agree that there is no obvious point at which to begin analysing the data. Computers have made the analysis of qualitative data less of drudgery and have minimised the potential for error that is more likely in manual analysis and although they do not do the analysis they help with aspects of it (Stroh, 2000a). Stroh (2000a) outlines the main advantage of using CAQDAS. He argues that they are powerful means of storing and managing data and therefore one can focus on data analysis rather than managing the data, which can be a problem in the manual system. Nevertheless, any researcher seeking to use CAQDAS must understand the mechanics of analysing qualitative data in order to use CAQDAS effectively (Di Gregario, 2004).

For me manual data analysis began around the same time as the interviews. There was a sense in which I began to informally analyse the data as I was collecting it. Very early on in the project I learnt to carry a note pad at all times to jot down thoughts and ideas - this was particularly useful since I reflected on the data even when I was not actually formally working with it. The analysis was therefore an ongoing process through out the duration of the project (Hammersley, 1995).

The process of qualitative analysis involves the development of data categories, allocating units of original data to appropriate categories, recognising relationships within and between categories of data, and developing themes to produce well-grounded conclusions (Saunders et al., 2003). I commenced the formal analysis of the data by first reviewing policy documentation in an attempt to build a picture of government policy relating to black women's enterprise, which is employed in setting the context in Chapter Six. An examination of labour market data was also conducted to understand and support contextual issues related to quantities. In line with research design depicted in Figure 5.1, however, I accorded emphasis to the interviews with the participants and therefore most of my time and effort were spent analysing the data collected from those sources. The observations, labour market data and documentary reviews were used more to provide a context within which the participants' stories are situated. A largely inductive analytical strategy was employed in this study to explore the data to determine which issues emerged under the themes of the interview schedule.

John Cresswell (1994) suggests five stages that can be employed in qualitative data analysis and this acts as a helpful guide for novice researchers to make the task more

manageable. Cresswell (ibid.) suggests the following stages: organising the data, creating categories and recognising common themes and patterns, testing initial and developing hypotheses, searching for alternative explanations and finally, writing the report. Data collected in this study was coded and analysed using qualitative research software, NVivo, for emergent categories and the categories were examined to understand women's experiences and how these are linked to gender, race and class. NVivo is a software application that facilitates computer analysis of qualitative data. Its primary feature is that it integrates coding with and enables linking, shaping and modelling of data categories.

In terms of organisation, Cresswell (1994) suggests that a reading and re-reading of the interview data familiarises the researcher with the data as people, and events are sifted and revisited within the researchers mind, common themes emerging in the process. However there is a general acknowledgment that although qualitative researchers approach data analysis from a generally grounded theory perspective, most observations and interpretations are theory laden (Layder, 1998) and actually beginning data analysis from a blank slate is difficult. In Layder's adaptive theory he argues that the coding process can begin with pre-existing concepts and ideas drawn from the literature, which are used as "orienting devices" to kick start the theory building process (Layder, 1998). In my case the interview schedule was already organised according to themes relating to some of the issues in literature concerning female and ethnic minority business ownership as well as themes suggested by key informants.

The first stage in organising the data in NVivo was to open code the data in sections. With open coding I organised the data in NVivo by first importing the appropriately formatted transcripts into the NVivo program. I then used a management tool in Nvivo that allows one to group the documents into 'sets' – for example, the lawyers and the hairdressers. This is a particular useful tool when one wants to filter data and ask questions that apply to a particular group of documents. Within each set I coded the themes by highlighting segments of the text and selecting the predefined code (with the same names as the themes in the interview schedule) to apply to that segment. Secondly, I was also open to new issues and therefore some codes were developed and grounded in the data. Examples of themes that emerged from the data were the notions of *embeddedness* and *migrant status* and their link with the women's business ownership

behaviour. Placing the two groups into sets in NVivo made it possible to explore links between and within groups and particular themes during the second stage of analysis.

I then read and re-read the data with a bid to identify salient themes and recurrent patterns within the initial coded categories. This was a challenging but interesting aspect of making sense of the data. In particular I was interested in relationships between categories and subcategories within and between themes. It was during this stage of analysis that NVivo was most helpful. NVivo enabled the creation of searches, scoping the searches as narrow or as wide as I wanted, while asking questions about any combinations of words in the text, coding or attributes. The results of such searches were saved in context and were then built on in further inquiry. After establishing the emerging themes informed both by my literature review and the data generated by the participants, I expanded my literature review in order to restructure the initial literature review to incorporate the issues that were being raised by the participants, as well as those which the preliminary literature review had indicated as important, and confirmed by the participants.

For example, a theme that emerged from this second stage of analysis was the notion of “invisible men” (men in the lives of the women who stayed in the background but provided invaluable assistance - tangible and intangible - to the success of the business venture). With the literature on the fragmentation of the African and Caribbean family structure, and the lack of father-headed households, I had not expected such a finding but this theme cut across many of the initial themes such as operations, business set-up reasons, education training and experience, start-up finance and business support. Another emergent theme that has been used in other research on women, but not within the entrepreneurship literature, was the concept of the black hairdressing sector as “safe space” for black women at various levels.

The third stage involved a process of evaluating and testing the initial and developing ideas and testing them using the data. Cresswell (1994) encourages the researcher to think of possible alternate explanations for the data and the linkages between them. At this stage, using NVivo’s ‘show’ tool, I scanned the codes and the data, picking cases to illustrate the major themes and thereby selecting quotes from those cases. In re-reading the data at this stage of the analysis I was also able to identify complexities within categories including subtle differences, which resulted in splitting a category or merging

it with others (Lewins, 2001). It was through this that I ‘discovered’ that although a majority of the hairdressers had used personal savings to start their businesses, the way in which the finance was raised had a relationship to the length of time they had been in the UK. A tool in NVivo that enabled this was the analytic memo tool with which I was able to write notes to myself about the coding process – providing an audit trail. Using CAQDAS is not a substitute for thinking hard about the meaning of data (Seale, 2005) and using memos, I wrote down as much as I could regarding my thoughts about the data. NVivo’s memo tool allows one to insert the memo at the point in the data where the thought or idea is triggered. This was very useful in linking memos, ideas and data together.

Finally, deviant cases were picked up with the search tool in NVivo. NVivo also allowed me to assign attributes to the various participants. The attributes were the demographic information (age, date of about the participants as well as information about whether they sought business advice or not, used bank finance or personal savings to start their business, basically information that could be put in tabular form. NVivo enables easy retrieval of such information and to discover relationships between document attributes and other aspects of the data.

5.6 Conclusion

This chapter has discussed the research methodology that provided a framework for the study and has outlined the research design and various methods that were employed in achieving the aims and objectives of the project. This research was undertaken to understand women’s experiences of entrepreneurship. A qualitative approach to research permits a focus on the meanings that research subjects attach to social phenomena, in an attempt to understand what is happening and why it is happening. Its drawbacks, time consuming data collection, the difficulty in analysing the data, and the possibility that clear patterns may not emerge, are outweighed by its ability to facilitate an understanding of social processes involved in the research and its very nature determines the data collection and other processes involved. In this case the qualitative research paradigm coupled with a reflexive approach to the data collection process generated rich data the analysis of which was facilitated by CAQDAS.

In the main, quantitative methodologies have been employed by researchers in the very gendered arena of small business and entrepreneurship research to provide results that are informative but do not engage with the lived encounters of women business owners. Indeed Brush (1990) has lamented the gendered nature of entrepreneurship research recounting how norms and standards of such research is masculine based and male dominated. Qualitative methodology has the ability to go beyond statistical measurements in a bid to understand the stories and lived experiences of black women business owners in their quest to carve out a space within small business for themselves. I believe my choice of methodology reflects my epistemological stance and it enabled me to enjoy the project while achieving the purpose for which the project was begun. The next chapter examines the state policy context and introduces the reader to the African Caribbean hairdressing, and legal sectors before presenting the findings of the interviews with the women.

Chapter Six

State and Sectoral Policy Considerations

6.1 Introduction

The purpose of this chapter is to introduce the reader to the policy context at the macro and institutional levels, drawing on documentary analysis and interviews with policy makers and other key informants. The chapter reviews the UK government's small business ownership policy that impacts black women's businesses. In the main the chapter draws on policy on female entrepreneurship and BME business ownership. The chapter begins with a discussion of the rationale for state intervention, with particular emphasis on the position of minority entrepreneurs. It then proceeds with an analysis of the historical development of policy on small business locating black women's small business ownership in that context. The chapter then reviews in detail, the main policy framework for female entrepreneurship in terms of its four main action priorities in order to determine whether the priorities are representative of all women, particularly the interests and needs of black women.

The chapter then introduces the reader to the two case study sectors – hairdressing and law – in order to, in line with the social setting level of Layder's (1993) research map (Chapter Five), provide an institutional context for the study. It outlines the characteristics of the two sectors, giving an overview of routes to entry and career pathways into both 'professions' and highlights the gendered and ethnicised patterns of work within the sectors that have an influence on black women's motivations to self-employment and their ability to acquire capital for their businesses. This multi-level approach reflects the way that different policy frameworks and local situatedness mediate the business start-up trajectory in different ways.

6.2 UK state policy on black women's enterprise

There is evidence to suggest that in countries where the state recognises the needs of minority groups in self-employment and leads in official policy regarding same, minority self-employed have more business support (Phizacklea and Ram, 1995). In the UK there has been sustained political support for encouraging entrepreneurship amongst

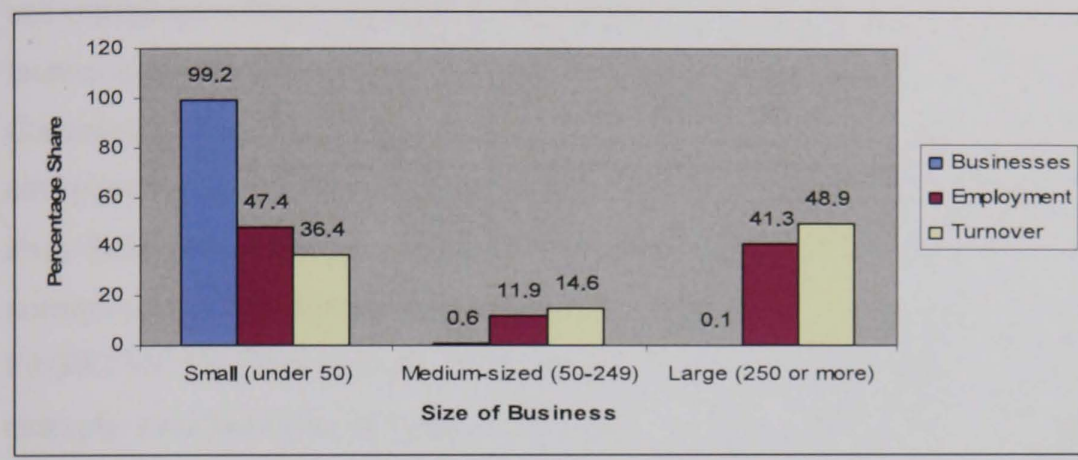
under represented and disadvantaged groups, including women and BMEs. with the view that business ownership is a means of tackling the inequality faced by such groups. Presently, in the United Kingdom, the SBS has been given the mandate since 1999 to be “the voice of small firms in government, to help small firms deal with the regulatory burdens and develop a world class business support infrastructure” (Vyakarnam and Gatt, 2000). The UK government’s commitment, in principle, to support Small and Medium Enterprises (SMEs) and the entrepreneurial culture in the United Kingdom is encompassed in seven core themes. Among others the themes include encouraging more enterprise in disadvantaged communities and under-represented groups such as women business owners and some BME groups (DTI, 2002b).

Neo-classical economists argue that the only place policy intervention has in the market place is in the case where there is market failure. Given the importance placed on the perceived potential contribution of small firms to economic growth and employment (DTI, 2002a) governments deem it important to intervene when these firms face inequalities in the market. Policy makers justify their intervention on the fact that small businesses are important to economic growth and employment because the entrepreneurial nature of small firms give them the required flexibility in times of global change and upheaval when adaptability is essential (Deakins, 1999); something that larger firms find more difficult to do by virtue of their size.

In spite of the enthusiasm about small businesses job creation potential some academics have questioned the ability of the sector as a whole to create jobs (Hallberg, 1999, Johnson and Storey, 1993) primarily because research has not proved a concrete link. Johnson and Storey’s (1993) argument rests on the fact that most of the jobs created in the small business sector are created by a minority of really innovative firms and not the sector as a whole. In many small firms in well-established market niches such as law and black hairdressing, owner-managers merely carry on an existing business without any particular leanings towards innovation and change and therefore job creation (Stanworth and Stanworth, 1995). In addition, many of the micro firms in sectors where black women’s businesses predominantly occur have no employees (Whitehead et al., 2006) and business processes in law firms and hairdressing salons are by nature labour intensive (and it is this fact that creates jobs within the such sectors and not simply their size (Hallberg, 1999).

Nevertheless, in many industrial nations, one could argue that the sheer numbers of small firms in the economy provides justification for the attention that policy makers give to the sector. Figure 6.1 shows that in the United Kingdom, for example, micro and small firms (0 – 50 employees) make up about 99 percent of the firms in the economy and account for approximately 43 percent of private sector jobs in the UK (DTI, 2005).

Figure 6.1 Share of private sector businesses, employment and turnover by size of business, UK



Source: DTI (2005)

6.3 The development of policy on black female entrepreneurship

Although there is no direct policy focus on black women's enterprise, the policy approach has assumed that black women will be covered by policy on female businesses generally and BME businesses. Historically the policy approach towards female and BME enterprise has mirrored the inconsistencies in the approach to small business enterprises generally (DTI, 2002a). Policy in the 1960s and 1970s converged on large firms (Scase, 2000) making women and BMEs, who generally own small and medium enterprises, invisible. This perspective was fostered by a belief that economic growth and national competitive advantage could only be achieved by the economics of large-scale production – a policy direction that contributed to a plethora of mergers and acquisitions. At the time large manufacturing firms, mainly owned by men, dominated the British economy. The roles of small businesses seemed to be of little significance

In the 1980s the then conservative government highlighted the potential of an enterprise culture driven mainly by a social and employment-related agenda, regarding new firms and small businesses as key to dealing with unemployment (Birch, 1979). Under these

circumstances, although women and BMEs were targeted there was no direct focus on them or on black women particularly. The 1990s was then centred on high-growth start-ups, the definition of which varied across the country (with a tendency to link high-growth and high-technology and therefore based on aspirations of owner) in which black women were excluded.

The end of the 1990s and beginning of the 21st century has seen a focus on productivity, and entrepreneurship is regarded by the government as being one of the key ways of increasing national income through higher productivity (Reynolds et al., 2002). Consequently there has been a marked shift from a tactical approach to minority entrepreneurship to a more strategic approach concurrently as there has been a shift away from a view of small businesses generally as a short-term solution for unemployment to seeing them as a significant contributor to economic well being. PROWESS⁵ has hailed the present government stance as one where women, for example, have been placed firmly at the centre of the productivity debate with an acknowledgement of the contribution that female business owners make to the overall long-term vigour of the UK economy.

Business support delivery for black women's businesses has also reflected that of small businesses generally – a fragmented uncoordinated approach. There are currently over 3000 business support schemes in the UK provided by an array of providers at the national, regional and local and community levels (SBS, 2005). Yet, in 2002 the Federation of Small Businesses (FSB) (FSB, 2002) reported that only ten per cent of the respondents in their survey was satisfied with the service provided by business support services. Wilson (2002) identified one of the reasons for this in a survey in which almost 50 per cent of directors felt that business support was fragmented. This problem was exacerbated by competition, rather than co-operation among support providers (Bank of England, 2003). One of the criticisms that have been directed at the Business Link network, a partner organisation of the SBS, has been its reluctance to direct clients to other bodies that may be better able to serve them. Ram's (1998) study of ethnic minority business support also revealed some of the difficulties experienced by BME owners with regard to appropriate and adequate business support. He found that delivery of services was likely to be reactive and due to a lack of data and stereotyping.

⁵ PROMOTING WOMEN'S ENTERPRISE SUPPORT - The UK association of organisations and individuals who support women to start and grow businesses (www.prowess.org.uk)

inappropriate. Further, support agencies were more concerned about meeting the targets of their fund holders rather than addressing their clients' complex needs. More recently, Ram and Smallbone (2001; 2003) found that support for BME business was still less than adequate.

Secondly, there was also a lack of communication between governmental agencies which resulted in the establishment of schemes that without the benefit of learning from other initiatives. As such many business support providers and consumers were unaware of what support was available (Wilson, 2002). The Bank of England has recognised an urgent need for a single, simple portal enabling business support providers and their clients to access information on available support, ranging from specialist advice to grants (Bank of England, 2003). Thirdly the choice between providing a standard package of business support and a more diversified approach that allows local agencies to identify and deliver tailored schemes to meet local needs as well as reflecting the diversity of the client population can be a difficult one (Atherton and Lyon, 2001) which may partly account for the proliferation of support agencies. As we have seen in Chapter Three, black women's business needs may be significantly different to that of the majority population.

The question arises as to what the focus of policy should be – employment, equity or economic growth? This question is an important one to answer especially as we begin to discuss policy interventions directed towards black female businesses. If the objectives of policy makers focus solely on a short-term functionalist view of minority enterprise, that is, its contribution to immediate developmental or economic objectives, there arises a tendency to target policy and support initiatives on businesses that create employment, grow and/or innovate without consideration of long term social factors. However, many black women's businesses are lifestyle enterprises and sole proprietorships (Cook et al., 2003, Ekwulugo, 2006) and do not fit the "growth" businesses category or description (Blankson and Omar, 2002). Secondly, a focus on black women's businesses' contribution to economic growth alone also then determines the design of support mechanisms that are targeted towards the sector. The implication for such businesses (that only provide employment for the owner) is that they might be excluded from the support loop.

The discussion will now focus on the national policy framework on female enterprise, deconstructing its main provisions and examining its adequacy for the purposes of black women's businesses, particularly in the light of the policy context of BME businesses.

6.4 The Strategic Framework for Women's Enterprise

In recognition of the different experiences and consequently the different needs of women as well as the fragmented approach to women's business support, the Strategic Framework for Women's Enterprise (SFWE) was launched in May 2003 to "provide a collaborative and long term approach to the development of women's enterprise in the UK" (DTI, 2003b). It was designed to act as an umbrella document from which all initiatives will acquire their momentum. Its aims are to emphasise the long-term cultural and social changes required to improve women's business ownership in the UK, provide a cross-government policy and research context and highlight the need to provide improved mainstream services alongside targeted provision. Other aims are to encourage an inclusive partnership approach at local, regional and national levels, provide practical advice and guidelines for business support agencies.

Although the framework is being hailed by its contributors and proponents (e.g. PROWESS) as a breakthrough in women's enterprise support, by its own admission the SFWE claims not to be "intended to prescribe how provision for women's enterprise will develop over the next few years" but it is merely "intended to reflect the Government's desire for women's enterprise to be taken seriously" (p.12). Wilson et al (2004) have conducted a critical examination of the provisions of the SFWE highlighting the possibilities and limitations of the framework in terms of the implications of the paradigmatic influences on its design and development, and therefore its effectiveness. The analysis in this thesis is concerned with the adequacy of the provisions in relation to black women's needs.

Although there are conflicting research results regarding the experiences of female business ownership there is well supported evidence discussed in Chapter Three that women have differing experiences in business ownership from men. However, one of the problems faced by policy makers and researchers with regard to black female entrepreneurship is the lack of disaggregated data on female businesses. The main sources of information on self-employment and business activity are the Labour Force

Survey, VAT registration data, the population census and information from lenders about business bank accounts. One of the measures of the SBS business plan (DTI, 2003a) will be success in reducing the gap between VAT registrations in the 20 per cent most deprived wards and 20 per cent least deprived wards by one percentage point although many small businesses are below the Value Added Tax registration threshold of a turnover of £55,000 (HM Customs and Excise, 2002). Such a measure, by definition, excludes many of the very enterprises that the SBS is trying to reach under that strategic theme. The low turnover of the majority of black women's businesses, for instance, excludes them from VAT registration.

Deakins et al (2003) argue that

The launch of the Strategic Framework for Women's Enterprise in May this year [2003], has taken place without the benefit of knowledge or investigation into the importance of issues and barriers that women face in starting, developing and growing their businesses. Rather, assumptions have been made about their importance (p.3).

In support of this argument, they raise the issue of a lack of statistics on female entrepreneurs and argue that the SFWE claims that fewer women start and own companies than men and that this claim is tenuous because the scarcity of data on female entrepreneurship hides the contribution that women involved in partnerships and family businesses make. However, it would seem that the launch of SFWE may encourage the emergence of some of the hidden statistics to the fore in order to cater to the needs of these 'hidden' women (Dhaliwal, 1997) and draw attention to the often different and sometimes difficult circumstances of female entrepreneurs, especially BME women. These concerns need to be highlighted and researched further in order to take them out of the footnotes and incorporate them into the substantive agenda of female enterprise development.

The Framework highlights four main action points that it considers will aid in supporting female enterprise and realising the overall objective of increasing the number of women who start and grow businesses in the UK to either meet or exceed the USA equivalent. One of the reasons why growth in female entrepreneurship in the United States has escalated is the existence of the National Association of Women Business Owners, a national body that supports and lobbies on behalf of female

entrepreneurs as well as monitoring, measuring and evaluating the effectiveness of women's enterprise support in the United States (Carter et al., 2001).

The four main issues raised, business support provision, access to finance, the transition from benefits to self-employment and childcare and caring responsibilities, reflect some of the issues that women business owners encounter in their bid to start and grow businesses in the UK and cut across the key delivery themes identified by the SBS (DTI, 2003a). These are by no means an exhaustive list of issues faced by women entrepreneurs but constitute the policy priorities envisioned by the SFWE. However, the SFWE's acknowledgement of the diversity of female entrepreneurs and particularly BME women and their experiences appears not consistently reflected in the action priorities recommended by the SFWE.

6.4.1 Business support provision

It is the aim of the SFWE to "ensure that business support provision is effective, appropriate and accessible for anyone who wants to either start or grow a business" (DTI, 2003b, p.34). This means that business support provision must be designed to provide for all men and all women. However, their heterogeneity demands supply side products that are flexible and that can be tailored to meet the needs of each individual's requirements, thereby reflecting the needs of the clientele within the wider policy framework (Atherton and Lyon, 2001). Effective policy and support initiatives require greater communication between policy proponents and the target population. The SFWE highlights the need to improve access by women from BME communities to Government-sponsored business advice services.

As a result of the fact that women and ethnic minorities have been shown to have specific needs as business owners, in Britain there has always been a call for the need to train those who advise and finance these groups (PROWESS, 2004). However, business support advice agencies seem to have failed to take on board women's perspectives in starting up and running businesses and so the service they have provided has historically failed to meet the needs of women (Ibid.). In fact, self-employed women studied by Carter and Cannon (1992) claimed that the most unhelpful advice had come from banks, solicitors, accountants and local authorities – the main providers of business advice.

Research has consistently shown that BME business owners are less likely to use formal business support providers (Ram, 1997b, 1998, Ram and Smallbone, 2001, Linehan and Sosna, 2005). According to the British Bankers Association (BBA) Report of 2002 only 7 per cent of EMBs surveyed in 2000 reported using public or quasi-public agencies as sources of advice at start-up, compared with 11 per cent of white-owned firms (Ram et al., 2002). But the report indicated that if all formal and informal sources (such as family and friends) are included both figures rise to 29 per cent. Further, though BME businesses avoid using state business support institutions, they place heavy emphasis on taking advice from accountants, solicitors and bank managers (Ram and Carter, 2003).

However, as already indicated in Chapter Three black businesses are more aware of public business support provision (Ram and Deakins, 1995) and more likely to use formal business support channels than either the white or South Asian groups (Jones et al., 1992) but they combine this with advice sources from within their own community (Linehan and Sosna, 2005). Linehan and Sosna (2005) suggest that this may be an indication that they require greater help with obtaining start up finance, a greater need for initial support in the absence of established networks, and, for some, a greater need for help with business planning and set up processes. These possible differences in the business support needs of black women are not addressed by the SFWE.

Another issue that has not been picked up by the SFWE is the evidence of a difference between ethnic minority professional and non-professional businesses, i.e. solicitors and consultants, as opposed to retail or catering businesses (Linehan and Sosna, 2005). Ram and Smallbone (2001) comment that social class is possibly a greater factor than race in the use or non-use of BME, as opposed to wider, social networks. Curran and Blackburn (1993) have also commented on the fact that African-Caribbeans often start businesses in the professional services than other BME businesses. It is important to question what the diverse needs of professional businesses might be in order to provide appropriate support.

In a bid to address the problems of fragmentation, miscommunication and lack of focus in business support delivery the UK government has attempted to simplify business support provision by streamlining business support schemes, joining up service provision and reconfiguring the Business Link network as a conduit and signpost for businesses and people wanting to start businesses (DTI, 2007). However a lack of data

on various dimensions of black women's self-employment means that black women may not necessarily benefit from these improvements. This is especially important in the light of the findings of the Global Entrepreneurship Monitor report (Harding, 2003), which finds that Asians, Caribbeans and Africans, for example, are almost twice, thrice and five times respectively as likely to start businesses than their white counterparts. We have seen however, that only the first group seem to have realised these possibilities. There is likelihood that given their marginalisation in both support targeted at women and that targeted at ethnic minorities, BME women's considerations will become insignificant in the grand scheme of things.

6.4.2 Access to finance

Again with regard to access to finance, there is recognition that it is a particular issue for women but the action priorities do not engage with the fact that research has indicated that among ethnic minorities there is a continuum of experiences in this regard. For example, the most significant issue in the access to finance that distinguishes ACBs from other ethnic minorities is their non-use of informal sources of start up capital (discussed in Chapter Three), which the SFWE fails to address. Informal sources of start up capital have been identified by Smallbone et al (2003b) as being a significant source of capital used by BME businesses (about 50 percent). According to the study, ACBs do not use informal sources of financial capital in spite of the fact that they have a higher propensity to engage in training and use support where provided. Yet the SFWE action points and objectives emphasise heavily on the marketing and training aspects of finance issues. Many of the outputs reflect this emphasis which is based on the premise that all women have access to informal sources of finance, for example, and it is their lack of awareness about other formal and alternatives sources of finance that creates the barriers they experience. In the light of the Ram et al study (2003), the Bank of England has called on banks to track the ethnicity of their SME customers and to be more transparent about the evaluation processes used in decision-making on financing of small firms (Bank of England, 2003). The SFWE, of course, also calls for monitoring of the gender of banks' SME customers. A strategic synthesis of these two monitoring processes and further research into the specific needs of BME women would contribute to the assessment of the experiences of African and Caribbean women in their bid to access finance for their businesses.

6.4.3 *Moving from benefits to self-employment*

A further concern identified by the SFWE is the issue of women who attempt to make the transition from unemployment to self-employment with its attendant problems associated with giving up state benefits. There are various support initiatives for those who want to make the transition from benefits to self-employment (see Marlow et al., 2003 for a list of initiatives), but the take-up by women is relatively low, especially of the self-employment options in New Deal programmes (Small Business Service, 2002). Firstly Marlow et al (2003) contend that the architects of the benefit system designed it based on the assumption that a typical benefits recipient would be a white male previously employed full time (and with qualifications and sufficient experience to find another job), on benefits for a short time and then back to full time work when a new job is found. Such a view they argue, is at odds with the female experience of fragmented work patterns, shorter periods in low paid work as well as the higher likelihood of being poor, carrying the majority of the domestic work load, caring responsibilities (for children and aged parents) and sole parenting. The design, I would argue may also be race biased, compounding its negative effects in the lives of black women. The Department for Work and Pensions (DWP) (Kellard et al., 2002) has noted that take up of the self-employment options on all the New Deal programmes is very low for all ethnic minority groups. However the approach taken by the SFWE is to see the lack of take up as a marketing problem rather than a problem with the content and dynamics of the initiatives themselves.

A study in Birmingham using data from January 1998 by Platt and Nobel (1999) shows a marked diversity in the experiences of those on low income according to their ethnic group. They define low-income as being in receipt of means tested Housing Benefit and/or Council Tax Benefit. Bangladeshi, Black-Caribbean and Pakistani ethnic groups are over represented in the low-income population and the white population is slightly under represented compared with their respective populations in the Census. There is therefore a possibility, which requires further research, that BME female business owners or nascent entrepreneurs may have different needs that need to be addressed by the SFWE specifically rather than being lumped together singularly under gender-based schemes.

6.4.4 *Childcare and caring responsibilities*

Recent research has established that there is increasing policy recognition of the importance of the childcare as a barrier for self-employed women in the United Kingdom and indeed the cause of business failure among women entrepreneurs (Rouse and Kitching, 2005). However, research by the SBS (2004) to determine whether the availability of childcare was a key driver affecting the section of the population considering self-employment /starting up in business as a career option found no direct link between childcare and enterprise. It concluded that although there is evidence to suggest that improved child care leads to increased economic activity among women, factors other than childcare, such as personal choice, previous employment and education level seem to govern carers' options with regard to employment or self-employment. The investigation also concluded that although there may still be a case for improved childcare support, such support would be more beneficial to women from lower socio-economic groups and some BME women. Such women, the research, suggests, would gain in terms of the move off benefits into paid work and that business ownership or self-employment may then give these women a different option other than low paid low quality part time work.

Further, research by the Women and Equality Unit (WEU) (Hall et al., 2004) found that BME women have specific needs with regard to childcare that are different to that of white women. Some of these needs pertaining to black women have been discussed in Chapter Three. For example some of the women in the WEU sample, particularly South Asian women, were reluctant to use whatever childcare was available and accessible because they did not cater to the needs of their children. For these women services that offered teachings about cultural beliefs, languages, and also the provision of Halal food were important and such service provision was few and far between making these women rely on either family help or opting to stay at home and look after their own children.

Lone parents make up a larger proportion of the black families than of any other group (Platt and Nobel, 1999) although black lone parents (usually women) are significantly more likely to be working fulltime than those from any other ethnic group (Dale and Lindley, 2003). This means that they have a higher need for childcare services, which if lacking, may compound the limitations to their participation in self-employment.

Research by Linehan and Sosna (2005) has shown that in self-employment childcare issues appear to be more relevant to African-Caribbean women than other BME women due to the lack of large extended families to help with childcare. As already discussed in Chapter Three this may be more of an issue for migrant women who have lost their networks. Some BME women deliberately set up businesses from home, so that they can work around family needs. This works well, where there is space and the facilities to enable this, but necessarily limits the scope of the business until dependents less dependent (Linehan and Sosna, 2005).

6.4.5 Implications of the Strategic Framework for Women's Enterprise

In summary, the SFWE is an instrument that allows the inequities faced by female entrepreneurs to be highlighted and addressed at various levels. Its focus on specific action priorities and allows policy initiatives in respect of business support to centre on particular aspects of female entrepreneurship that have for years been raised as barriers and challenges to increased female enterprise in the literature on the subject. Coupled with the proposed Women's Enterprise Centre that will monitor the status of female entrepreneurship in Britain and lobby government in favour of women business owners, the SFWE raises awareness of the importance of female enterprise and sets the agenda for improved business support for women's businesses. Of course there is a continuum of experiences with regard to the action priorities suggested by the SFWE. While some women establish enterprises without experiencing these barriers, it is important to take action to remove such barriers where they are encountered.

However, the SFWE's approach to the issue of BME women's entrepreneurship as a sub-set of female entrepreneurship and the assumption that they will benefit from all gender-based policy and initiatives dismisses situations where the needs of some women may differ from that of others as a result of the interaction of different trajectories in their experiences and indeed where that of BME women may differ from those of White women. This study's review of the literature and the action priorities identified by the SFWE that will help support those women who are already in business and encourage those who desire to do so, not only reveals particular needs and employment profiles, but also illustrates the multitude and complexity of barriers faced by some of them.

This neglect of black women may be grounded in the lack of research on black female entrepreneurs (Ram, 1997a) creating an information gap concerning their particular experiences and concerns. Interestingly, in assessing the research gaps on female entrepreneurship, the SFWE fails to acknowledge this information gap on black women entrepreneurs, albeit it does recognise women's significant contribution to family-owned BME firms. Further, under the action implications for the SBS, there is a requirement for the SBS to establish "standardised recording and collection of gender-disaggregated data" without a similar requirement to collect such data by both gender *and* ethnicity. The SFWE approaches the issue of black women's entrepreneurship as a sub-set of female entrepreneurship and therefore assumes that they will benefit from all gender-based policy and initiatives. This view dismisses situations where the needs of ethnic minority women in general and black women in particular may differ from those of the mainstream (see Struder, 2003). The assumption that gender discrimination takes precedence over all other factors in the current labour market experiences of *all* women is a presumptuous one. For many black women, gender, race and class cannot be distinguished in their identities and experiences.

Policy on minority enterprise in the UK is not only generated at the national level. Other actors such as the European Union, Regional Development Agencies (RDAs), local authorities, government departments and Enterprise Agencies all have a part to play. At the institutional level, Chambers of Commerce, financial institutions, Enterprise Agencies, professional bodies and associations, and other institutions influence the policy landscape. Indeed the Framework recognises this multiparty nature of policymaking and aims its vision at the diverse institutions that are concerned with business development and social issues.

In this regard, the London Development Agency (LDA) has commissioned a consultation report on the development of women's enterprise in the London area highlighting priorities that reflect the SFWE priorities referred to above (LDA, 2005). The consultation report sought to gain a greater understanding of the complexity of factors affecting women, and their participation in business. In an acknowledgment of the greater numbers of BME women living in London and the fact that the most significant rise in businesses owned by women comes from business owned by African and Caribbean women at 29 per cent, the consultation report prioritises engagement with what is called "diverse communities" and "'Hard to Reach'" groups (p.9) which

may include BME women. The report also acknowledges the statistical gap in terms of data on women's businesses that is disaggregated by gender and ethnicity. However, in the main the document takes an additive approach to BME women's issues and apart from the acknowledgment of the diversity of London's women business owners the consultation document focuses on women as homogenous group.

The next two sections will focus on policy at the institutional level, centring on the law and African Caribbean hairdressing sector. This enables the thesis to explore ways in which institutional policy can impact black women's access to resources for business start up.

6.3 The hairdressing sector

The first part of this section will provide an overview of the general hairdressing sector outlining the main characteristics of the sector. This is followed by a discussion of African Caribbean hairdressing in London, which will examine the characteristics of the industry that are relevant to women's mobilisation of resources for self-employment in the sector, there by contextualising the specific setting within which this particular study is situated.

Hairdressing is predominantly an industry of small, owner-manager businesses. Recent research by Hairdressing and Beauty Industry Authority (HABIA) – the UK government approved standards setting body for hair, beauty, nails, spa therapy, barbering and African-Caribbean hair, which creates the standards that form the basis of all qualifications in the sector – indicates that a majority of hairdressing salons are owned by owner-managers aged between 25 and 54 who employ between 0-4 persons (Berry-Lound et al., 2000). In 2004 the UK total turnover for the hairdressing and beauty sector amounted to £2,699m (Business Link, 2006) generated by about 103,000 employees (Low Pay Commission, 2005). Of these 82,400 are full-time employees, of whom 80 per cent are women. 80 per cent of part time employees in the sector are also women. There is evidence to also suggest that hairdressers are increasingly turning to self-employment. In 2004 there were 101,000 self-employed hairdressers, compared with 95,000 in 2002 and 83,000 in 1998 (Low Pay Commission, 2005). Moreover, the trade associations calculate that the informal economy could account for as many as a further 35,000 hairdressers. Labour turnover is very high in the sector at 29 per cent

(HABIA, 2004). Most hairdressers apprentices are females aged between 16 and 25 (Berry-Lound et al., 2000, HABIA, 2004).

Hairdressing is an industry that tends to attract those with little capital who lack technical knowledge and experience in the craft. Paradoxically ease of entry seems to encourage growth in the sector during times of recession as well as times of expansion in the economy (Attwood, 1981) and as such it “has become a trade to be drifted into and out of depending on the opportunities” (Ibid. p. 6). Two factors contribute to this ease of entry into the sector - the relatively low cost of entry into the industry and the lack of regulation and licensing of hairdressing salons.

Hairdressing is a low technology, low mechanistic sector where personal service and client contact is highly valued and where 'experience qualities' are important to customer satisfaction and because operations that add value to the service centre on the shop floor employee and indeed mechanisation might well be resisted by clients. Minimal equipment is required to start a business in the sector – chairs, mirrors, basins, fittings, combs and brushes, hairdryers and tongs. This equipment does not require much capital. Changes in the sector’s processes and techniques have also led to a decrease in the quantity of equipment required to run a salon. An increase in blow-drying styles has resulted in the decreased need for hood dryers, for example (Attwood, 1981). Further, minimal space is required to run a hairdressing salon so in comparison to other sectors rents and rates for small back street salons are still inexpensive. Quite apart from that many hairdressing salons can be run from the owner manager’s home.

Another characteristic of the hairdressing sector is its highly unregulated environment. The sector lacks statutory rules governing the entry of individuals who want to engage in the trade. As such HABIA (2006) estimates that 25 per cent of the workers in the industry operate in the unofficial economy, exerting downward pressure on prices. There is no mandatory minimum qualification requirement for entrants, although there is a government recognised standards setting body for the industry. There are several ‘hairdressers’ who have no hairdressing qualifications at all. HABIA’s (2003) research has also identified business skills gaps that include increasing retail sales. They also include marketing and public relations, improving client care, business planning, understanding employment law and personnel practice, IT, understanding health and safety legislation and business finance.

The sector's low wages reputation is a recurring issue in the industry in general (Druker et al., 2003). The introduction of the national minimum wage has not reversed the low wage image of hairdressing and there is no evidence that the minimum wage has resulted in any change in the composition of the workforce. In an effort to tackle this issue, the UK government has launched an enforcement programme that particularly targets hairdressers (Business Link for London, 2005). The low wages coupled with the high part-timer employment rates in the industry means that employed hairdressers who want to accumulate capital for starting their businesses may find it extremely difficult.

6.3.1 The African/Caribbean hairdressing sector

The African Caribbean hairdressing sector is a subset of the hair and beauty sector which comprises of general hairdressing, barbering and African-Caribbean hairdressing. Overell (2006) has suggested that hairdressing is a paradigm trade. He defines a paradigm trade as “a job or form of work that in some way represents the most significant themes and preoccupations of the contemporary world of work as a whole” (p.7). Historically black hair care has mirrored some of the conflicts that have raged within and without the black communities (Banks, 2000). Indeed black hair dressing developed out of the discrimination and marginalisation that newly freed black slaves experienced in the labour market. Excluded from working in and attending white hair salons, black women in the United States resorted to ‘dressing’ their hair in their kitchens (Bryd and Tharps 2001). In the United Kingdom, in the early 1950s there was a severe lack of public hairdressing facilities for black women and men. Although few individuals established hairdressing salons, a more general solution to the lack of hairdressing salons was seen in the rise in the cottage industry of home hairstyling across Britain (Tulloch, 2003), a trend in the provision of a ‘safe space’ for black women that has continued to date (HABIA, 2004).

Building on the work of feminist industrial relations literature (Colgan and Ledwith, 2000, 2002, Parker, 2002), Kirton and Healy (2004) define a safe space from a feminist perspective as “a separate space apart from men, in which women can build confidence and collectively explore and define their needs” (p. 313). Translating this concept to black women's business experiences, the concept of safe space denotes a space where black women are able to create a market for themselves employing black women and

serving black women. It is also a space where they are able to start up and manage their firms in accordance with black culture, however defined.

The politics of black hair dates back to the 1700s when the tightly curled hair of slaves was perceived as a mark of difference by non-blacks, most notably as a symbol of the slaves' inferiority (Banks, 2000, Tulloch, 2003). As blacks, as a race, struggled to develop an identity that was separate from the European/American identity hair was used as a defining symbol of 'belonging' and 'otherness' (Ozbilgin, 1998). At times black hair and beauty culture has been associated with the larger social trend towards assimilation into European/American culture (straightened hair) and at others hairstyles have been utilised to create standards that reflect a uniquely black culture (afros, braids and twists) and in this political context, hairdressers have historically served a special function among black people (Clayton-Robinson, 2000). Trips to the hairdresser for most white women are primarily functional, though not always so. In contrast, when black women went to the hairdresser there was a lot of time to share problems with others (Wilson and Russell, 1996). Many hairdressers were known for their wisdom dispensed with their services and as the sector developed a more professional image that vital personal link between the hairdresser and client remains strong resulting in hairdressers moving jobs with their clients in tow (Bryd and Tharps 2001). Hair salons remain the most successful among black businesses in cities and even blacks that move out into the suburbs return to black urban neighbourhoods to get their hair done (Ibid) mainly because black hairdressers are scarce in the suburbs.

However, micro firms dominate the sector, each on the average employing between two to five people. Ninety per cent of African-Caribbean hairdressing salons in the UK are single salons, in the main employing between four and ten people and the majority (89 per cent) of them are located in urban areas (HABIA, 2006). Black hairdressing, like general hairdressing, occurs in a gendered context – women employing women to serve women. Seventy-four percent of staff in the sector is female (HABIA, 2006). In the UK the context is also racially and ethnically charged. Black women employing black women to serve mainly black women in a predominantly white society. According to a skills survey in the sector by HABIA only 35 per cent of African-Caribbean hairdressing salons serve a mixed clientele (HABIA, 2006) and in terms of African-Caribbean hair services, only a tenth of general hairdressing salons offer skills in relaxing, three per cent thermal styling and seven per cent braiding and weaving (Berry-

Lound et al., 2000). It is also a function of an economically divided society. Compared to other sectors black hairdressing is set in low income neighbourhoods serving a predominantly low income population and with low entry barriers, high competition and low margins are inevitable.

The industry exhibits the classic characteristics of an ethnicised sector with over half of the entire industry located in London, reflecting the demographic distribution of Africans and Caribbeans in the UK. 78 per cent of Black-Africans and 61 per cent of Black-Caribbeans in the UK live in London (ONS, 2001). By definition, the industry is heavily dependent on the co-ethnic market as it is so highly specialised in black hair and the average black/non-black market ratio for the firms in this study as indicated by the owners were 95 per cent black customers to five per cent non-black customers. Typical turnover of the participants' salons ranged between £30,000 and £40,000 per annum although there were a few salons whose revenue fell below the £20,000 mark. The black hairdressing industry is also a gendered sector where a majority of workers and customers are women.

Interviews by Berry-Lound et al (2000) with African-Caribbean hairdressers in their sample revealed three main differences between the general hairdressing and African-Caribbean hairdressing that have implications for resource mobilisation for those embarking on self-employment in the sub-sector. These relate to African-Caribbean hair itself, the client mix and the different cost structures associated with the two sub-sectors. The first is the structure and 'behaviour' of African-Caribbean hair which has an increasing diversity especially with the advent of mixed marriages and the development of a more multi-cultural society. Secondly, the cost and potential danger associated with many of the products used in African-Caribbean hairdressing. A typical African-Caribbean shampoo and cut could cost 50 per cent more than a European equivalent because of the high product costs. The high pH level in relaxants also makes them dangerous to apply in inexperienced and untrained hands. The expertise required therefore makes the mobilisation of trained and experienced staff essential.

Finally hairdressing combines two main types of skills – manual skills and emotional skills. Overell (2006) suggests that hairdressing requires high levels of “people-handling, interpersonal, empathetic, client-centric, getting-along-with type skills” (p.15). It is an occupation where friendships formed at work, between employees and

between employees and clients are essential to the effective operation of the business. He suggests that these are skills that invaluable to organisations today. That is, in an age where people are being displaced out of occupations due to the proliferation of high technology it is precisely the skills that cannot be 'programmed' that are of value. Judging from the low pay characterising sector, Overell's assertion may be too optimistic for the sector. However, there are fundamental cultural differences between the black and European client groups which necessitate a recognition and response to the diverse verbal and non-verbal communications presented by African and Caribbean and European clients. As such recruitment of human capital for the business requires the employment of cultural capital to understand the subtle and nuanced non-verbal cultural signals and communication that are essential to the efficient delivery of the personal service that hairdressing is. For example compared to the norm in the hairdressing industry the majority of black hairdressing salons that participated in this study did not operate an appointment system. Most of the salons were operated on a first-come-first served basis. Personal experience and observation during fieldwork showed that this meant long waiting periods for clients, requiring the ability, not only to regularly soothe irate clients, but also to manage a rapport and banter to keep those that were waiting reasonably satisfied.

Business Link (Coe, 2004) has identified that the main challenges facing the African Caribbean sector to be fourfold. Firstly, there is a general lack of opportunity for continuous skills development of UK hairdressers compared to those in the United States. The few centres that offer skills training in black hair focus mainly on basic skills. Coe (Ibid.) reasons that with the client base informed by trends in the USA it is imperative that skills in the UK are updated in line with changing trends in the USA. These skills shortages are not confined to black hairdressing. HABIA has also noted gaps within potential and actual new entrants into the hairdressing industry in general with many salon owners reporting difficulties with recruitment of technical staff (HABIA, 2004). These skills gaps include poor basic literacy and numeracy skills, poor verbal communication skills and more importantly, attitudinal gaps (HABIA, 2002). On completion of a training programme in hairdressing employees require a further period of time to gain experience, establish a commercial working speed, and develop a client base but this is not always available.

The lack of skills in the sector is linked to the issue of low wages. Minimum wage has a huge impact on training (Druker et al., 2003). Although recruitment of both skilled staff and trainees remains difficult in some areas, the National Hairdressing Federation and Hairdressing Employers Association state that the vast majority of small salons remain reluctant to employ trainees above the age of 17 because of cost. The additional costs of funding training is a challenge and although trainees can obtain a National Vocational Qualification level 2 within two years of the start of their training, they are unlikely to have built-up a client base to contribute to the economy of the salon in less than three years. Training opportunities for older workers is also severely limited in the sector (Druker et al., 2003) which means that migrants who enter the industry as adults have to find alternative forms of training in order to gain qualifications.

Minutes from a meeting of the African-Caribbean Hair Industry Forum (HABIA, 2005) indicate that plans for the development of a National Occupation Standards for African Caribbean hair are now being put in place with a view to creating new and separate qualifications in African Caribbean hairdressing. Currently African Caribbean hairdressing is considered as a specialist qualification in hairdressing, an anomaly which paradoxically benefits black hairdressers. All hairdressers train in general hairdressing skills (white hairdressing) and there is an option to specialise in black hair. Consequently, most of the trained black hairdressers have skills in both types of hair whereas white hairdressers generally tend not to specialise in black hair. As such black hairdressers are able to protect their market from encroachment by white hairdressers. The new separate qualification will create more opportunities for potential black hairdressers and circumvent the need for the extra training required beyond the basic training in order to specialise in black hair.

Secondly, in line with the characteristics of the general sector, there is a general lack of business skills amongst salon owners, clearly an extension of the first problem. The business skills that salon owners and managers lack include marketing and customer relations, time management, staff management, recruitment and retention, formalising/automating systems and legal compliance (Coe, 2004, HABIA, 2006). Considering that many black hairdressers are more likely to have been trained through work-based learning, the lack of skills among the salon owners (who double up as trainers) has negative consequences for aspiring hairdressers and salon owners. Hairdressers trained primarily in a work-based context will have difficulty acquiring

the appropriate human capital required to run their own salons. In the context of fragile customer loyalty, product saturation and increased competition salon owners desperately require these skills to maintain their customer base. Business Link for London has teamed up with a partner organisation to set up a training scheme called Salon Strategies to help salon owners gain necessary business skills.

Thirdly networking within the sector is fragmented. In the 1980s, the existence of African-Caribbean Hairdressing associations such as SHABA (the Specialist Hair and Beauty Association) and CASH (the Caribbean Association of Specialist Hairdressers) ensured that some provision was made for business skills training amongst salon owners. A closer relationship between salons and suppliers also ensured that salon owners received support through training courses and seminars, in areas such as marketing, management and customer care. Since the 1980's, however, both SHABA and CASH have reduced their activities, and suppliers have appointed distributors who have less money to invest in providing training to salon owners. Some of the African Caribbean salons have become members of mainstream associations such as the National Hairdressers Federation (NHF) and the Guild of Hairdressers but a majority have no affiliation to any associations. The mainstream associations are perceived to be outdated and irrelevant to the requirements of ethnic minority beauty professionals and salon owners (Coe, 2004).

Finally, African Caribbean hairdressing is vaunted as a rapidly expanding sector. Research by Business Link revealed that the London African Caribbean hair industry is an estimated 50 million pound market (Coe, 2004), providing for about half of the entire industry capacity in the United Kingdom. Of the 2000 black hair salons in the United Kingdom, at least 63% of them are in London, employing about 5000 people (HABIA, 2006). In the UK African Caribbean hairdressing tends to be concentrated in London, Liverpool, Cardiff and Birmingham (HABIA, 2002). Black hair care is supposedly one of the fastest growing ethnic sectors in the UK and much of the growth has been fuelled by scientific innovation in black hair products as well as trends in the African-American hair culture in the United States (USA) (Syed, 1993) which changes so rapidly that updating skills is a significant issue in the sector. In spite of its size and anecdotal evidence that African and Caribbean women spend four times as much as white women on their hair and grooming, black hair salon owners in the UK are not enjoying the same rates of growth as their UK mainstream or African-American counterparts, mainly due

to the lack of formal business skills discussed above (Coe, 2004). In 2002, the latter was estimated at \$1.9 billion and was expected to grow to \$1.9 billion by 2006 (Packaged Facts, 2002). Business Link's research expressed in Table 6.1 indicates that growth expectations of salon owners are not being achieved (Coe, 2004).

Table 6.1 Expectations of growth in the African Caribbean hairdressing sector

| Expected number of staff | 2002 | 2004 | Expected in 2006 |
|---------------------------------|-------------|-------------|-------------------------|
| None | 13% | 7% | 5% |
| 1-5 employees | 70% | 72% | 58% |
| 6-10 employees | 13% | 16% | 23% |
| More than 10 employees | 4% | 5% | 14% |
| | 100% | 100% | 100% |

Source: Adapted from Coe (2006)

In 2004 16 per cent of salon owners whose businesses had five or less employees expected to have between six and ten employees and nine per cent expected to move to the 10 plus employee category. However the reality, if the figures for the previous two years are taken into consideration, is that only two per cent moved out of the less than five category and three per cent out of the 6-10 category and one per cent into the ten plus category.

So what does all of this mean for women who want to start businesses in the black hairdressing sector? Black hairdressing is a sector with the potential for growth. With the ethnic minority population growing at about 15 times the rate of the white population (the Black African population alone grew by 37 per cent from 2001-2004) (ONS, 2006) there is ample room for expansion of the sector. Further the ethnicised and feminised nature of the sector provides specific opportunities for black women, creating for them a niche sector where they have relatively less competition from either men or white women. The growth in spending power of the target market combines with low barriers to entry to cause an upsurge of new entrants into the market thereby increasing competition.

There are, however, interconnected challenges that remain. The acquisition of appropriate and relevant human capital remains a problem for black hairdressers. Sectoral constraints and government legislation combine to create an environment where the acquisition of skills is a major challenge. Further low wages in the sector confronts those who seek to build up capital for business ownership in two ways – low

income creates difficulties in building up savings for personally financing the venture and also poses challenges for acquiring collateral (e.g. home ownership) to secure external financing. Finally a lack of networking results in many hairdressers working in isolation. As the mainstream associations are perceived as being 'long in the tooth' and rife competition leads to suspicion amongst black hairdressers, many black hairdressers may have to rely on alternative forms of social capital in order to start and build up their businesses.

6.4 The legal sector

Key Note estimates the legal services market at £20.2 billion, an increase of 32.2 per cent over the period 2000-2004 (Key Note, 2005). There are a variety of specialisms within the legal market but the four largest practice areas, in terms of annual revenue, are business and commercial affairs, personal injury and accident, commercial property, and residential conveyancing (Ibid.). Although the legal services market is a mixed one, that is, unlike the black hairdressing sector both the suppliers and consumers of the services are of diverse ethnicities, BME led firms tend to service BME clients and white led firms service white clients (The Law Society, 2004a, Legal Services Commission, 2005).

All occupations in industrialised societies seek to control their markets through regulation of its members and potential entrants to the occupation. This section explores the ways in which such market control has succeeded in limiting the numbers of lawyers that are produced and controlling the characteristics of those who became lawyers. It also recounts ways in which changes in the last two decades has wrought modifications in the profession's control configurations and necessitated structural reorganisation that employs several tools, including feminisation and to some extent 'ethnicisation', as a mechanism for reasserting control (Bolton and Muzio, 2005).

The legal profession in England is divided into two branches – solicitors and barristers, the two branches being mutually exclusive in terms of qualification. That is, it is not possible to qualify and practice as both at the same time. Barristers have traditionally held higher status and prestige than solicitors mainly because for a very long time they were generally better educated than and socially superior to solicitors (Kerridge and Davis, 1999). Further for a considerable length of time barristers had exclusive rights of

audience in higher courts and they did not deal directly with lay clients but instead were instructed by solicitors who only had rights of audience in the lower courts and dealt directly with lay people. However, this means that barristers, by definition, are self-employed although they tend to work in groups in chambers.

In general, solicitors are regarded as an elite professional group who enjoy high status and have the potential to earn high incomes. However, the profession has had what Granfield (1996) has referred to as a “dark history of inequality...that excluded the working class, ethnic minorities and women from the practice of law” (p.205). The Law Society has an official Equality and Diversity Policy and Strategy (The Law Society, 2005d). Indeed, since 1974 the professional conduct rules pertaining to solicitors has included an anti-discrimination rule. The current rule encompasses a duty not to discriminate in their professional dealings with staff, partners, other solicitors, barristers, clients or third parties. This duty also covers a requirement for solicitors’ firms to have and operate an equality and diversity policy or be deemed to be covered by the Law Society’s model policy (The Law Society, 2005a). Recently also, issues of equal opportunities have been identified in and by the legal profession and recent initiatives have underscored a public commitment to equality within the profession. For example:

1. The Law Society has investigated the impact of regulatory decisions of the Investigations and Enforcement Unit on BME solicitors
2. The Law Society has developed a detailed Equality and Diversity Framework for Action
3. The Fawcett Society has investigated the legal profession’s gender pay gap.

In order to place the discussion in context it is important to outline the history and structure of the English legal profession. In the early twelfth century everything was governed by customs and community values (Brand, 1992). Professional lawyers began to emerge around the thirteenth century because of the complex procedures that emanated from the centrally controlled system of law. The Law Society (2006) states that by the sixteenth century the two branches of the profession were already evolving. The Law Society was founded on 2 June 1825 (The Law Society, 2006). The organisation was informally referred to as the Law Society although its first formal title was 'The Society of Attorneys, Solicitors, Proctors and others not being Barristers,

practising in the Courts of Law and Equity of the United Kingdom'. In 1903 the Society changed its official name to 'The Law Society'.

The legal profession that emerged after the establishment of the Law Society was distinctive in its structure and composition. Law has long been considered a middle class, white male profession (King et al., 1990, Podmore and Spencer, 1982, Sommerlad and Sanderson, 1998). The legal profession is a product of “the values, ideals, habits of mind, and dispositions of elite lawyers reflected in their own elite traditions” (Granfield, 1996, p.210). As such for close to one hundred years after the establishment of the Law Society, women were not admitted into the profession. Admission to the profession was based on ascribed criteria that were predicated on apprenticeship and patronage (Abel, 2003) – the old boys’ network. The first woman solicitor was admitted entry into the profession in 1922 and subsequently, sex discrimination in the profession resulted in very few numbers of women embarking on a vocation in the legal field up until the 1980s. (See Table 6.2).

Table 6.2 Women and men admitted to the solicitors’ profession 1953-2004

| Year | Men | Women | Total | % Women |
|-----------|-------|-------|-------|---------|
| 1953 | 614 | 35 | 649 | 5 |
| 1963 | 768 | 37 | 805 | 5 |
| 1973 | 1,542 | 222 | 1,764 | 13 |
| 1983 | 1,637 | 959 | 2,596 | 37 |
| 1993–1994 | 2,281 | 2,520 | 4,801 | 52.5 |
| 1994–1995 | 2,229 | 2,466 | 4,695 | 52.5 |
| 1995–1996 | 2,203 | 2,417 | 4,620 | 52.3 |
| 1996–1997 | 2,590 | 2,827 | 5,417 | 52.2 |
| 1997–1998 | 2,784 | 2,901 | 5,685 | 51.0 |
| 1998–1999 | 2,959 | 3,278 | 6,237 | 52.6 |
| 1999–2000 | 2,838 | 3,218 | 6,056 | 53.1 |
| 2000–2001 | 2,819 | 3,399 | 6,218 | 54.7 |
| 2001–2002 | 2,949 | 3,697 | 6,646 | 55.6 |
| 2002–2003 | 2,991 | 3,933 | 6,924 | 56.8 |
| 2003-2004 | 3,137 | 4,110 | 7,247 | 56.7 |

Source: Adapted from McGlynn (2003) and The Law Society (2004c)

In 2004, there were 121,165 solicitors on the Law Society’s roll of whom 50,375 (42%) were women and of the 96,757 solicitors with practising certificates, 39,199 (41%) were women (The Law Society, 2004c). Table 6.2 shows trends in women’s enrolment, and registration as lawyers, from 1953 to 2004. There is no doubt that the number of women

lawyers have increased substantially over this period and that indeed women now constitute more than half the yearly numbers that enrol with the Law Society. This has led to a perception of the profession as being ‘feminised’.

With regard to BMEs King et al (1990) contend that the development of a BME presence in the solicitors’ profession was a function of frequently covert institutional racism in the profession, the nature of the profession itself, the qualifications for entry, and legislation⁶. King et al (Ibid) argue that this institutional racism stems from the constitution of the profession, particularly the exclusivity and recruitment practices that are designed to perpetuate the professional image. For example, the Law Society’s requirement of a training period prior to taking the Law Society examination in effect barred all but those who had contacts within the profession from entering it. Table 6.3 shows a substantial increase in the number of BME solicitors over the last decade.

Table 6.3 Trends in admissions from minority ethnic groups to the Roll 1993-2004

| <i>Ethnicity</i> | <i>1993–94</i> | | <i>2003–04</i> | | <i>% change from 1993-94 to 2003-04</i> |
|-----------------------------------|----------------|-------------|----------------|-------------|---|
| | <i>No.</i> | <i>%</i> | <i>No.</i> | <i>%</i> | <i>%</i> |
| Caribbean | 93 | 1.2 | 132 | 1.3 | 2.8 |
| Asian | 624 | 8.3 | 1224 | 12.5 | 43.8 |
| Chinese | 154 | 2.0 | 229 | 2.3 | 5.4 |
| African | 101 | 1.3 | 380 | 3.9 | 20.3 |
| Other | 11 | 0.1 | 389 | 4.0 | 27.6 |
| Total from minority ethnic groups | 983 | 13.0 | 2354 | 23.9 | 100.0 |
| White European | 5978 | 79.1 | 7064 | 71.9 | -7.2 |

Source: The Law Society (2005e)

The Law Society produces an annual fact sheet on BME solicitors on the Law Society Roll (The Law Society, 2005e) and it is from this fact sheet that the following figures are procured. In 2005 there were 11,098 solicitors from BME groups on the Roll (9% of all solicitors on the Roll) and 8,031 with practising certificates (PCs), i.e. 8 per cent of all solicitors with PCs. The Law Society estimates that BME solicitors accounted for 8.3 per cent of solicitors with practising certificates in 2004, an increase on the 7.9%

⁶ Until its repeal by the Solicitors Act in 1974, Law Society regulations banned non-British people from entering the profession

recorded in 2003. Table 6.3 shows the trends in BME students enrolling with the Law Society over the ten-year period from 1993-2003.

Further a higher proportion of women solicitors are from a BME group than are male solicitors. 11 per cent of women solicitors come from an ethnic minority group compared to seven per cent of men. Although similar proportions of white and BME solicitors work on permanent contracts and have the opportunity to work flexibly, as in the general labour market, white women solicitors are more likely to work part time than BME women solicitors (The Law Society, 2004a). The proportion of solicitors from BME groups with practising certificates mirrors broadly the proportion of the total population of England and Wales. People from BME groups make up 8.7 per cent of the total population in England and Wales and 8.3 per cent of solicitors working in private practice are from BME groups. The proportion of solicitors from BME groups in Greater London, where this study is based, is three times less than the proportion of the regions BME group population.

It is quite obvious from the figures in Tables 6.2 and 6.3 that the days of the law as a sex (or ethnic) -typed profession⁷ (Podmore and Spencer, 1982) are long gone. Indeed the changes in admission criteria from apprenticeship and patronage to formal education and examinations has enabled formerly marginalised groups to enter the profession (Abel, 2003). Abel suggests that though there has been a paradigm shift from ascribed to achieved criteria for admission, underlying inequities lie hidden within these apparent meritocratic standards. Notwithstanding the significant changes that have occurred in the gender and ethnic profile of the legal profession, researchers, and the media alike have painted a picture of a sector where discrimination and inequalities are still rife in the employment of minority groups, in terms of recruitment, reward, promotion and career advancement (Laband and Lentz, 1992, McGlynn, 2003, Podmore and Spencer, 1982, Sommerlad, 2003, Sommerlad and Sanderson, 1998, Thornton, 1994, Wynn-Davies, 1996).

Hilary Sommerlad (1994a) has criticised the numerical focus of bodies like the Law Society arguing that such a focus on statistical evidence and an increase in numbers camouflages the important issues of the degree and nature of participation of minority

⁷ Sex-typed professions as those where a very large number of participants are of one sex and where such a situation is not viewed as an anomaly.

groups in the profession. Such a focus relieves its proponents from the need to examine closely the embeddedness of the legal profession in its history and culture. It also exonerates it from having to make any significant changes in its culture and practices. As McGlynn (2003) states “women [and ethnic minorities] working and studying in the law tend to be under-represented, underpaid and marginalised” (p.139). These demarcations are engendered through taken-for-granted and accepted recruitment, promotion and reward practices that reflect a particular paradigm.

The solicitors’ profession places a heavy emphasis on admission based on merit. Today access to the solicitors’ profession can be attained through various means. Nevertheless everyone who aims to qualify as a solicitor must complete two separate stages of training: academic training and vocational training. The academic training provides students with fundamental legal knowledge and the vocational aspect builds upon the basics. There are three main routes by which to complete academic training - qualifying with a law degree, qualifying with a non-law degree – the non-law graduate route, in which a student graduates from a non-law degree course, then, completes a Common Professional Examination (CPE) course, a Graduate Diploma in Law (GDL) course, or a senior-status degree in law, and finally qualifying without a degree – the non-graduate or Institute of Legal Executives (ILEX) route.

After successfully completing the academic part of the course, a potential solicitor must take the Legal Practice Course (LPC). After finishing the LPC, the candidate must enter into a training contract with an authorised training establishment and an application for a training contract can be made in the second year of the academic part of the training. Setting aside the gendered and racialised nature of teaching in law schools across England and other countries discussed extensively by some authors (Collier, 1991, Cownie, 2000, Thornton, 1998) all solicitors in England start their careers with similar levels of education. However, research has indicated systemic advantage and disadvantage in the selection processes into the profession that are mediated by gender, race and class and not necessarily based on skills, qualifications and experience (Nicolson, 2005).

Table 6.4 Allocation of training contracts by social characteristics, type of course and institution

| | % of applicants who were successful | n |
|--|--|----------|
| Age | | |
| Conventional | 73 | 2067 |
| Late-starter | 68 | 301 |
| Mature | 66 | 195 |
| Sex | | |
| Male | 75 | 1087 |
| Female | 70 | 1486 |
| Ethnicity | | |
| White | 74 | 2261 |
| African-Caribbean | 24 | 46 |
| Indian | 58 | 131 |
| Pakistani or Bangladeshi | 61 | 52 |
| Other | 71 | 78 |
| Law Degree or CPE | | |
| Law degree | 67 | 1640 |
| CPE | 81 | 932 |
| Degree Institution: Law graduates | | |
| Oxbridge | 89 | 132 |
| Old university | 69 | 748 |
| New university | 69 | 761 |
| Degree Institution: CPE students | | |
| Oxbridge | 95 | 139 |
| Old university | 81 | 522 |
| New university | 69 | 103 |
| CPE Institution | | |
| College of Law | 89 | 380 |
| Non-Oxbridge old university | 75 | 94 |
| New University | 71 | 458 |

Source: Adapted from Shiner (1999) cited in Shiner (2000, p.100-101)

Results were based on all respondents who applied for a training contract. The percentage of applicants who received an offer is presented along with the number of cases included in the analysis (presented under the column 'n')

The legal profession is not a welcoming place for black women. Women and BME solicitors have difficulties gaining training contracts, and mothers have problems negotiating the transition from trainee to qualified solicitor (Duff et al., 2000). Ethnicity and class, in particular, significantly reduce the chances of a newly qualified solicitor receiving an offer for a traineeship (Boon et al., 2001), reflecting ways in which at the institutional level, gender and ethnicity intersect to disadvantage black women compared to their white counterparts. Table 6.4 above indicates that only 24 per cent of

African Caribbean candidates in Shiner's study gained training contracts compared to 74 per cent of whites (Shiner, 1999). Prestigious city firms offer training contracts to Oxbridge candidates who have taken the CPE resulting in many BME solicitors ending up in high street firms as opposed to city firms. Shiner's (2000) research on the subject has shown that membership of an ethnic minority group, maturity in terms of age, doing the law degree, and non-Oxbridge or non-College of Law training significantly reduces the chances of receiving an offer of a training contract and of receiving an early offer (see Table 6.4).

The challenges faced by BME solicitors in gaining entry into the profession were put in perspective by the Chair of the Black Solicitors' Network. In an interview in the Law Gazette she remarked that even within the BME group some sub-groups such as the Caribbeans and Africans have particular challenges:

If you look at the statistics, solicitors from Afro-Caribbean and African backgrounds have the most problems in entry to the profession and in career progression (The Law Society, 2004b).

Therefore although the information in Table 6.4 indicates that there is little difference in the gaining of training contracts by gender, sex combined with ethnicity and other variables means that black women are at a disadvantage. Though ethnicity becomes less significant once a training contract had been received, low mobility between sectors and type of law firm means that most trainees remain in the type of firms and sectors in which they gain training contracts (Boon et al., 2001). This phenomenon coupled with the fact that high street firms pay less, and have less breadth of legal disciplines means that BMEs and women as a group are disadvantaged throughout their career progression (Ibid.). New entrants find it difficult to break into newer more lucrative areas of work as their career progresses.

Apart from covert discrimination through practices and policies of recruiters to the profession, overt discrimination occurs quite regularly. A black female member of the Law Society Council's Equality and Diversity committee recalls her experience of trying to get a job as a migrant female solicitor. She was told:

If you're really determined to get a job, you should do something about your name. You sound much too African (The Law Society, 2005b)

There is a clear pattern of vertical segregation whereby a growing cohort of predominantly female subordinates are confined to 'a (transient) proletarian role' (Sommerlad, 2002, p.216). White male lawyers dominate the more lucrative specialist areas of law such as corporate law whilst women are found in family law, employment, housing and probate law. Law Society research has also shown how female solicitors are now migrating to employed positions in companies as opposed to working in private practice (The Law Society, 2004c), choosing "to leave the rigours of large firm practice for legal jobs that allow a better balance of work and family obligations" (Hull and Nelson, 1998, p. 702). Nevertheless work in the USA suggests that ingrained recruitment practices and policies ensure that in-house female solicitors are also segregated by industry and type of work undertaken (Anleu, 1992).

Further, the Law Society has concluded in recent research that BME solicitors are significantly more likely to do personal bankruptcy, welfare benefits and social security rights than white solicitors. This was particularly true in respect of male solicitors (The Law Society, 2004a). Income and status gaps associated with these different areas of law result in limited opportunities for black women to progress in their disciplines – or indeed move out of those domains into higher status, more lucrative specialisms of the law.

Whereas 39 per cent of white solicitors in private practice are at partnership level, the corresponding proportion from BME groups is much lower at 23 per cent. It is interesting to note, however, that 8.3 per cent of BME group solicitors are sole practitioners, compared with only 5.3 per cent for all white solicitors in private practice. BME group solicitors are overrepresented in associate level, over half of BME group solicitors are associates (51.4 per cent) compared to just over one third of white solicitors (35.1 per cent). As the legal profession has been forced to face the inequalities inherent in the profession, one of the perplexing problems facing many law firms are what to do with associates to whom they are reluctant to give equity partnership status (such as women and ethnic minorities), given their espoused support for the equal opportunities agenda. In an attempt to reduce the problems generated by this dilemma, some law firms have created a new tier for the non-equity partner class – the salaried partner (Sommerlad and Sanderson, 1998).

BME men are better represented at partnership compared to BME women (34 per cent compared to 16 per cent). White male solicitors are better represented at partnership level than BME males, almost one-half of the total numbers of white males are partners (49 per cent) compared to a third of BME males. The same trend is evident for women, with 24 per cent of white women being at partnership level compared to 16 per cent of women from BME groups. This partly reflects the fact that solicitors from BME groups have only recently been entering the profession in numbers. However one would assume that BME men and women have had similar timings with regard to the profession. It is therefore difficult to explain the position of BME women solely on the grounds of the recency of their entry into the profession.

Studies on the experiences of black males in particular in the general labour market have indicated that their experiences can be quite different from that of their female counterparts. African males, for example, suffer a higher ethnic penalty (Berthoud, 1998) in terms of the gap between their educational qualifications and their employment than African females. Data from the present study and other research (e.g. Vignaendra et al., 2000) have shown that sex can mediate experiences within and perceptions of one by the legal profession. It could be the high number of BME males at partnership level actually reflects the high numbers of these males who set up their own firms as a result of negative experiences in large private firm practice. Indeed African males are better represented at partnership level than any other BME males – 45 per cent of them are at partnership level compared to 36, 34 and 23 per cent of Caribbean, Asian and Chinese males respectively (The Law Society, 2004a). African females also have high representation at partnership level, 25 per cent of them are partners compared to 16, 15, 13, and 23 per cent of Caribbean, Asian, Chinese and White females respectively (Ibid.).

Promotion within the profession though shrouded in the garment of meritocracy, has always been a socially constructed process (Malleon, 2006) based on “reference to career paths, skills, interests, life choices, experiences and culture of particular groups” (Healy et al., 2006, p. 27). The legal profession is a trade where the mobilisation and use of symbolic cultural and social capital (Bourdieu, 1986) is essential to both the delivery of service to the clients and progress and promotion thorough the ranks of the profession. Where originally meritocracy in terms of promotions were by seniority, expertise and experience, new commercialised forms of professionalism has led to the

upgrading of other competences and cultural capital such as “commercial acumen and managerial ability” (Bolton and Muzio, 2005, p.8).

Promotion to partnership is tied to the ability to bring in new clients, exceed billable hours’ targets and generate vast incomes for the firm. The capability to do this is dependent on participation in socio-managerial practices such as playing golf and after work pub socials with important clients, among others. Domestic responsibilities and cultural practices and prohibitions inevitably exclude many women (Sommerlad, 1994b) and BMEs respectively from these practices leading to a view of them as lacking commitment and/or the required cultural and social capital, therefore not worthy of partnership status. As such gender, race and class differences are transformed into differences in work performance (Bourdieu and Passeron, 1998). Nicolson (2005) reveals the hypocrisy inherent in the argument in the context of a multicultural environment. He argues that such cultural capital is not extended, in the case of BMEs, to include a lawyer’s ability to serve clients with similar background.

Many factors affect the levels of solicitors’ salaries – grade, size of firm, location of firm, and type of work conducted. As has already been indicated above, rewards in the profession are in some ways tied to the type of firm a solicitor joins at the traineeship level and the areas of work he or she is involved in. The assertion that the high number of black partners may actually be a result of an exodus into self-employment is borne out by the lower salary levels of BME males in the profession (The Law Society, 2004a). Although white males typically earn more than white females (average gap of £53,530 at the higher levels) and whites earn more than BMEs in the legal sector (average gap of £33,202 at median level), an interesting puzzlement emerges when gender and ethnicity intersect. Research by the Law Society has uncovered the fact that at all levels of salaried partner BME women earn considerable more than BME men, the largest gap being at the lower levels at £28,794) (The Law Society, 2005e).

The above analysis is clear evidence of the existence of occupational segregation within the legal profession that cannot be overcome by a mere increase in numbers. There have been attempts to explain the current place of women and BMEs in the profession on the basis of functional considerations such as the actual skills, career choices and lifestyle decisions of BME and women solicitors. However, it is clear that meritocratic discourse enables the reproduction and legitimisation of social inequalities by making the

culturally arbitrary appear as natural (Bourdieu, 2007). For example, feminist researchers have argued that women's position in the legal profession has been constructed through a dominant "cultural mandate" (Podmore and Spencer, 1982, p.28) about notions of femininity and masculinity and their links with professionalism that permeates the teaching, representation and practice of law (Sommerlad, 1998, Collier, 1991, 1998, Shiner, 1999, 2000).

It is clear that as increasing numbers of women and ethnic minorities have entered the profession the external exclusionary practices have been replaced by internal processes and procedures based on gender and ethnicity and other arbitrary criteria. Sommerlad (1994b) has argued that the legal sector is predicated on a "[male] ethos or culture...which is exemplified both by attitudes expressed by its dominant members as well as by those who occupy a secondary role and also by its structure, work practices, the ideology of the service it provides and its modes of internal communication...[that] structure the legal labour market in ways which assist processes of gendered segmentation" (p. 40), that is a male, and I would add, ethnocentric *habitus* (Bourdieu, 1990b).

Although there is little research on BMEs in the profession that is theoretically developed (Nicolson, 2005), the demarcations discussed above impact BMEs as well. The same 'professional' ethos that excludes women also defines black people's participation in the profession. BME solicitors face difficulties getting into the profession, sometimes having to acquire 'European sounding' names just to get an interview (Harvie, 1992). Once they are admitted BME candidates are paid less, face promotion difficulties and are sometimes ostracised and assigned to particular types of work (Legal Services Research Centre, 2001).

Without a doubt the numbers of BME solicitors has increased across all ethnic groups although there are significant variations between the groups and some are breaking into more lucrative specialisms and prestigious law firms (Shiner, 1999). They are also being awarded silk and gaining partnerships. However, important challenges remain for black women. The Chair of the Black Solicitors Network (BSN) summarised the position of black solicitors in the profession:

Black practices and individual black solicitors do face particular challenges. Attitudes are slow to change and people often see the colour of the skin before they take the time to see the person within the skin. This prevents black solicitors from progressing simply through merit. They are either given no opportunity to prove themselves or must be better than the best to get any sort of advancement (The Law Society, 2005c).

As such many BME lawyers leave employment and set up their own businesses. Self-employment has traditionally been viewed as an outlet for those who are frustrated by employment experiences, including women and BME groups (Aldrich and Waldinger, 1990, Allen and Truman, 1993, Alvarez and Meyer, 1998a, Bennett and Dann, 2000, Carter and Jones-Evans, 2000, Ram and Barrett, 2000). For lawyers, setting up a business is governed by strict regulatory requirements set out by the Law Society that covers the requirements for setting up different types of practices. The Law Society also provides assistance in the setting up of practices with regard to issues such as professional ethics, library enquiries, client care, law firm management and recruitment. The regulatory body therefore acts as a form of institutional social capital through which information is channelled to would-be law firm owners, thereby easing the firm creation process considerably.

Given the comparative lack of social, cultural and economic capital due to the unequal treatment of black women in the law profession and in the labour market generally, such informational and social capital may give black female lawyers an edge over other black women business owners in the setting up of their businesses. Class difference between black female lawyers and the general black female population begets advantages for them in setting up their firms. However, compared to other lawyers black women may start up their businesses with considerably less social, cultural and economic capital which then disadvantages them as they are in competition with other lawyers. The Chair of the Black Solicitors' Network has reported that in business start-up:

“They (*black solicitors*) have unique needs that others such as Asians do not. In terms of finance, for example, lenders are more familiar with the idea of Asian-owned businesses, and so they (*Asians*) have less difficulty in securing finance.” (The Law Society, 2005c)

According to the Law Society (2002), solicitors setting up in practice need to follow regulatory requirements, among other things. The Solicitors Act 1974 provides that to be qualified to act as a solicitor, the solicitor must be admitted on the roll and have in

force, a current practising certificate. Secondly, solicitors must obtain 'qualifying insurance' from a 'qualifying insurer'. Finally, according to the Solicitors' Practice Rules 1990 every practice must have at least one principal (or a director in the case of a practice incorporated as a company, or a member in the case of a practice incorporated as an LLP) who is 'qualified to supervise' and each office of the practice must have a solicitor (or other lawyer) who is 'qualified to supervise' and who is based at that office. Also, to be 'qualified to supervise' a solicitor must have held a practising certificate for 36 months in the last 10 years and undertaken 12 hours of management skills training (The Law Society, 2002, p.6). These are minimum requirements. The latter requirement can mean that some newer qualified solicitors who want to set up their own firms have to rely on a 'partner' who has been qualified for much longer, and share profits with them although such a 'partner' is not really part of the firm.

Other requirements include the need to have a business plan and sufficient capitalisation. The Law Society publications also provide solicitors with practical advice on running a sound and profitable business. In addition, there is plethora of network organisations that are members of the Solicitors' Support Network (SSN). This is an umbrella organisation designed to direct solicitors to the support most appropriate to their personal or professional needs. For the purposes of this study, the Black Solicitors Network (BSN), the Association of Women Solicitors (AWS) and the Solicitor Sole Practitioners' Group (SSPG) are relevant. All sole practitioners who are members of the Law Society are automatically members of the Sole Practitioners Group and will receive information from the group from time to time. The group encourages the formation of local sole practitioners' group (Law Society, 2002, p. 21).

The Law Society also acts as a conduit for marketing purposes. Once a practice is established, the Solicitors Act 1974 states that the name, contact details such as the address, telephone and fax, and names of all principals, associates, assistants, consultants be reported to the Law Society (Law Society, 2002, p. 7). It is important to note that all solicitors need to undertake Continuing Professional Development (CPD) which is obligatory which ensures that they maintain and develop their skills, knowledge and expertise. As such the Law Society is a valuable source of social capital.

6.5 Conclusions and implications for research

The aim of this chapter was to provide an overview of the state of small business policy as it relates to black women at the national and institutional levels. In the context of a historically fragmented approach to national policy on female and BME entrepreneurship the chapter began with a documentary review of the main policy framework for female entrepreneurship the Strategic Framework for Women's Enterprise. It highlighted the limitations of the framework - its underlying assumption that policy focused on the gender dimensions of small business ownership alone would adequately fulfil the needs of black women. Following on from this the chapter attempted to argue that in the context of the inadequacies of policy on BME small business ownership and the limitations of the framework, black women fall into a policy gap.

The chapter also examined the two sectors under consideration - hairdressing and law – in terms of the sector characteristics, training provision and career pathways. It therefore provides situational contexts in which the interview findings will be grounded but is also integral to the primary research presented in this thesis.

The analysis above has shown that the development of the African/Caribbean hairdressing sector was mainly a response to external exclusion from mainstream, white dominated hairdressing salons. In other words the unregulated hairdressing sector provided black hairdressers with the means to create an exclusive market outside the mainstream in order to participate in the profession. This market has now largely worked in favour of black women although it is, as with the majority of sectors that exclusively provide for the minority population, mainly characterised by small scale enterprises with low turnovers in highly competitive locations.

The admission of black women to the legal sector was as a result of changes in admission criteria and a paradigm shift from ascribed, to achieved criteria for the admission to law. Indeed the exclusivity of the legal profession, that excluded black people also now works to marginalise them in terms of recruitment, training and career progression. The focus of discussions about the exclusivity of the legal profession has shifted from exclusion to differentiation and segmentation. Increases in the numerical data relating to women and BMEs in the profession conceal persistent demarcations among solicitors based on race, gender and class. However, the regulatory framework

also provides lawyers with social and cultural capital that facilitates their entry into self-employment.

The next three chapters will focus on the findings of the interview results, beginning with the responses of the hairdressers in Chapter Seven.

Chapter Seven

The Results of the Hairdressers' Study

7.1 Introduction

The aim of this chapter is to set out the main findings of the study on the hairdressers. It presents an account and examination of the interviewees' motivations for entering their chosen sector and reasons for starting a business. The main aim of this thesis is to understand African and Caribbean women's self-employment experiences by examining their capital mobilisation processes. The women's reported choices in relation to capital mobilisation for their businesses are analysed in the context of macro, meso and micro level structures of societal, labour market, sector and family relations in which these choices are made. The analysis draws on the face to face interviews with the women in order to understand the women's individual and collective experiences of business start-up and management.

Chapters Three, Four and Six set the backdrop for this analysis through a discussion firstly of the historical experience of slave trade and subordination, though the former has no direct impact on the participants of this study. This was considered to be an influence on African and Caribbean women's perceptions and experiences of self-employment. Secondly the dominant patterns of women's and ethnic minorities' employment in the UK, particularly sex- and race-segregation was discussed as a background to the configurations of migrant women's work experiences and the role of culture in these arrangements prior to migration in a bid to understand the influences on their work patterns after migration. These contexts both produce and reinforce gendered and racialised labour market inequalities and also creates gender and race specific experiences of employment, which are relevant to understanding African and Caribbean women's choices in self-employment. These factors are relevant in this chapter and the next in so far as the consequence of gender and race specific work and self-employment experiences is that motivations and resource mobilisation is also gendered and racialised.

7.2 Individual participants in the study

Thirty five hairdressers were interviewed for this part of the study as portrayed in Tables 7.1 and 7.2. As already indicated in Chapter Five the women came from a variety of backgrounds and combined with in-depth interviews, this allowed for a collection of rich varied data. The demographic characteristics of the African and Caribbean women hairdressing salon owners in this sample indicated that 20 of the women were either born in the UK or had come to the UK as children and therefore were primarily educated in the UK. The rest (15 women), on the other hand, arrived in the UK as adults with education and work experiences from their home countries and therefore had a shorter length of residence in the UK.

Table 7.1 Demographic information on non-migrant hairdressers

| Name | Age | Ethnicity (self-defined) | Age at arrival | Age of business | Marital status | Children <16 | Children >16 |
|-----------|-----|--------------------------|----------------|-----------------|----------------|--------------|--------------|
| ADJOA | 34 | African | 12 | 8 | Married | 1 | 0 |
| OLIVIA | - | Caribbean | 0 | ? | Married | 0 | 0 |
| SHIRLEY | 38 | Caribbean | 0 | 5 | Single | 0 | 0 |
| JANE | 38 | Caribbean | 10 | 7 | Single | 0 | 1 |
| ZOE | 36 | Caribbean | 0 | 2 | Single | 0 | 1 |
| BERYL | 40 | Caribbean | 10 | ? | Single | 0 | 0 |
| SARAH | 43 | African | 13 | 5 | Married | 0 | 1 |
| BAMBI | 40 | Caribbean | 9 | 2 | Single | 1 | 1 |
| JOCELYN | 50 | Caribbean | 8 | 15 | Single | 0 | 3 |
| DANA | 33 | Black British | 0 | 3 | Single | 1 | 0 |
| STELLA | 45 | African | 0 | 2 | Single | 2 | 0 |
| JANICE | 37 | Caribbean | 0 | 2 | Married | 0 | 0 |
| IRENE | 50 | Caribbean | 11 | 13 | Married | 0 | 2 |
| CAS | 42 | Caribbean | 0 | 3 | Married | 0 | 2 |
| CHANTELLE | 33 | Caribbean | 3 | 2 | Single | 1 | 1 |

Note: Real names have been changed to ensure anonymity. Age at arrival = 0 if participant was born in the UK

As will be noted later in this chapter, although the women participants experienced similar issues, the migrant or non-migrant status of the women had an impact on the way they experienced business ownership in terms of their reasons for starting a business and the strategies they pursued in accomplishing the task of business start up. In some cases the differences were quite profound.

Table 7.2 Demographic information on migrant hairdressers

| Name | Age | Ethnicity (self-defined) | Age at arrival | Age of business | Marital status | No. of children <16 | No. of children >16 |
|-----------|-----|--------------------------|----------------|-----------------|----------------|---------------------|---------------------|
| HENRIETTA | 37 | African | 25 | 3 | Married | 2 | 0 |
| MARTHA | 50 | African | 31 | 8 | Married | 1 | 1 |
| FOLA | 41 | African | 28 | 9 | Married | 1 | 5 |
| RACHEL | 46 | African | 39 | 5 | Married | 2 | 1 |
| ELLEN | 52 | African | 18 | 14 | Married | 0 | 2 |
| LILLIAN | 39 | African | 22 | 6 | Married | 4 | 0 |
| SALLY | 48 | African | 17 | 20 | Single | 0 | 0 |
| CORINNE | 43 | African | 28 | 3 | Married | 1 | 0 |
| COLLETTE | 54 | African | 31 | 14 | Single | 1 | 2 |
| MORONIKE | 41 | African | 22 | 3 | Married | 2 | 0 |
| DIANA | 36 | African | 30 | 2 | Single | 1 | 0 |
| CAROL | 46 | African | 23 | 7 | Single | 0 | 0 |
| HYACINTH | 39 | African | 23 | 3 | Married | 1 | 0 |
| NANA | 44 | African | 24 | 2 | Single | 0 | 0 |
| ELSIE | 40 | African | 33 | 5 | Married | 3 | 1 |
| ASHI | 45 | African | 28 | 10 | Single | 0 | 0 |
| SHARON | 35 | African | 24 | 6 | Married | 2 | 0 |
| GIFTY | 40 | African | 32 | 4 | Married | 2 | 0 |
| EFIA | 38 | African | 27 | 3 | Single | 2 | 0 |
| BECKY | 47 | Caribbean | 30 | 8 | Married | 4 | 0 |

Note: Real names have been changed to ensure anonymity

Although this study is a qualitative project and indeed this is a relatively small sample size, examining the quantitative aspects of the data allows one build a picture of the sample. All the women were between 33 to 55 years of age. The average age of the migrant women (mainly Black African) was 43.05 years, more in line with the average Black Caribbean population, but much lower than the average Black African population. Thirteen of the twenty migrant women were married and fifteen had dependent children. The average age of the non-migrant women, who were predominantly Black Caribbean was much lower than expected at 37.26 years compared to the average of 45.6 discussed in Chapter Three. This finding is interesting in the sense that in the light of the fact that all businesses were more than two years old, it perhaps gives an indication of the fact that Black Caribbean women enter self-employment much earlier than women in general due to negative labour market experiences. This is an issue that requires further research. Of the fifteen non-migrant women, six were married and five had children aged less than 16 years old. On the average, non-migrant women, reflecting the characteristics of the UK population in general, had 1.2 children per adult while the migrant women had 2.05 children per adult.

The design of the study focused on businesses that were more than two years old and yet in accordance with the findings of Whitehead et al (2006) around 40 per cent of the sample businesses had been trading for three years or less and only 17% had been trading for ten years or more. The average age of the participants' businesses was six years, the oldest business having been in existence for 20 years and the youngest two years. All the businesses were micro businesses (employing less than ten people) and apart from three were all located in highly competitive inner city areas. In fact a major concern of some of the women was the tendency of local authorities to grant permission to other hairdressing businesses to set up in areas they considered to be already saturated with hairdressers. Table 7.3 shows that all the hairdressers were engaged in hairstyling. Half of them also operated nail and beauty (massage, facials and various body therapies) and product retail sections in their salons. A few of the hairdressers had also diversified into unrelated products such as party planning, party furniture hire and money transfer businesses on the premises. The lower numbers of women participating in other beauty therapies reflects the increased specialisation of beauty therapies.

Table 7.3 Areas of operation of participants' businesses

| Area of operation | Number of participants (%) |
|---|-----------------------------------|
| Hairdressing | 35 |
| Nail care | 16 |
| Beauty therapies | 8 |
| Hair and beauty products retail | 7 |
| Other retail (Shoes, bags, fabric, scarves) | 4 |
| Other services (money transfer, party hire) | 4 |

7.3 Influences on career choice and self employment

The aim of this section is to analyse the data collected on the reasons participants gave for becoming hairdressers and also for 'choosing' to become self-employed or setting up their own businesses. To do so the data will be interpreted using Cooper's (1981) framework of influences on entrepreneurial decision discussed in Chapter Four - antecedent influences, incubator organisation and environmental factors. This framework is employed here because in covering the individual/collective and agency/structure polemics of the entrepreneurial decision it compliments the design of the research and is in harmony with Layder's research map (See Chapter Five). Thus it enabled an analysis of the women's motivations to be conducted in the wider context of a gendered and racialised society.

Motivational factors are important for three reasons. Firstly they help to understand the drivers behind a willingness to participate in self-employment and in doing so aid in determining how to engage more black women in self-employment. They also aid in the understanding of the diversity of women and the specificity of individual women's motivations. That way particular barriers or constraints to participation by specific groups and individuals may be addressed. Thirdly having been linked with resource mobilisation processes (Inman, 2000) an understanding of motivational factors may facilitate the management, at a policy level, of initiatives to help black women start up and manage their businesses. In this chapter, the women's motivations will be examined through a critical feminist lens which will highlight the ways in which, for these women at least, these influences are gendered and racialised in their nature and impact on the women's motivations. As explained in Chapter Five the question posed to the women with regard to their motivations for starting a business was designed such that they could indicate as many factors as they recalled.

7.3.1 Antecedent influences

Antecedent influences involve the business woman and the many aspects of her background including family influences and educational choices which affect her motivations, her perceptions and her skills and knowledge. As such antecedent influences, though framed in the context of influences preceding the entrepreneurial decision, do not only impact the entrepreneur before set up, but continue to have an impact on the individual long after the entrepreneurial decision is made. The reasons given in this subsection expose ways in which black women's reasons for career choice are both similar to as well as different from those of white women and black men. It also shows that amongst black women, career choice motivations can differ according to their experiences of migration and culture and other variables.

Amongst the many reasons given for choosing a hairdressing career were those related to the women's internal desires and love of the 'profession'. This applied to both *non-migrant* and *migrant* women. Jane, a thirty-eight year old Black-Caribbean⁸ woman had come to the UK from the Caribbean when she was ten years old to join her parents. She had always wanted to be a hairdresser and in her own words it was:

⁸ Self-defined - Participants were given the opportunity during the interviews to define their ethnic group. Categories included Black-British, Black-African, Black-Caribbean and Black-Other.

Jane: Something that I've always wanted to do. I wanted to do fashion designing first but it didn't work out. I always wanted to do something with the arts side. I left school without any qualifications and I got a job in hairdressing and it started from there. I just liked it. I did three years apprenticeship and worked in salons, getting loads of experience.

Henrietta, a migrant woman who had come to the UK to join her white English husband also professed a love of people as her reason for choosing hairdressing as a career. However, further probing revealed that there were differences in the career choice reasons of the two types of women. For some of the non-migrant women such choice was a solution to their racialised minority status. As discussed in Chapter Six black hairdressing in particular has had a history of providing black women who have experienced racism in the wider society a safe space away from competing in both white hairdressing and other arenas of work. Zoe's work history revealed that an unstable career trajectory, lack of experience and inability to enter the mainstream employment arena had prompted her to go into black hairdressing, a 'safe black space' (Kirton and Healy, 2004).

Zoe: I've had um...when I first left school I done basic bookkeeping. I also done a bit of recruitment through agencies and then I have done hairdressing. In hairdressing...the main thing is mainly around blacks, the colour is not an issue at all.

Jane, Dana and Janice had initially been interested in the world of fashion and had embarked on careers in that direction. However, they were unable to get jobs in that area due to the highly competitive nature of the sector, so they retrained and became hairdressers.

Eleven of the twenty migrant women had also embarked on a hairdressing career as an easier option in terms of gaining a qualification which would give them access to the labour market. For women who had come to the UK without specific professional qualifications hairdressing was a quick way of gaining a qualification in order to be able to work in the UK. Other migrant women who had qualifications from their home countries but found that foreign qualifications tend to lose their symbolic value once transferred to the UK, used hairdressing as a way of circumventing the obstacles they encountered in trying to find a job in the UK. Hairdressing was an area where they did not have to compete for jobs outside the black community in employment or self-employment.

Sally, a Black-African woman's story exemplifies the stories of those women. She had come to the UK to study pharmacy but while she was here, political conditions in her country changed and the remittance for her upkeep was terminated. She found herself stranded in a foreign country without an income. She discovered that that hairdressing "was the quickest way to make money or get employed". Fola had come to the UK 13 years ago with a Bachelor's degree in education and she gave me a complex picture of pushes and pulls into self-employment. She became a hairdresser as a result of a lack of human capital that could be recognised as legitimate by the society she found herself in resulting in an inability to find a job, even after re-training:

Fola: When I came to this country...I used to be a teacher back home...I found it difficult getting a teaching job. I decided to go to the University of East London – I did education and community studies but when I finished I could still not get a job.

Hyacinth explained to me that she had become a hairdresser because:

Hyacinth: I went to polytechnic back home in [location] and I came here and have not been able to continue because obviously when you move from your country and you come to a country like this and as a black person when you want to go through secretarial kind of career it's a little bit difficult to achieve what you want to achieve so that is why I decided to shift it to beauty.

The stories related by the three women above are repeated in various forms by Lillian, Moronike, Diana, Carol, Elsie and Ashi, Gifty and Becky. With Ellen the immigration rules regulated her initial status in the UK and thereby circumscribed the sort of career she could embark on. She had come to the United Kingdom to join her husband but during the waiting period was unsure whether she would have to go back to her home country or not:

Ellen: My first desire was to do accounts but really as I wasn't born here I tried to get into the accounts but it was getting a bit difficult with admission and my stay [*immigration status*] and so on so really I was also interested in fashion at the same time so I said "Okay fashion" but hairdressing takes a bit shorter to do so even if I had to go back then I have something to fall on so I got into it and I began to like it (*emphasis added*).

With regard to reasons for embarking on business ownership, the women were asked to give their reasons for starting a business as opposed to asking them for a "main reason". This was designed to enable the women to indicate all the factors that had influenced

them to start their own business without discounting or elevating the importance of any of the reasons (Hughes, 2003). What emerges is the manner in which the dynamics of race/ethnicity, gender and class criss-cross in influencing these women's motivations for embarking on business ownership. Their responses showed that both extrinsic and intrinsic factors were important in the entrepreneurial decision.

Almost all the women's (non-migrant and migrant) declared motivations for embarking on business ownership included classic 'pull' factors such as the 'need for achievement', 'need for control' and the recognition of an opportunity which are associated with personal characteristics (Chell, 1993). Typical responses to why they had embarked on business ownership included:

Jane: Basically I've been doing hairdressing for about 20 years now and basically like I've been working for other people. I've got quite a bit of experience and working for people that don't appreciate the work that you're doing, it was better to open my own salon so that I could be in control of what I did.

Adjoa, another woman who typified the non-migrant woman, was a Black-African woman who had come to the UK to live with her mother's sister when she was ten years old. Now 38, she set up her own business after working as an employed hairdresser because she had the "zeal to do it". Shirley on the other hand had embarked on business ownership because the "opportunity arose" in the form of her brother who was willing to act as a financier for the business. All the women in this group had chosen to become self-employed because it was what they had always wanted to do. These women seemed to see self-employment as way of satisfying their need to achieve, reflecting the standard responses highlighted by research on businesses owners, irrespective of gender or ethnicity (Carter and Cannon, 1992, Curran and Blackburn, 1993).

Echoing Jane's motivations, Zoe, also Black-Caribbean and born in the UK had embarked on business ownership because she had a "fear factor of failing" and wanted to prove to herself that she could achieve her dreams. But Zoe also showed that sometimes black women may use their businesses as a political tool to raise the profile of the 'race' displaying a race consciousness that is not always evident among white women. This of course stems from black peoples' history in the UK. Zoe explained:

Zoe: I wanted to have some influence at least in front of my clients and to help at least one or two people who I would employ and I wanted to be in an

environment where I was able to make a difference. I wanted to symbolise something. So that's the contribution I wanted to make because I have been in so many salons and find them cold, not warm, not inviting. I wanted to show that black hairdressers are not about gossiping, not about, you know, you come in the door and there's not a smile, there's not a pleasant face. I am able to do that.

Several migrant women's motivations and business behaviour centred more on their socio-cultural experiences, motherhood, migrant experiences and unfavourable labour market conditions. Social as well as independent reasons were important here. Henrietta who has lived in the UK for 12 years was 'pulled' into self-employment by her socio-cultural experiences, which motivated her into rejecting the stereotypical white middle class gender role her English husband had placed her in:

Henrietta: I've been married for fourteen years...so I was looking after my children. My...my son was eighteen months so my husband wouldn't like me to work, but ...you know, when you are from Africa, our background, as a woman um you have to work... my husband didn't want me to work he just want me to look after my son and but then I said to myself, "No, I have to work!" So I went...one day went to his office and I said, "Listen I want to go into hairdressing".

Probed further, it became obvious that Henrietta's desire to own her own business was further driven by her frustration with the stereotypical images of subordinated black women workers in lower occupational groups, reflecting a race *and* gender consciousness:

Henrietta: It is nice for a black woman to get up...it's not all the time that we have to work for people and they're shouting at you, do this, do that. I'm so happy. I feel so nice when I come in...you feel like you are somebody too. My sister, for example says, "You don't know how lucky you are. When I get up at 5am and I'm going to work, I want to cry."

Others, like Fola, cited the 'push' of anticipated low pay as an employee compared to the 'pull' of higher earnings in self-employment as a major motivating factor arguing that as a black mother of six children coupled with her inability to find a good job in the UK, whatever job she felt she would finally get would not pay her enough to pay for the childcare she would require. Although these are personal stories they share certain features with the stories of other migrant women. For both Henrietta and Fola the interplay between gender, class and ethnicity had spurred them into business ownership.

but they had not been passive entities in the process. They and the other women in the sample had applied their human agency, as we shall see later, to negotiate, determine and advance their interests in the process.

Others had opted for self-employment to avoid the perceived racism that permeates British society as a whole and is evident in the workplace. Ellen decided to become self-employed because of her husband's negative experience of racism in the work place with regard to promotion and stories her sister had related about her experiences in the NHS. She decided self-employment was a "better option".

Ellen: It was in the 80s and looking at the circumstances around, in most of these jobs promotion wasn't there. The discrimination was so much that, my husband was an accountant as well and the stories he brings out ... they bring somebody and he trains them and by the time he realises the person has got a company car and he is still there so I said I was never going to work for anybody in this country. Also my sister was a nurse, she also comes home with all the stories about how the patients were so racist that sometimes they don't even want a black person to touch them and they were so insulting. I didn't have that temperament, I would have been sacked.

Finally, families were an important antecedent influence on the women's decisions to become hairdressers and to start their own businesses. Rachel, for example said her sister had encouraged her to become a hairdresser and get a qualification in the profession. A couple of non-migrant women had entered the profession as a result of what Bourdieu (1986) refers to as "obligations durably felt". Olivia and Beryl had taken over their parents' hairdressing businesses although they had initially trained as a teacher and secretary respectively. They gave the impression that they run the businesses as an obligation to their parents rather than something they had wanted to do themselves.

7.3.2 *Incubator organisation*

Previous work experiences can help shape the entrepreneurial decision. Some of the women involved in this study indicated that their experiences in their previous jobs motivated the decision to become self-employed. However, these experiences were not much different from that experienced by other women and ethnic minorities in general. This is mainly because most of the women, both non-migrant and migrant were

involved in previous jobs in the black hairdressing sector where both their gender and ethnicity is not an issue. Many of the women felt that their experiences in previous jobs had just confirmed to them that they could do the job better and given them the desire to control their own businesses and run them in their own way.

However, although gender and ethnicity were not issues in this regard, some women related reasons that revolved around class status. Lillian stated that working for other hairdressers meant that she would remain poor and that was one of the reasons why she had decided to start her own business:

Lillian: I've been in this country for almost twenty years I've been working for people,...I mean I won't say its bad...but it's something that I believe that you can't enjoy big salary and become rich or something. So it was always in my mind that I would like to set up my own business and be my own god so that I can enjoy my own profit.

Cooper's framework, designed primarily from data collected on male entrepreneurs, engages with the incubator organisation only in terms of waged work but does not consider other institutions and 'organisations' such as the home and the way work is organised in such institutions. Women's central responsibility for their families and the gender roles associated with such responsibility often constrain their authority and influence their ability to make decisions about their own labour market participation. Indeed the literature on white women managers has emphasised the problems they face maintaining their dual management roles as managers at work and managers in the home (Davidson and Cooper, 1993). This study has identified that the incubator organisation includes the domestic sphere.

Like many other women, Henrietta's desire to work outside the home was tempered by the fact that she had young children and therefore had to choose self-employment to accommodate the demands of motherhood:

Henrietta: It is my own business and anytime I want to go home there is somebody here, my husband will come and replace me and I can go and look after my children.

Another woman explains further that childcare issues were also prominent in her decision to become self-employed:

Carol: I have six girls so if I have to go and work outside, all money will go to the child minder or wherever which is going to be more expensive, but being...running my own business I can afford to bring them, when they're still young to my business premises.

It is important to note that many of these migrant women have come from backgrounds and cultures where existing social networks facilitated their involvement in economic activity, whether as employees, self-employed or gratuitous labourers on their husband's farms (Chamlee-Wright, 1997a). Relocation to a society where childcare is financially detrimental, for example, can make such economic activity more costly than they would otherwise have appreciated. This is not to say that involvement in social networks in their home countries has no cost as usually women have to accommodate the social as well as financial costs of having family members living with them but since such arrangements are integral to the fabric of the society the benefits gained are usually perceived to outweigh the costs.

The boundary between home and business

The assumption of a division between public life and private life and between work and family is a feature of most entrepreneurship literature, particularly those that focus on gender dimensions of business ownership. From the literature and the narratives of these women noted above, it is clear that self-employment is seen as a way to solve the problem of women's lesser participation in labour force by diminishing the cost of childcare. But the findings of this study also show that the difficulties women face in combining business ownership and childcare is exacerbated for black women in different ways to that of white women.

For migrant women, for example, they came to the UK for a purpose – to work and make a better life for their children, Choosing not to work would be tantamount to abandoning their dreams and therefore not an option. Fola's dilemma is explained in this extended extract from the interview with her

Fola: People say to me that I haven't got a life. Like if you are having a party and you invite me to come you will never see me there because I am too busy. By the time I close from the business, I am too tired, I want to go home and cook for the kids so I don't have a life. It is too stressful. This business is costing you your own life, your own time, your husband's life, children's life, everything! Everybody is suffering, but then there is nothing you can do. I am still better off than going to the nine to five [job] because going for nine to five...those two and the ten year old and

eight year olds, what would I do with them? I have to look for somebody to pick them from school. How much will they pay me if I go to work from nine to five? Maybe as a foreigner if I am well educated the best job I can get, maybe I will be on £20,000 per annum. After paying my tax and NI, after my transportation and feeding, then paying for the childminder, paying my mortgage, how much will I be left with? So I just believe I am still better off here if I can manage the business. That's why I am doing it. It's not because it is easy, it's very difficult. My children, when we close...we close Monday to Friday at seven o'clock. When they come back from school, the salon is full...they call "Mummy. Mummy. Mummy"! It's too much. They are always buying junk food. McDonalds everyday. Chicken and chips, something like that, for their afternoon food. At seven o'clock I have to put them in my car, rush home to go and cook for them, so there is no single day that my children go to bed early enough. Maybe half eight to nine. They never go to bed earlier than that, you know, which is not good for them but what can we do?

Set against the backdrop of the ethnic penalty faced by African migrants (Berthoud, 1998) together with their comparatively lower earnings (EOC, 2004) the intersectional dimension of Fola's perceived experience – as a migrant, as black person, as a low income worker and as a mother and the attendant complexity of the interface of these with institutions and the wider society - is clear in this narrative. The perceived lack of boundaries between these spheres in the individual's life is what makes the experiences of black women unique. The experiences take on dimensions that cannot in their fullness be experienced by others outside of the group, not in terms of degree or difference, but complexity and uniqueness.

7.3.3 Environmental factors

Cooper (1981) contended that among others, environmental factors include accessibility and availability of capital, examples of entrepreneurial action and accessibility of customers. Some of the hairdressers had started a business in hairdressing as opposed to other arenas because of the ease with which they could enter the field. Ellen explained to me that she had rejected a career and self-employment in childcare because:

Ellen: In those days, childcare wasn't entrepreneur orientated. I think child care has just recently been allocated funds so that people can set up but it wasn't very open in those days. You had to work under somebody and the same thing [racism] could have happened. They didn't have separate nurseries for different ethnic groups. You go under the hospitals which I didn't want to so that is why I didn't do childcare. The situation wasn't very convenient and there was no encouragement in those days either. it wasn't that popular. Now they want to take it away from the ministry and

make it private. People are given money so now the demand is there, those days you didn't hear anything about childcare.

Obviously, the easy access (in terms of capital and customers) made hairdressing a more attractive option.

Examples of entrepreneurial action came in the form of role models in the lives of approximately half of the hairdressers interviewed for this study. This will be discussed more fully later in this chapter but suffice to say here that as discussed in Chapter Three, almost all the migrant hairdressers had come from countries where majority of women are self-employed due to lack of opportunities in the formal labour market.

Finally the racialised nature of the hairdressing sector where the black/white divide is clear means that there is a readily available client base (who cannot go to white salons due to the lack of black hairdressing skills in those salons) that black hairdressers who choose to become self-employed can tap into.

Fola's narrative in the previous section, as with many of the stories related in the preceding sections, may give a deterministic outlook to black women's participation in self-employment. However, these women have not been passive entities in their engagement with the labour market. The next few sections will demonstrate that in their encounters with social structures, black women confront, negotiate and pave a way in order to achieve their aims. For example, migrant black women use hairdressing as a space that gives them easy access to the informal economy where they can make the adjustments required to enter the formal sector as we shall see in the next few sections.

7.4 Raising capital – structures of enablement and constraint

This section presents the interview findings on the participants' experiences raising capital (cultural, social and economic) for their businesses. It examines the micro level strategies the women employed in acquiring resources for their businesses and their rationale for the pursuit of such strategies.

7.4.1 Cultural capital

Embodied cultural capital - cultural and ethnic resources

The availability of ethnic and cultural resources to ethnic minorities and migrants has been cited as one of the essential attributes of ethnic minority business success in Western nations (Light and Rosenstein, 1995). The present study has identified ways in which the participants' backgrounds have enabled them to start businesses in the UK with a confidence that has been found to be lacking among women entrepreneurs generally (Birley, 1989).

Previous research has shown that many self-employed people are influenced by an exposure to role models at an early age. Inevitably majority of these role models have been men. A notable finding of this study is the number of migrant women who had *female* self-employed role models in their families. Thirteen migrant women cited female entrepreneurial role models in their families - mothers, grandmothers and sisters. As indicated in Table 7.4 only three of the non-migrant women had self-employed role models in their families. Olivia's and Beryl's father and mother were business owners from whom they had taken over their hairdressing businesses and Adjoa said her parents owned a dry cleaner's shop in Africa. Compared to this group, Table 7.5 indicates that ten migrant women cited their mothers as self-employed, three had self-employed sisters, one had a self-employed grandmother and three had self-employed fathers. These role models run businesses that included import/export businesses (Henrietta, Carol, Rachel, Lillian, Gifty and Efia), market stalls (Moronike, Fola, Diana), a doctor's surgery (Martha), and a hairdressing salon (Nana).

The number of female self-employed role models is a reflection of the high self-employment activity found amongst women in the countries that typically send migrants to Britain as a result of a traditional culture of high economic activity rates among women coupled with women's limited access to jobs in the formal employment sectors of those countries as discussed in Chapter Three. Much of the research on women's and ethnic minorities' entrepreneurship tends to focus on their experiences in the host countries without a consideration of prior experiences of migrants and how these may impact their behaviour and perceptions of self-employment.

Table 7.4 Educational and occupational information on non-migrant hairdressers

| NAME | INITIAL QUALIFICATION - LOCATION | TYPE OF UK HAIRDRESSING QUALIFICATION | 'INCUBATOR' WORK ORGANISATION | SELF-EMPLOYED ROLE MODEL |
|-----------|----------------------------------|---------------------------------------|-------------------------------|--------------------------|
| ADJOA | HAIRDRESSING - UK | NVQ 2 & 3 | Mobile Hairdressing salon | Parents |
| OLIVIA | DEGREE - UK | NVQ 1 & 2 | Primary School | Father |
| SHIRLEY | HAIRDRESSING - UK | EXPERIENCE | Hairdressing salon | None |
| JANE | HAIRDRESSING - UK | DIPLOMA | Hairdressing salon | None |
| ZOE | HAIRDRESSING - UK | DIPLOMA | Hairdressing College | None |
| BERYL | SECRETARY - UK | NONE | Private firm | Mother |
| SARAH | HAIRDRESSING - UK | NVQ 1 & 2 | Hairdressing salon | None |
| BAMBI | SECRETARY - UK | NVQ 2 & 3 | Private firm | None |
| JOCELYN | NONE | NONE | Hairdressing salon | None |
| DANA | HAIRDRESSING - UK | NVQ 1 & 2 | Home-based salon | None |
| STELLA | HAIRDRESSING - UK | EXPERIENCE | Hairdressing salon | None |
| JANICE | BUSINESS DIPLOMA - UK | DIPLOMA | Hairdressing salon | None |
| IRENE | HAIRDRESSING - UK | NVQ 2 & 3 | Hairdressing salon | None |
| CAS | HAIRDRESSING - UK | NVQ 2 & 3 | Hairdressing salon | None |
| CHANTELLE | HAIRDRESSING - UK | NVQ 2 & 3 | Hairdressing salon | None |

Ten of the migrant women had also been self-employed themselves before they came to Britain and this had consequences for the confidence with which they approached business start-up and the way in which they mobilised resources for their businesses. Three of the ten had combined full time work in the formal economy of their countries of origin with part-time self-employment in the informal economy to supplement their incomes. Both Fola and Rachel taught in schools but Fola also owned a hairdressing salon and Rachel was involved in small scale retailing prior to migration to the UK. Diana was a civil servant but also owned a catering business. The rest engaged in various activities in both the formal and informal economies but mainly small scale retailing. So as Rachel put it:

Rachel: I know a lot before I start my business...before I came to this country... I know a lot about setting up and doing a business as well.

Many of these activities were conducted in countries where state provision of business support is non-existent and therefore these women have learnt to be self-reliant and also reliant on their networks for survival (Chamlee-Wright, 1997a). One of the issues that came to the fore during this investigation was the difference between the non-migrant women and the migrant women in terms of the way in which they employed business

support provision for their businesses. Therefore with regard to business support a considerable number of non-migrant women had sought and sometimes employed different forms of business advice and support. Some, like Bambi, had gone through the formal channel of Business Link and “spoke[n] to colleagues at the college”. while others such as Zoe had used qualified friends and family members to understand the business start-up process. The non-migrant women, perhaps because most of them were tutors, had very good links with the hairdressing colleges that enabled them to get advice and access to skilled staff.

Table 7.5 Educational and occupational information on migrant hairdressers

| NAME | INITIAL QUALIFICATION - LOCATION | TYPE OF UK HAIRDRESSING QUALIFICATION | 'INCUBATOR' WORK ORGANISATION | SELF-EMPLOYED ROLE MODEL |
|-----------|----------------------------------|---------------------------------------|-------------------------------|--------------------------|
| HENRIETTA | NONE | NVQ 1 | Home-based salon | Mother |
| MARTHA | 'O' LEVELS - FOREIGN | NVQ 2&3 | Home-based salon | Parents |
| FOLA | DEGREE - FOREIGN | NVQ 2&3 | Home-based salon | Mother & Sister |
| RACHEL | TEACHING - FOREIGN | NVQ 1& 2 | High street salon | Sister |
| ELLEN | 'A' LEVELS - FOREIGN | DIPOMA | High street salon | None |
| LILLIAN | 'O' LEVELS - FOREIGN | NONE | Post office | Mother |
| SALLY | 'A' LEVELS - FOREIGN | DIPLOMA | High street salon | None |
| CORINNE | 'O' LEVELS - FOREIGN | ADVANCED DIPLOMA | Home-based salon | Mother |
| COLLETTE | STANDARD 7 - FOREIGN | DIPLOMA | High street salon | None |
| MORONIKE | NONE | NONE | Home-based salon | Mother |
| DIANA | DEGREE - FOREIGN | NONE | High street salon | Grandmother |
| CAROL | 'O' LEVELS - FOREIGN | NVQ 1&2 | Home-based salon | Mother |
| HYACINTH | SECRETARIAL - FOREIGN | DIPLOMA | High street salon | None |
| NANA | HAIRDRESSING - FOREIGN | DIPOMA | High street salon | Sister |
| ELSIE | TEACHING - FOREIGN | NONE | Homemaker | Parents |
| ASHI | DEGREE - FOREIGN | NONE | Home-based salon | Father |
| SHARON | SECRETARIAL - FOREIGN | NONE | High street salon | None |
| GIFTY | DEGREE - FOREIGN | NVQ 2&3 | High street salon | Mother |
| EFIA | NONE | NONE | High street salon | None |
| BECKY | DEGREE - FOREIGN | NONE | High street salon | Mother |

In contrast, as several of the migrant women either had personal experiences of self-employment or family histories of “trading”, they had a self-sufficiency that bordered on disdain for business advice. When she was asked what sources of business advice she had used in starting her own business Ellen, typifying the norm said:

Ellen: I don't think there is any advice to be given as to how to start a shop. You know what you want to do. You get the funds and you open the shop...get the basic infrastructure and that's it.

Echoing Ellen's sentiments, Fola said she had not undertaken any business training or sought business advice to start her salon because:

Fola: You know from back home, when you are being born into a family where your parents are traders and then you pick it up from them. I just felt maybe that I have enough experience and knowledge to keep me going because I used to run my own shop too back home.

Again Martha had not undertaken any training or sought business advice because:

Martha: I did my research. Well...as to where I want the shop and what I needed to do so I knew exactly what I was going for because I've done it for quite a while"

It would seem that business advice became important only when things went wrong or after the women had run their businesses for a while and had realised that the "experience" from their home countries was inadequate to sustain them in a more corporatist environment. Fola put it clearly:

Cynthia: So looking back after having run your business for while, what training should you have had?

Fola: In terms of accountability, staff management, stuff like that, it would have been a lot easier and better. Because if you're looking at businesses down here compared to the way we run businesses back home, it's two parallel lines, totally different from each other.

These were women who were aware of the availability of business support and business training but did not think they were important resources given the fact that they had had some experience in the informal economy of their home countries. It would seem therefore that black women's level of embeddedness in the British society influences their perception of the necessity of training and business support as resources for their businesses, at least in the start-up phase and for migrant women in this sample at least, business support was deemed important after the start-up phase.

Institutionalised cultural capital - accumulating human capital

Non-migrant women were very experienced hairdressers with higher qualifications in the hairdressing industry, several of them with teaching qualifications in hair care, contrasted by general lack of business experience. In fact nine of the 15 women were part-time tutors in hairdressing colleges. Perhaps in recognition of their lack of business skills and experience and a relatively better understanding of formal business start up processes, non-migrant women tended to rely on formal training to start their businesses. Many of them had actively sought business training on a variety of courses ranging from two-day crash courses through health and safety courses to six-month business management programmes. Sarah, a 56 year-old Caribbean woman had taken the business course that was part of the hairdressing programme of study at the time she was training for her hairdressing qualifications because she always knew she would open her own business. Many of the non-migrant women actively engaged in on-going training, particularly in hairdressing skills at the colleges.

Several of the migrant women, on the other hand, had abandoned their chosen careers and retrained to enter the hairdressing industry in the UK and their resourcefulness in raising human capital for their businesses is noteworthy. Although Henrietta was aware of her lack of relevant human capital as a result of a lack of hairdressing skills, her attempts to rectify this by enrolling in a course were frustrated by a pregnancy which forced her to abandon her plans for a period. However, she devised a strategy to continue her 'training' by volunteering her services at other hairdressing salons so that she could go and "take care of her son" when she needed to. More importantly she also provided hairdressing services for her friends and family in her home to build up her experience. In her own words:

Henrietta: Weekends my house is packed with friends and I do their hair, facials, waxing and stuff like that. This helped me to know how to do hair properly.

In this strategy she was supported by her husband who "could afford to" support her voluntary work. Similarly Rachel provided free services for family:

Rachel: What I did is when I came to this country I used to do my sister's hair. I used to wash and set my sister's hair so when I finished styling and my sister looked she'd say, 'but oh you're a stylist already so why not put yourself in and then let it go.

In exchange, however, many of those who charged for their services found that they were unable to charge the same prices as high street salons. Also, several women recall having to make meals, tea/coffee for their friends and family coupled with a general lack of privacy which sometimes motivated them into starting their formal businesses earlier than they had envisaged:

Dana: My house was overrun with people and it didn't feel like my home anymore and all I was doing was washing towels, cooking dinner, feeding the customers and my little boy...I could tell he didn't like it and even though he was a little baby I could see he didn't like it, you know. I'm not spending enough time with him but to make money...but then when my house got overrun I couldn't do it anymore so I'm thinking...I need to get premises.

Several of the migrant women used family and friends to build their human capital in the form of experience in the craft of hairdressing and make adjustments to the host country before embarking on business ownership in the formal sector. Many migrants who are ineligible for state benefits have to rely on the jobs outside the mainstream in order to survive in the host country. Reliance on friends and family in some cases also extended to offers of physical labour in the women's businesses.

This communal resource was also observed in the participants' day to day running of their businesses. Almost 80 per cent of the participants said they did not operate an appointment system because they found that customers had a very laid back attitude with regard to time-keeping and therefore running an appointment system did not work for them. As such the salons were run on a first-come-first-served basis. This meant that customers usually had long waiting periods in the salons to get their hair done creating a camaraderie fostered by an informal atmosphere from which the hairdressers benefited. At a couple of salons I observed waiting clients engaging in physical work for the salon such making tea/coffee for each other, or sweeping the salon floor when the premises got really busy. Nevertheless these human capital and labour benefits that the women gained from their social contacts were not always welcome. In order to distance themselves from the perceived lower class status of black hairdressing salons, there were some participants who actively discouraged such informality in order to create a professional atmosphere, as a rejection of the stereotypical image of black hairdressing salons. Zoe said she wanted to show what black hair dressers were not about sitting around and gossiping. Zoe, Shirley and Bambi all operated appointment systems.

Shirley had a sign up in her salon that said “This is a business premises; if you are not here on business please do not sit about.”

7.4.2 Social capital – entrepreneurship as a ‘collective’ activity

Ethnic minority businesses’ access to cheap unskilled labour in the form of family members to run their businesses has been noted as being at the heart of their success in small business, something which African and Caribbean businesses have been perceived to lack (Ram and Jones, 1998).

Social capital benefits of group membership

Zoe and Olivia employed *family* members in their businesses in the form of their mothers who acted as receptionists – a non-core activity in the business. This would seem to support the contention that the professional nature of the businesses limits the extent to which Africans and Caribbeans can employ cheap family labour (Curran and Blackburn, 1993, Ram and Jones, 1998). The support given by families extended to financial advice from Olivia’s brother, a professional financial advisor and free accounting services provided by the husbands of Fola, Henrietta, Adjoa and Ellen. Bambi’s and Zoe’s daughters, Fola’s sister and Henrietta’s and Adjoa’s husbands would take over the management of the businesses if the women were unavailable for any reason. Contrary to much literature on the disadvantage experienced by African and Caribbean business people as a result of a lack of family support, families played an important role in both the start-up and management of the interviewees’ businesses. Shirley’s brother had provided 100 percent of her start-up capital and she said she would turn to her mother for capital to try something new in the business. Henrietta, Martha, Ellen, Rachel, Fola and Lillian had sought and gained financing from or through family members for start up purposes.

Families were also pivotal in the indirect support they gave the businesses. Both Lillian and Martha were very reliant on their mothers for free childcare services, even on an intercontinental basis. Lillian’s mother had given up her job to come and live with her from Africa while Martha had sent her children to her mother in Africa while she took her hairdressing course and they had only returned to the UK when they were of school-

going age. Adjoa's and Henrietta's husbands' incomes were crucial in the security they gave the family in the initial stages of the businesses, ensuring that it was viable.

Some commentators on social capital in relation to entrepreneurship have bemoaned the lack of wider networks available to women and ethnic minorities as the reason for the dependence on tighter networks of kinship and friendship. Such lack has been explained in terms of the wider frameworks of racism and sexism – that, women and ethnic minorities lack access to wider, information rich networks. But as discussed in Chapter Two, many of these women come from cultures where social networks are very fluid and informally structured and organised around kinship and co-residential ties. To interpret the behaviour of these women outside of cultural influences is to determine entrepreneurship as occurring and existing in a vacuum. These women like all others bring culture into the market place and some of their behaviour is a reflection of their cultural backgrounds. As such a reliance on co-ethnic, kinship and female networks may not necessarily be a reaction to racism or sexism, or the consequences of the loss of wider networks due to migration but as a reflection of the way business is done in their countries of origin.

Bourdieu's (1986) contention that one form of capital can be converted into another is made explicit when a consideration is made of the financial cost of the range of support involved in these activities provided by family members and friends. If these women had to hire outsiders to do the same jobs, then an understanding of the impact of this free help provided by social contacts can be better appreciated. Thus families are heavily relied upon social networks that directly provide capital (social and economic) and labour, albeit on an intermittent basis, for the business and indirectly facilitate the acquisition of human capital. Families also provide other intangible assets such as encouragement and moral support for fledgling businesses. But not all benefits that could be gained from social contacts were necessarily taken up by the women in this sample.

Although Jocelyn had began to train both her daughter and son to take over her business when she retired several of the women interviewed rejected the idea of their children being involved in the hairdressing business. This was particularly true of the migrant women who saw their own involvement in the hairdressing sector as a contingency plan they had to undertake as a result of the unexpected experiences of migration. They had

better aspirations for their children and therefore limited their children's involvement in the business. When asked whether her daughter helped her in her business, Lillian replied:

Lillian: I don't want her to be around the hair. I don't want her...because she is going to be busy soon doing her GCSEs work and I don't want her to get involved in this. It spoils her and distracts her and I want her to get an education and do something better.

The women were rejecting gendered-segregated work that operates in ways that reproduce economic exploitation. From a different perspective it seems reasonable that the daughter takes over the business from the mother but Lillian's narrative makes it clear that seen from the perspective of one who has suffered from gendered, class-based racism this is not a viable option for her daughter if she is to avoid her mother's experience. As such the mother rejects the benefits she may gain from her social capital in order to give her daughter a chance to enter a better profession, albeit in a gendered and race segregated labour market.

The caring roles women play is not confined to their immediate families alone. Women are also usually the ones responsible for the care of elderly relatives and with particular regard to migrant women from cultures such as those found among the participants of this study such roles do not cease simply because one has left one's country of origin. In as much as the women were able to call on extended family to help them with childcare and other responsibilities even on an intercontinental basis, so too did their care of elderly relatives also extend across the Atlantic Ocean. Ashi explains:

Ashi: Because we have families back home to cater for, even if you go on income support how much will they give us? We still have to cater [*financially*] for our parents back home. We are...that's the way it is...it's different and it is very, very difficult, black people.

Further, families were not always a positive resource but sometimes placed a constraint on the business intentions of some of the women, particularly those with children. Henrietta had had the opportunity to open a second shop in the West End of London but had shelved her plans because she felt that running two businesses would place too much of a burden on her family relationships. Typical responses included:

Rachel: I need time for them as well so sometimes when the clients come in and its too late I tell them that please can they come in the next day because I have to go and look after my family as well. Sometimes I have to lock the door very early. If I'm alone I wont mind staying till 12 o'clock but because of them I have to go home and look after them as well.

Of particular interest is the tension played between self-interest and altruism in the dynamics of the business experiences of the interviewees. The women were acutely aware of the differences between their (black) salons and that of white women and they wanted to redress the derogatory stereotypical image of black hairdressing salons. There was a sense in which they believed that their salons were a representation of the *black community* to the 'world out there'. Their ethnic identity became politicised in that context (Bradley, 1996) expressed in their sentiments thus:

Fola: You know when you walk into a white lady's salon, you can tell the difference. The environment is not like this; it's so beautiful and well decorated, spotlights everywhere, wooden floor because they have backing and they know what they are doing. They are born into this system; they know which button to press.

Fola touches on three important aspects of perceived "difference" between black women's business experiences and that of white women. In talking about the environment of a black woman's salon she is making reference to the difference in class between white women and black women as a group. Secondly the statement also has an ethnic dimension as Fola is also aware that white women in business are culturally aware, "they know what they are doing" as they have the cultural capital required to become successful business women. Thirdly, "they know which button to press" is an acknowledgment of her migrant status and the attendant lack of networks that entails. Harriet, on the other hand, underscores the wealth of knowledge, insight and critique among black women themselves about the ways in they can use business ownership to overcome some of the resulting configurations of racism, sexism and class in their lives and experiences:

Harriet: I've seen black people doing that... they walk in a shop and then they compare other shops to your shop. Meanwhile when you go to those shops their toilets are not clean, most of the black shops. When I first opened this shop people said it's a white shop. I said, "No, why do you think so?" They ask, "Who is the owner of this shop?" I say, "Me". They say, "It's yours?" They think I work here. I say, "No, it's mine." They say, "Yours?" I say, "Yes". You always thought it was for a white person. Even black people say so. Why do we have to have a mind like that? Because the shop is so clean? We have to believe in ourselves. At the end of the day we can do it ourselves. We can do it.

However, they saw their salons, first and foremost as businesses. Almost all the salon owners only hired co-ethnic employees. This would at first seem to indicate a deliberate strategy to employ members of the black community as is the case in many ethnic minority businesses. However they were intolerant of the lack of professionalism perceived in the black hairdressers they hired, demonstrated in their perceived tardiness, disloyalty and lack of skills. This was a recurrent source of frustration among participants. Interviewees seemed to view this, particularly the disloyalty and tardiness, as a “black people’s” problem. Typical comments by participants included:

Ellie: With the black stylists it’s a whole lot of problems. We are not reliable. That is a shame. That is a shame to our own people.

However with the highly ethnicised nature of the sector, it was difficult for them to look into the native labour market for employees outside the co-ethnic pool. Ellie felt it was “a shame you don’t get any other race to learn the black hair because what ever we do [employees] are predominantly black. You don’t get any other race to be so proficient on our hair”, and Mary had “not come across a European doing black hair”, the implication here being that if other ethnic groups did have skills in managing black hair the participants would have no loyalty to the “black community” in terms of hiring policies and that they would hire whoever could do the job best. The co-ethnic employment practices were born out of necessity rather than any altruistic intent and ethnic ties did not appear to be a significant feature of the recruitment practices of the participants. The composition of the workforce was product of sectoral structures and they ultimately shaped and underpinned the existing employment characteristics of the businesses as found by Ram and Jones (1998) and Ram (1994).

Individually acquired social capital

Migrant hairdressers also relied on friends and other hairdressing colleagues for mainly essential information on premises, supplies and labour. Lillian reported finding her premises through a tip from her colleague’s barber and a supplier through a hairdresser friend. These narratives were multiplied over in other women’s interviews. Bambi reported that she “spoke to *colleagues* at the college and ...an ex boyfriend of [hers] gave [her] a lot of business advice because he works as a business advisor” while Zoe had had two of her friends provide the labour for refurbishing the salon for her when she decided to start up her business. According to her other *friends* provided more than just physical labour:

Zoe: I think I had about three friends around me at the time that I was thinking about it and they gave me a lot of encouragement. I had two other friends who came in and gave me support, practically, they would get the paint and shut themselves in and get started. Financially I was in a position where I could support myself. But I had about three people that gave me encouragement and about another two that done the physical work. Even though all the people that gave me support and encouragement were all in business but they didn't want to discourage me... You know... practical and ongoing "I'm there for you" kind of thing it was about four people.

Interestingly it would appear that the secondary role played by husbands of migrant *women* in these businesses is in direct comparison with the female "silent contributors" of South Asian family businesses (Dhaliwal, 1997). Many of these husbands have jobs of their own but these 'invisible men' come home at night and take care of children or work on the administrative side of the businesses. Fola described her husband's life:

Fola: The little time that he is off from his work I want to dump the children on him, you know. When he comes back from work from seven o'clock we are there. He has to do the children's homework. While I am cooking he is helping them to do the homework. So he has no life. He cannot go out, he can't do anything. On the weekends when he is free, Saturday, that is my busiest day in the salon. I am in this shop every Saturday for fourteen good hours. From eight o'clock in the morning to ten o'clock in the evening. So Saturday I don't see my children because they will be sleeping before I leave home. He does the childminding, so he hasn't got a life, no friends, nobody, because of the business.

What is interesting here is that unlike Asian businesses where the 'silent contributors' work is perceived as secondary or trivial back office work the women in this study seemed to elevate the importance of the work their husbands did for their businesses:

Henrietta: My husband. Everything is my husband, my husband. He has been in business for forty, fifty years now – yeah, forty-five years - so he knows about all these things. People come to him for advice so to be quite honest when it comes to the accounts I don't have a clue. I have to tell the truth. Because he's there to do it so fingers-crossed that he will be there all the time because I don't have clue. When it comes to banking he does it. When it comes to paying the girls, we've got an accountant who does it and he (my husband) sends everything to the accountant so I don't know anything about that. In a way I've been spoilt a little bit but...you know...it's one of those things. I don't know it so he's the one who takes on everything for me.

Another woman described her husband's work thus:

Fola: I don't know anything about the computers. It is only my husband who uses computers when he wants to prepare the cash flow to submit to the accountant. He does all the hard computer work.

However, as a caveat to the above optimistic picture of these hairdressers having supportive husbands who made the combining of work and domestic activities easy, an interesting side of this equation is the fact that none of the husbands had changed their lifestyles in relation to any of the 'lower' domestic tasks such as cleaning and cooking. Husbands seemed quite agreeable to take on 'clerical' and 'intellectual' tasks such as accounting for the business and "doing homework with the kids" but not the tasks on the lower end of the scale, so to speak. This negotiated quality of social exchange, recurring in the lives of Rachel, Fola, Martha, Lillian, Sarah, Collette, Moronike, Carol, Sharon and Hyacinth is made glaring in the following extended extract of the interview with Corinne:

Cynthia: How do you manage to combine your family life with running the business?

Corinne: As a hairdresser I work six days a week. On Sunday I go to church. From church I go to the market to do shopping and I cook the whole day. So I don't really have time at home but I still have time for the family to prepare the food. I cook the food and I put them in the freezer so anybody can pick it up and warm it. I do that on Sundays.

Cynthia: Do you think other members of your family have had to change their lifestyle because of your business? For example does your husband cook more or help with the cleaning in the house or anything?

Corinne: All he does is come back from work and eat and sleep. African men don't like to cook.

Cynthia: Does he help with the business in any way?

Corinne: Yeah, when I travel he do come in to see about the business, check the stock and collect whatever they make to bank it.

In terms of formal networks, hairdressers were asked whether they belonged to any business organisations or participated in any trade shows. None of the hairdressers said they belonged to any organisations and 14 of them said they went to trade shows regularly but did not actively participate as stand holders, mainly because of the cost of participation. Caught in a sector where low earnings limit business expansion and therefore the numbers of employees that can be hired together with a lack of cheap co-ethnic labour pool, the business owners themselves are embroiled in both the strategic

planning of the business as well as the operational aspects. All the respondents, except one, worked actively on the shop floor. However, those who went to trade shows recounted the benefits to include information on new products and styles and meeting product agents, thereby adding to their cultural capital. None of them actually said there were benefits to networking with other hairdressers.

Some of the participants however, viewed networking as a “waste of time” and resources. They claimed that business networks, particularly those that were not sector specific were a waste of time.

Sharon: I think primarily the reason I haven't joined any of those things is that I have found them to be...um...to say a waste of time is a bit too harsh...but close.

Barbara explains why the women perceive formal networking to be a waste of time:

Barbara: The people who run it just want to be noticed. They're out there and it comes in the papers and that's the end, you know, so because of that I haven't really sort of done anything to get myself, sort of, really involved.

However, others felt that formal networking was important for survival. Lillian compared the hairdressing industry to that of black retailers in Dalston market and lamented the failure of black hairdressers to develop a network that would help them in fighting ‘the enemy’, who in Lillian’s view were the Asian wholesalers and retailers of black hair products. It was quite clear, however, that hairdressers’ strategies in acquiring social capital inclined towards the use of close kinship and friendship ties as opposed to formal networking.

7.4.3 *Economic capital*

This section of the chapter examines the strategies that participants in this study employed to build up economic capital for their businesses in the face of limited access to external financing as discussed in Chapter Three. Economic capital includes financial capital, assets such as equipment, furniture etc and labour for their businesses.

Financial capital

Without exception, both non-migrant and migrant women in the study declared a lack of adequate financing as the main challenge in their businesses. Having come from low paid jobs bank finance was not a viable option. Rachel explains:

Rachel: The bank....umm...because that time my account was not enough money to go in...there wasn't enough money to go to the bank. In this country they make sure you got more money before they give you a loan. That's it. So I said to myself if I go to bank now nobody will give me a loan. So whilst I was working I tried to save little bit, but with that money I don't think they will give me a loan for that to come and open my own business. They won't.

So Rachel, like other women in the study, had not even approached the bank because the ethnocentric and gendered nature of the finance application process requirements meant that migrants like her and other low income persons, and people with fractured career histories would not meet the standards required by the banks. None of the hairdressers interviewed had heard about the UK government's Small Loans Guarantee Scheme. Most of them had also not opted for bank finance because they did not want to end up in debt. Fear of debt was a very strong factor in their decisions, echoing a finding on women business owners generally (Carter et al., 2001). Thirdly reasons for not accessing bank finance also bordered around the perceived complicated nature of the process – this was a particular concern of many of the women interviewed. Instead the women devised strategies to raise the capital themselves and circumvent formal finance channels.

All, except one (Shirley) of the non-migrant women had used some level of personal savings to start their businesses. They had saved money from previous regular hairdressing jobs in the formal sector. Considering the low wages that characterise the hairdressing industry, all of the women had not been able to save large sums of money and therefore they had started their firms very small with low levels of financial capital. To supplement their incomes a significant minority of the non-migrant hairdressers held two jobs prior to starting their businesses. Zoe, Bambi, Jane, Jocelyn and Dana had all taught at hairdressing colleges to earn extra money. Savings from these jobs had secured them the basic requirements of setting up including furnishings and equipment. A couple of the non-migrant women (Dana and Adjoa) also ran hairdressing salons from

their homes, but this was a strategy that was particularly popular among migrant women.

Majority of the migrant women had also not used bank finance but had raised their capital in the informal economy with help from their social contacts. Seven of the 20 migrant women opted for this method of accumulating savings. Although Fola was relatively well qualified with two Bachelor's degrees, she had been relegated to the lower occupational classes, which she had been 'pushed' into by a lack of human capital that could be recognised as legitimate in the UK resulting in an inability to find a job, even after re-training. Therefore she lacked capital to start her business. To raise money for start up, Fola had worked from home at night stitching garments for a factory while Lillian had done night cleaning at the Post Office and continued to do so even after she had set up her business. Both women would finish their night jobs and with six children and four children respectively, work through the day "doing hair" at home for friends and family who would pay for their services.

Fola: During the day, from 7 o'clock in the morning my first customer starts coming in, that's people that I do their hair. At night when it's time for me to go to bed, I am on my machine. I worked with this company; they sew children's dresses so I worked for them as a machinist. I did that for about three years for me to gather my money together. When I believed that I had enough money to start a small business I took up a shop round the corner. That was a very, very small shop and that's how I started. I moved my customers from home to the shop and because I live round the corner too, so my customers were still able to move with me from home to the shop.

Martha and Ashi had also run hair salons in the informal economy using the patronage of friends and family to raise finance for the businesses. In the case of these migrant women a high dependency on family and friends for support and repeat business in the informal economy was instrumental in giving them the required financial resources to enter the formal economy.

Five of the twenty migrant women had used different levels of bank finance to start their businesses, but they had all used intermediaries in their social networks to approach the bank. Henrietta had to rely on her English husband, Sally had had support from her dad's "lawyer friend in Mayfair", using her class contacts to raise money for her business, Martha had been asked by the bank manager to get her husband to co-sign

the loan, Rachel's and Ellen's husbands, had used their bank contacts to secure loans for the businesses. It is not clear from the analysis why only migrant women used external financing but it is speculated that perhaps their more recent migration to the UK puts them in a position whereby they are blissfully unaware of the possibility of racial discrimination with regard to bank financing which tends to put off the non-migrant women. They are therefore more willing to take the opportunity as it is presented to access bank financing. This requires further research.

The avoidance of debt was very important to the women interviewed. As such bank finance was used as a last resort by those who applied for it. Martha explained the reasoning behind her finance combination of personal savings, family and friends finances and bank finance:

Martha: Basically, with um personal savings it's your savings so you've got nothing to lose. It's how much you put in is what you get out so I decided to use that. With family and friends they gave an extended time to pay the loans off so that was a better option for me and with no stress and interest free. With the bank I needed that extra to tie me up.

7.5 Conclusion

In summary, this chapter has explored black hairdressers' motivations for setting up their own businesses. Although many women expressed classic psychological factors such as the need for achievement and the need for control over their own destinies, black hairdressers' participation in self-employment, like other ethnic minorities, is a function of the interplay between several factors that include their social, economic, ethnic and cultural characteristics and the opportunity structure. Black hairdressers' experiences in the labour market highlights the limited choices open to both migrants and those born in the UK. Indeed, restricted labour market opportunities largely explain the women's 'economic detours'⁹ (Stuart, 1969 cited in Silverman, 1999) into the black hairdressing sector. Black hairdressers' experiences in the labour market highlights the limited choices open to both migrants and those born in the UK. These women see the

⁹ The concept of an 'economic detour' was used by Stuart STUART, M. S. (1969) *An Economic Detour: A History of Insurance in the Lives of American Negroes*. College Park, MA, McGrath Publishing. to explain that because black business owners are undercapitalised and face racism, they *have to* choose areas of business that their white counterparts have not elected to monopolise or whose very nature is such that white competition is crowded out e.g. black hairdressing.

black hairdressing sector as a social space that is open mainly to black women, even though increasingly black men are encroaching on that space.

A combination of migrant status, with all its attendant cultural and language adjustment problems, together with a lack of host society qualifications and experience, combined with constraints placed on them by the gendered dynamics of the domestic arena places black migrant women in positions of considerable vulnerability. This vulnerability makes them reliant on their closely-knit informal social circles for intangible resources such as support and information in self-employment, as well as the flow of tangible capital resources. Although these resources are essential, they come with ties that lead to further sharing of limited resources; particularly that of time, finance and labour.

It would seem from the findings that migrant hairdressers were more dependent on their informal social network than non-migrant *women*. Initially, without external structures in place to create and develop formal resource and exchange organisational networks, black women, particularly new migrants, are reliant on informal social ties. Low levels of cultural, human and economic capital leads to an over reliance on social capital which aids them in the initial start up process. As they become more assimilated into the dominant culture, they then acquire the cultural capital required to assist them in their pursuit of self-employment – in the words of one of the participants by then “they know which buttons to press. Further, as new migrants, their women- and kinship-only networks are initially an advantage, helping them to start their businesses. The disadvantage of such tight networks will become evident as they seek to grow their businesses. Though further research is required in this area, it would seem that the sector that the businesses are embedded in also impacts the ways in which they are able to utilise their social capital.

Chapter Eight

The Results of the Lawyers' Study

8.1 Introduction

This chapter presents the findings of the study conducted with the solicitors. I will first introduce the participants and then analyse the data in the light of the conceptual frameworks introduced in the earlier literature review chapters. Like the preceding chapter, this chapter explores the career and self-employment motivations of the participants, and examines the different structures and choices they are faced with in the mobilisation and deployment of capital to start and run their businesses. The chapter also examines the multiple identities with which these women approach entrepreneurship and its relevance for their resource mobilisation. The next chapter will draw together the issues identified in this chapter and Chapter Seven, for the purposes of making comparisons between the two groups of women.

8.2 Profile of the participants in the study

Fifteen lawyers were interviewed for this part of the study (See Table 8.1). None of the women had been unemployed before start-up. In studying the profiles of the women interviewed it came to light that 14 of them were over the age of thirty-seven but under the age of fifty, reflecting the fact that like the majority of self-employed women in the UK, entrepreneurship is a mid-life choice for African and Caribbean women lawyers. However unlike the majority of female entrepreneurs, of whom about 23 per cent are unmarried, six (40 per cent) of the respondents were unmarried but 66 per cent of them had dependent children (under age 16) compared to 49 per cent of self employed women generally. No doubt this reflects the high number of immigrant women in the sample all but one of whom had children aged under sixteen, and their cultural characteristics, in the sample. Many women in the UK have to give up child bearing or tend to postpone it in order to be able to make into higher managerial positions (Wood and Newton, 2006).

Table 8.1 Demographic information on lawyers

| Name | Age | Ethnicity (Self-Defined) | Age At Arrival | Age of Firm | Marital Status | Children <16 | Children >16 |
|----------|-----|--------------------------|----------------|-------------|----------------|--------------|--------------|
| YASMIN | 43 | Black Caribbean | 0 | 10 | Single | 0 | 0 |
| DENISE | 38 | Black Caribbean | 0 | 5 | Single | 0 | 0 |
| CLAIRE | 43 | African-Caribbean | 25 | 4 | Single | 1 | 2 |
| CLAUDIA | 30 | Black Caribbean | 10 | 3 | Married | 1 | 0 |
| LOLA | 43 | Black African | 25 | 4 | Married | 4 | 0 |
| NAOMI | 38 | Black African | 22 | 5 | Married | 1 | 0 |
| CAROLINE | 46 | Black Caribbean | 4 | 14 | Married | 1 | 0 |
| ANNABEL | 41 | Black Caribbean | 0 | 6 | Married | 0 | 0 |
| ELEANOR | 51 | Black African | 20 | 7 | Divorced | 0 | 1 |
| SALOME | 40 | Black African | 22 | 2 | Married | 2 | 0 |
| BESSIE | 40 | Black African | 35 | 2 | Married | 1 | 0 |
| SADE | 46 | Black African | 40 | 2 | Married | 2 | 3 |
| ADJOA | 45 | Black African | 22 | 2 | Divorced | 1 | 1 |
| MIJE | 45 | Black African | 23 | 5 | Married | 2 | 1 |
| SERENA | 44 | African - Caribbean | 0 | 2 | Single | 0 | 0 |

Age at arrival = 0 if participant was born in the UK

Of the 15 participants six had either been born in the UK or had come here as children (under 16). The rest migrated to the UK as adults with qualifications, experiences and education from their home countries. See Table 8.1. The average age of the businesses run by these women was about five years with the oldest business being 14 years old and the youngest two. Nine of the women were married, two were divorced, one widowed and three had never been married.

The majority of the women interviewed had come out of non-managerial albeit, by their estimation, successful careers to start their businesses. For example, of the fifteen women interviewed, only four had left partner positions to set up their own businesses.

Table 8.2 Specialist practice of participants compared to national average by gender and ethnicity

| Area of law | Number of participants (%) | All Women % | All Men % | All Ethnic minorities % | All White % |
|------------------------|----------------------------|-------------|-----------|-------------------------|-------------|
| Civil Litigation | 3 (20) | * | * | * | * |
| Commercial law | 3 (20) | 25 | 75 | 48 | 49 |
| Criminal law | 2 (13) | 31 | 69 | 12 | 18 |
| Education law | 1 (6) | * | * | * | * |
| Employment law | 2 (13) | 46 | 54 | 22 | 16 |
| Family law | 7 (46) | 47 | 53 | 18 | 20 |
| Housing law | 2 (13) | 39 | 61 | 20 | 28 |
| Immigration law | 9 (60) | * | * | * | * |
| Oil and gas | 1 (6) | * | * | * | * |
| International Shipping | 1 (6) | * | * | * | * |
| Probate law | 5 (33) | 33 | 67 | 25 | 16 |
| Property law | 8 (53) | 24 | 76 | 27 | 29 |
| Welfare benefits | 2 (13) | 29 | 71 | 3 | 8 |

Note: Columns do not add up to 100% because participants were involved in more than one area

* - figures not available

In terms of the legal sectors within which their businesses were located Table 8.2 above summarises the information. The law firms were engaged in activities across 13 self-reported areas of law but it is quite obvious from the information in Table 8.2 that the majority of the firms were located in three main areas - family law, immigration and property law, typical ethnic and female areas of law, and sizeable proportion of their income came from these activities. What the figures conceal though is that in reality the women found that they spent a majority of their time on just one or two areas of law. Even for those areas of specialism the women were involved in the non-contentious aspects of those areas and also the less profitable areas. So, for example, with wills and probate several of the women informed me that they only dealt with non-contentious work. Anything contentious they referred to a “bigger partner firm” (Adjoa), usually white-owned. In addition though many were involved in property law they only dealt with freehold residential conveyancing up to a limited value. This was mainly because a sizeable minority limited the value of the transactions they were involved in, to the value of their indemnity insurance, not wanting to risk having to pay out of their own pockets if anything went wrong. Undoubtedly, a bigger firm would usually be able to afford a higher value of indemnity insurance and therefore take on higher value work. Four women (Yasmin, Eleanor, Sade and Salome) limited themselves to just one area of law, that is, education, immigration, international shipping and residential conveyancing respectively. The sizes of the businesses’ turnover ranged between £48,000 and £400,000 as declared by the women themselves (five of the women declined the invitation to reveal their turnovers).

8.3 Reasons for career choice and self-employment decision

As in the previous chapter this section will examine the interview data on the motivations of the participants in becoming lawyers and setting up their businesses in the legal sector in the light of Cooper's (1981) framework on influences on the entrepreneurial decision. The section will report the analysis of interview data on the reasons why participants chose to become lawyers and also why they decided to start their own businesses. The analysis will be conducted in the context of the women's experiences in the wider society engaging with ways in which external structures and agentic decisions interact in complex ways, resulting in the present circumstances of the women in this sample.

8.3.1 Antecedent influences

Career choice motivations

The motivations narrated in this sub-section show how the women themselves, influences of their families (nuclear and extended) as well as particular experiences and events helped in moving the participant towards a legal career. Without exception every single one of the fifteen women, cited, among other things, an intrinsic interest in the legal sector or the law though for a variety of reasons. Responses such as "I had always wanted to do law", "I just thought it was the best thing to go into", "I just fell in love with the image" and "I done law because it was the most enjoyable subject I done" were reflective of an internal motivation to pursue a particular career.

Others expressed their intrinsic desires in the language of a determination to succeed triggered by negative events that centred on their ethnicity. With racial stereotyping and an undermining of black children's achievements at school a constant feature of the educational experience of many ethnic minorities in Britain (Gillborn, 1990, Gillborn and Youdell, 2000), one such experience made one of the women determined to become a lawyer. Denise a woman born in the UK to immigrant parents recalled a specific experience at school which crystallised her previously speculative interest in the law:

Denise: I had always wanted to do law, I went to a convent and I was told not to do law because as a member of an ethnic group, I was setting my standards too high, so partly just foolishness I suppose to a certain extent. I was toying with the idea and I was given that response...that irritated me, that irritated me very much and the only reason that irritated

me so much was that there were a lot of less able white kids in my school at the time who were encouraged but academically, they were not as good as me.

Antecedent influential events were not always articulated around specific events but revolved around a gradual heightening of class, race or gender-based awareness. For Bessie, a 40 year old African female who had migrated to the UK at the age of 35, law was her option because:

Bessie: I felt that I would be able to help people. Most people including myself at that age see law as an opportunity to dispense justice in an unjust situation, people going to prison when they should not be in prison so you tend to think about crime when you hear about law, you don't realise that there is so much more to it and that was what I had, you know I am going to save people from prison and make sure they get justice and that appealed to me.

Antecedent influences on career choice also included families. Families represent a significant source of influence on career choice. Schindebute et al (2003, p.96-97) state that families affect all aspects of personal development, goal orientation, personality, motivation, level of educational attainment and age before becoming an entrepreneur . This was particularly true for those women whose parents were first generation immigrants with manual occupational backgrounds. Such parents saw education and occupational attainment as a means for class mobility (Mirza, 1992) as well as the avoidance of unemployment and underemployment. Such families were instrumental in steering the women towards a 'profession' with questions like "what job will a black person get with a history degree?" (Denise). Caroline, Denise, Annabel and Yasmin had opted for law because in the words of Caroline which mirrored the typical response in this category:

Caroline: My family background is manual so no one in the family had gone through higher education. My family are immigrants here so it was just a profession, I always knew that a profession was expected despite my parents' background, a profession was expected but as I said, I personally wanted something where I was independent and so that's how it was law or medicine

Although the foregoing has discussed some of the motivations associated with the women's pursuit of a career in law because of the link between educational experiences and self-employment (Cooper, 1981), the main focus of this section is to look at the reasons behind the decision to become self-employed or a business owner. This is important in the context of women's and African and Caribbeans' lesser participation explained in Chapter Two. It was discussed that although women's lesser participation has been explained from a rational and individualist perspective in the literature, seen through a feminist lens that incorporates a wider view of feminism than that based on patriarchy alone, motivations for participation in self-employment can be understood as being located in the wider framework of women's subordination in the society as a whole as well as in the gendered and racialised spheres of work and the home.

Self-employment motivations

Again with regard to self-employment motivations almost all the women (12 out of 15) articulated one of their reasons in terms of the classic psychological or rational choice criteria that related to a challenge, achievement motivation, need for control, opportunity recognition and independence highlighting and confirming these perspectives. Others framed their reasons in terms of a natural progression of their careers. Claire, for example, a forty year old widowed mother of three children, indicated that she "was always looking at being a business owner". She said the decision was based on her own entrepreneurial desires. She felt that she did not want to stay at her firm, work for as long as she could for a substantial salary and not achieve the optimum in her profession. However, underlying these individual and personal narratives were the gendered and racialised structures of the wider context that gave meaning to the seemingly non-gendered and non-racial statements as we shall see further on.

Both Yasmin and Denise had recognised opportunities in the legal sector that created niches for them. But these opportunities were closely linked to discriminatory and racialised practices in the wider society. These practices made Denise want her "difference to make a difference" so she set up a law firm in the city that catered to wealthy black business people among other clients. Yasmin, a children's education specialist, on the other hand:

Yasmin: It's quite exclusive ...there weren't very many black people doing it at all...specialising in representing children. I made a conscious decision that I want to specialise in that because I could see that it was interesting work, very interesting work. It's my community, you know. Fighting for people who've been kicked out and exclusion rates among black children... you know...killing off the educational aspirations of our children and I really wanted to be there, you know. I am here in [location] and the surrounding areas and I wanted to be somebody that says, look I care about the education of our children and I'm gonna give legal service.

8.3.2 *The incubator 'organisation'*

Previous work experiences can help shape the entrepreneurial decision. Several changes have occurred in the labour market as a whole and in the legal sector in particular. Also many women and ethnic minorities have made inroads in forging professional careers for themselves, as discussed in literature review and sectoral chapters. Yet the organisation of work in the legal sector as in many others is still very gendered and racialised in nature and form. Though research on African and Caribbean women in management in the UK is scarce, the few studies available (e.g. Davidson, 1997) have shown that the black female in management suffers multiple disadvantages in terms of upward mobility, high levels of work and home pressures that can impact on her decision to become self-employed (Marlow, 2002). Women and ethnic minorities are still under represented in the higher echelons of the legal profession (Chapter Six) and I will now turn to the impact that the women's previous work encounters had on their desire to become self-employed, and the complex ways in which their ethnicity, gender and class combined to give them particular experiences.

Work organisation

Many of the women in this sample cited significant people or experiences at work and in other spheres of life that caused them to make the decision to quit their jobs and become business owners. Claire, Denise, Yasmin, Claudia, Bessie, Adjoa, Mije and Annabel all cited what Davidson (1997) has called the "concrete ceiling" (the black woman's 'glass ceiling') as a result of their racialised minority status as instrumental in their entrepreneurial decision. According to Annabel:

Annabel: Ethnicity has a lot to do with it because I worked for a very large firm. I was in a top position...I suppose at the time... in the year that I left, my

firm was the number one firm in the country, but I knew I couldn't get partnership ... working for a large firm and with my background I didn't think that progression was a possibility, to be honest. I would have just become a fee earner for years and years and years and then ... you know... when you're 45 plus they start looking for reasons for you to get out.

Even the women who had been able to get into salaried partnership positions (none of the women were in equity partnership roles) still suffered the frustrations of being a 'token black female' (Davidson, 1997, p. 45). Denise became a partner in a predominantly white firm at the age of 28 and the first and only black female in the firm. Although she had made partnership her story seems to suggest that she suffered from a lack of support from her white colleagues. She reported experiencing frustration at not being taken seriously every time she made an attempt to suggest a way forward in terms of organisational strategy. According to her:

Denise: In 1999 I said to them, I think we should do more employment work. I think employment is going to be really a big area and I would like to go into that area, they said no, I said to them we should have a PC on our desk – no, we should have an email - no, they didn't understand what it was about. I said to myself, I'm not thinking the same way as these people and they are not progressing, they are just doing same thing again and again and it's very boring so I just thought you know what, I'm getting out and I'm ready to move on.

Denise felt that because she was black *and* female she was not taken seriously as her firm had white women partners who were not subjected to the kind of tokenism she experienced. Caroline also felt that her presence in the partnership as a black woman was "cosmetic" and that made her determined to be on her own and Serena made salaried partnership but found that her white colleagues frequently 'forgot' to invite her to important meetings.

Domestic organisation

For Claire, Lola, Salome and Claudia, like white women, organisation of work and value systems in the home had been part of the decision. Salome's story was typical. She worked in a law firm in London and was responsible for the conveyancing department and according to her story she had wanted to work certain days from home because her two children, aged 14 and 10 had become "latch-key" kids. She therefore decided to become self-employed so that she could work from home and look after the

children at the same time. Her need for control was related to being able to control her time for the sake of her children. Set against the time greedy work organisation of legal firms, particularly city firms, Claire reiterated the sentiments of the women:

Claire: I think my desire to be self-employed also has something to do with wanting to be able to manage both my family life and business life. To be in control of my own time...you know... so that I can certainly control what time I spend with my family and what time I spend in the business and...you know...work from home if I need to...that sort of thing, so I always knew that if I didn't get to be in the decision making level in any form that I would be on my own at some point.

Much of the literature on gender relations in the home acknowledges how the increased labour market participation of women has altered, albeit to a limited extent, the patriarchal dynamics within the home, with responsibility for domestic work being renegotiated, especially among higher socio-economic groups (McDowell et al., 2005, Anthias and Mehta, 2003, Andall, 2000b, Blair, 1993, Belcourt, 1990). Though higher occupational status may bring with it the ability to delegate domestic tasks (for example, hiring house help), for women from traditional cultures the essence of the husband/wife relationship remains the same, i.e. a woman's place is by her husband and his needs take priority. With regard to African women such strains are compounded when combined with socially embedded African traditional ideals regarding a woman's place in society and her role in marriage. For Sade therefore, family was an entirely different issue. Having set up and established her successful firm in Africa her husband made the decision to move the entire family to the UK. She, after unsuccessfully resisting the move, decided to set up a firm in the UK to act as a partner firm to the one in Africa and currently commutes between the two firms:

Sade: In my own case it's different. I have been in practice for 25 years now. First 20 years in [Africa] and my husband moved to England and the [wider] family put a lot of pressure on me to join him so I came over to England, passed the exams. Women... because we are women we have to move because our husbands have moved and especially when we have practised for a number of years from wherever we are coming from, we feel we are getting somewhere and just because we are women having to give all that up and then having to move and then to start afresh hasn't been easy.

Traditional values for this African woman married with migrant status and a lack of host country experience were key elements of her decision. Her desire to set up a firm in the

UK was motivated by family constraints linked with the embodiment of cultural norms that though creating a myth of independence by enabling her to be financially independent of her husband still required her to do so within a patriarchal setting that tied her business location to that of her husband and family. A tradition that in essence placed her in a position where she had to 'choose' between her marriage and her business or devise a strategy to keep both:

Sade: I couldn't work with anybody and I had an international firm back home so I had to think of starting something to compliment the one in [Africa]. I almost lost my home because of my business, so I will say mine has been really difficult...I did it to satisfy my husband...I love practice.

This is in line with research findings that women have the liberty to pursue careers as long as it does not interfere with the fulfilment of their marital roles (Blair, 1993). One may argue that Sade's experience is not necessarily one that is tied to an intersection of gender and ethnicity because it reflects the experience of many white women. However, it is qualitatively different from that of white women in the sense that marriage in West Africa is a relationship between families, not individuals (Chamlee-Wright, 1997b). Therefore the disapproval Sade encountered when she did not, as it were, 'tow the line' came from a multitude of sources – her wider family, the husband's wider family, her husband, her children and indeed the couple's friends. As such the intensity of the pressure is multiplied in a way that many white women would not comprehend. No only that but given the fact of the wife's economic independence, the husband is also then not necessarily responsible to meet the material needs of the wife and so the wife does not have a choice but to have a source of income.

The interface between the work organisation and the family organisation

The preceding analysis of the women's motivations influenced by the incubator organisations of work and family raises three main issues pertaining to the interface between the two organisational spheres, gender and ethnicity that are worth considering.

Firstly only four of eleven women with children said they had become self-employed because of domestic responsibilities. The remaining six (all migrants) saw no conflict between their role as workers and their role as mothers. Most of them attributed this to the fact that their mothers had worked when they were growing up and it had never been an issue. Bessie, the mother of a nine year old, indicated that childcare was not one of

the issues she grappled with in her decision to become self-employed. This she attributed to the fact that growing up in her country her mother had always been in employment or self-employed and she saw no detrimental effect that had had on her:

Bessie: It's easier for me because my mother worked and so I didn't have the guilt that I find a lot of my peers do because their mums were at home and they feel they should be at home and so they feel very guilty that they are out there working and I find myself saying my mother worked and I didn't feel any less loved or cared for than any of my friends.

She went on to explain how she managed:

Bessie: There is only 24 hours in a day and there is so much one can do. As an ethnic minority woman I don't eat the usual... I eat African food so I have an African caterer and she cooks to order and delivers it. I don't think I would be married if I didn't have her. I pay for the help that I need, I have a cleaning lady for example who cleans and she is paid well to do that job. When there was the need for childminders, I paid for the service so I don't impose on family members at all.

Women like Bessie who have the class resources to support their business ownership endeavours and ease the difficulties encountered at the home/work interface may be viewed as isolated experiences that do not reflect that of the majority of black women's experiences but they indicate that the actual dynamics of the work/home interface does not change significantly with self-employment or business ownership. But more importantly Bessie's narrative indicates that black women's motivations for becoming self-employed can sometimes be inextricably linked to cultural notions of their roles in society and therefore qualitatively distinct from that of middle class white women. This is set against the backdrop of the fact that women in Africa tend to work, a cultural notion that is reinforced by the fact of her mother having worked.

Secondly, even for the four that stated that children were the reason why they had left paid employment for self-employment the findings of this study indicate that the notion that women enter into self-employment in order to create for themselves a more efficient work/life balance needs to be problematised because the reality of the hours and commitment that self-employment and business ownership demands renders this idea questionable. However, the freedom to choose the space where they work and have variable degrees of freedom may compensate. In reality they may have fewer chances as they may be reluctant to turn clients away. The previous chapter has shown how some

of the hairdressers found that working from home did not make it any more likely that they were spending what they considered to be enough time with their children or on other non-work activities.

Claire had indicated in her response on motivations above how she had wanted to balance her life and be in control of her time. However, further in her story it becomes quite obvious that prior to the death of her husband he had managed the children because of the amount of time that she had to spend on her business. She recounts how when her husband was around she used to leave home at seven o'clock in the morning and was not back until ten o'clock at night on some days. These hours were not much different from those spent at work by Denise who is unmarried and childless. "If there was a phone call from the nursery" in the middle of the day, Claire's husband would go and pick up her son. He finished work at five o'clock and was home most evenings, and he would "do the bedtime stories" and drop them off in school. He was supported in all of this by a nanny. Salome who also said the "the main decision was made because of the children" and who runs her legal practice from home also said:

Salome: For these first two years I don't think my family life exists. I try but it's difficult, it's very difficult.

All the four women who said that one of the reasons they had started their businesses was because they wanted to look after their children (under 16) had mothers who were either employed or self-employed and they themselves would have likely been looked after by maids (the Africans) or some other type of carer or relative. The acculturation process in the UK influences these women to absorb western middle class cultural values about what a 'good mother' is that they would otherwise not have subscribed to, with consequences for their self-employment and business ownership experiences. Though their accounts speak of host country middle class values their actual behaviour reverts to cultural understandings of the role of a wife and mother.

Thirdly, one of the consequences of migration (as in Sade's case discussed previously, for example) is that migrant women then lose the very networks and connections that have made them independent in the first place. These are social networks that facilitate entrepreneurial behaviour, both in terms of domestic help and business networks. As Sade puts it:

Sade: I don't know about other black women, maybe for other black women that schooled here it might be easy but for some of us that schooled abroad, we don't have colleagues, we don't have university colleagues, we don't have fraternities, we can't network, you know, because the basis of networking is your fraternity or your university colleagues and your family which we don't have and that has affected us.

Finally, the loss of social networks that enable women to work and shoulder domestic responsibilities simultaneously can clash with imbibed Western middle class values (such as 'a good mother stays at home and look after her children') to make the pursuit of business ownership more complex for African female entrepreneurs. Phoenix (1997) has suggested that black children in Britain grow up accepting that mothers work and consequently they are used to being looked after by others – I would suggest that this is the same with children growing up in many countries in Africa. The high participation of women in the labour market means that most children growing up in parts of Africa are cared for by maid servants or other family members. However, migration to Britain can create tensions between a working African mother's values and that of her children (who have been raised in Britain). Sade's and other participant women's children had friends whose mothers did not work and though the fact of them working would have been the norm in their home countries Sade found that this exacerbated the complexity of her position:

Sade: My children believe I love my work more than them but I don't really agree (laugh), I just enjoy, I enjoy work.

This idea that all women can achieve a work/family/life balance through business ownership permeates the discourse on female entrepreneurship, what Ahl (2004) has referred to as the "good mother" role and somehow perpetuates the impression of female self-employment as an 'other' type of self-employment, different to males' and not as serious as male self-employment. That somehow what women do in business ownership can be easily and successfully combined with non-market work. McDowell et al (2005) have suggested that "what seem like 'choices' [for women] are more likely to be complex, sometimes contradictory, decisions reflecting the pressures of workplace demands, the ideologies of caring and societal views about acceptable practices of mothering, as well as income constraints" (p.456). The reality is that for many women (like men) self-employment may intermittently enable them to give time meant for work to other activities but does not necessarily give them a balance or a sway in favour of

non-market work. Coupled with the attendant complexities of migration and its impact on family life and dynamics self-employment can then become a more complicated experience for African and Caribbean women and their desire to pursue self-employment.

8.3.3 Environmental factors

Two women in the sample who both trained abroad and who had then done the conversion exam in the UK (Qualified Lawyers Transfer Test (QLTT)) found that such training together with experience from their home countries was not enough to secure them jobs in the UK. This is an experience that is peculiar to migrants, of course.

Bessie: I think with the sort of background I have, there wasn't much of a choice. It is quite unorthodox in terms of the way lawyers are employed in the United Kingdom. They want someone who has been to a traditional university at a relatively younger age and trained in the traditional route and those are the ones who get the training contracts in the city firms and get employed very, very quickly. Now I had my first degree abroad and that automatically was a disadvantage when you begin to look for work within the profession. Masters in the University of London didn't quite make up for it (laugh).

As discussed above situations in the wider society can create an environment within which small businesses can thrive. Accessibility of customers is an important motivational factor. Yasmin and Denise demonstrated above that to a certain extent they were motivated by the fact that they knew that a market of marginalised black children and wealthy black business people existed for them to start their businesses. Caroline also started her business mainly because she wanted to serve the "disenfranchised black community." This had always been Caroline's desire and so she set up her firm in a predominantly black locality as soon as her three years of articles were completed.

Another reason given by Claire, Nora and Caroline was the opportunities that had been created as a result of 'globalisation' and their diasporic affiliations. Claire said she had set up her firm also because she had been encouraged by colleagues in her home countries that required partner firms and who she knew would send business her way. In fact at the time of the interview she had obtained so much business from Africa that she was thinking of opening a branch firm in her home country. Nora had a similar tale to tell and Caroline said she had created several links with lawyers in the Caribbean and

was drawing in a lot of business that way. Thus their experience in their home countries can constrain, yet offer choices that are not open to those brought up in the UK.

8.4 Raising capital – structures of enablement and constraint

This section of the chapter examines the resource mobilisation processes of the participants with the view to understanding the ways in which their efforts are hindered or helped by structures of constraint and enablement. The section also explores ways in which the women devise strategies to overcome whatever obstacles they face. As in the previous chapter, in order to do this the data collected from the interview transcripts will be analysed using Bourdieu's fluid concepts of cultural (human), financial, social and symbolic capitals discussed in Chapter Four. Bourdieu's framework allows one to articulate how the participants use the fluidity inherent in the various forms of capital in devised strategies to overcome barriers and constraints they encounter in the start-up process. Again what emerges here is not just the impact of gender, ethnicity and class but also migration.

8.4.1 Cultural capital

Embodied cultural capital - social class and class resources

Although many Caribbean people who migrated to Britain from the Caribbean in the 1950s joined the working classes as waged labourers and in service occupations, they remained marginalised from both the working class who saw them as competition and the middle class who viewed them mainly as labour. As such politically they were not an integral part of the working class though they shared similar working and living conditions and income. The offspring of these migrants on the other hand, as described by Owusu (1999):

...did not see themselves as 'temporary guests' of Her Majesty's government. They were not here to work and eventually return 'home' to the Caribbean or Africa. Britain was their home, and according to one of the symbolic political slogans of the time, they were 'Here to Stay!' Consequently, they had little choice but to engage the class- and race- laden structures of British society (p.9).

For the participants of this study whose parents were migrants, they engaged the society with a determination to use class mobility facilitated by education, to overcome some of the negative connotations associated with their ethnicity. For the women migrants

(particularly those from Africa), who came from the equivalent of the middle class in their home countries class resources such as confidence in who they were seemed to overcome the constraint of a lack of confidence identified by Still (2005) and various others as being a hindrance to women starting their own businesses as this extended quote from Claire indicates:

Claire: You need to know where you're from before you can see where you're going. I subscribe to that. Even when you have self-confidence in your own abilities that you're able to translate into a service which is good enough and I think as a community we need to know that we can be as good as any others. That is where knowledge of my own background, of my own community, where I come from...that is what it does for me. Ok, I know that back in [home country], we can operate with people at the state level if we want to and therefore in this community if I have to do that I can get there. But I also know that whatever I'm projecting out there has got to be something that tells who I am. Certainly, my status in the community must speak for itself. We need to develop that self-confidence within ourselves and not be bogged down with issues of ethnicity and think that this limits us in anyway.

Others gained their confidence from the female role models in their lives as they were growing up. The family values referred to above which motivated some of the participants to make certain career decisions also come into play with regard to self-employment. Previous research has shown that many self-employed people are influenced by an exposure to role models at an early age. Inevitably majority of these role models have been men. The interview participants were asked whether they had a family history of self-employment. This avenue of enquiry was most illuminating for those women who had grown up outside of the UK. With the high incidence of informal and formal self-employment practices among women living in Africa and the Caribbean, female role models were an essential influence on as many as eight of the participants as portrayed in Table 8.1. Claire's mother had a manufacturing establishment in West Africa, both of Lola's parents were self-employed in West Africa and Naomi's mother was a retired university professor who was a serial entrepreneur owning and running a nursery, primary and secondary schools and a supermarket in West Africa. In addition, Annabel's older sister ran her own hairdressing salon in the Caribbean, Eleanor's mother owned a food shop in Southern Africa, Adjoa's mother had a fabric shop in West Africa, and Mije's mother had a business wholesaling fish in West Africa. Bessie, whose parents owned a construction firm, summarises these women's thoughts:

Bessie: I come from a line of very strong women. My great grand mother is in the history books in West Africa as a merchant queen in [location] because she had 400 people working for her at a point and trading in oil palm. My mum was in construction - she used to work with my dad. They set up the company together in the construction industry building roads, hospitals etc, not very feminine (laugh) so from day one, I'd always known that it is possible that women could work...excel in whatever area that they choose to work.

Like the hairdressers, women born here had fewer self-employed role models in their families because their family members were more likely to be employed as a result of their history, neither are they exposed to the notion of self-employment through the school system in the UK. Some self-employed fathers of UK-born women were an important influence.

However, role models were not confined to families. For those women who had obtained training contracts in ethnic minority firms, their fellow minority lawyers who were running their own businesses gave them the confidence to branch out on their own:

Claudia: Both of us were from ethnic minority firms as well; trained with them - so we just decided that if they could do it why can't we do it? So we just put our minds to that.

As a note of caution however, self-employed family members are not necessarily always positive role models. Although Salome did not elaborate on the details of her brother's business she did say that he was self-employed but if she "looked at what he did as a model of self-employment [she] would not be self-employed."

In seeking to ascertain whether these women saw ethnicity or gender as an obstacle to their self-employment goals they were asked about what discriminatory experiences they had had during the course of their business experiences. Most of them, though not denying the existence of such experiences, declared that they did not think it was a hindrance to what they wanted to achieve. Typical responses were "It's not an issue", "I don't let it bother me", "I don't allow my gender or ethnicity to affect me. if it affects someone else it's not my problem, it's their problem" and "gender and ethnicity have nothing at all to do with it, it hasn't made it difficult neither has it made it easier."

Women with female role models (mostly the Africans) tended to think that gender was not an issue and if anything at all it was an advantage. Others saw gender as an

advantage because in Britain African and Caribbean women fared better than their men (with whom they share ethnicity) in their dealings with the 'outside world' unlike their white counterparts (with whom they share a common gender). This confirms findings by Vignaendra et al (2000) and Healy et al (2006) that sex can mediate experiences within and perceptions of a person by the legal profession. Salome wrapped up those women's thoughts in this narrative:

Salome: I think [being] a black person is not been too bad because I am a woman. Because law is very male orientated and a lot of the male white solicitors are more tolerant of black female solicitors than they would be of black male solicitors, what they would tell a black male solicitor...like I had a colleague who got a solicitor on the other side turn to him and say "Your client is dodgy so I suppose you are dodgy." That is one thing I will never hear - they might think it but they will never tell me because I'm a female you know so you will find black female solicitors achieve more than the male solicitors.

This cultural capital in the form of confidence gained either through education and training, a result of class status or from role models was drawn on by the solicitors in the setting up of their businesses to counter obstacles their ethnicity and/or gender raised in the process. This acculturation process was also enabled by the professionalism inherent in the legal education and training rituals and also by the regulatory framework laid down by the Law Society, part of which requires lawyers to have management development as part of their training. Ways in which these class resources benefited the respondents in setting up becomes obvious as the analysis unfolds.

In terms of setting up the respondents were asked whether they had used any form of business support and apart from two respondents none of the women used any form of business support in setting up their businesses for the obvious reason that they were solicitors themselves and had good knowledge of the processes involved in setting up their businesses. Asked why she had not used any business support, Denise replied:

Denise: I'm a business lawyer remember, and I do commercial property work so you have an idea as to how business works.

Yasmin reckoned she didn't need any training for starting a business because she "knew how to run a practice" and Claire said being a lawyer meant that when one gets to know

a lot about business and so she had all the skills she required “just “purely from advising clients about their own businesses.”

Institutionalised cultural capital - human capital

Although all the women in this sample had the high level education required for being a solicitor in England the varied pathways through which they had entered the profession and the subsequent training they had acquired determined the different skill sets they had acquired for running their businesses. Women who had taken more circuitous routes (See Table 8.3) into law seemed to have more varied skills than those who had made a direct entry into the profession.

Table 8.3 Educational and occupational information on lawyers

| NAME | INITIAL QUALIFICATION - LOCATION | YEAR - TYPE OF UK LEGAL QUALIFICATION | TRAINING FIRM | 'INCUBATOR' WORK ORGANISATION | POSITION | SELF-EMPLOYED ROLE MODEL |
|----------|----------------------------------|---------------------------------------|-----------------------|-------------------------------|----------------------------|--------------------------|
| YASMIN | LAW - UK | 1987 - LLB | Local Govt | Large White High Street | Salaried partner | Father |
| DENISE | LAW - UK | 1990 - LLB | Large White City | Large White City | Salaried partner | None |
| CLAIRE | NURSING - UK | 1994 - LLB | Large White City | Large White City | Senior Assistant solicitor | Mother |
| CLAUDIA | LAW - UK | 1996 - LLB | BME High Street SME | BME High Street SME | Assistant solicitor | None |
| LOLA | INTERNATIONAL BUSINESS - FOREIGN | 1994 - LLB | BME High Street SME | BME High Street SME | Salaried partner | Both parents |
| NAOMI | ENGLISH - FOREIGN | 1996 - LLB | BME High Street SME | Self-employed | N/A | Mother |
| CAROLINE | LAW - UK | 1987 - LLB | BME High Street SME | BME High Street SME | Trainee solicitor | Father |
| ANNABEL | LAW - UK | 1993 - FILEX | White High Street SME | White High Street SME | Trainee solicitor | Sister |
| ELEANOR | SECRETARY - FOREIGN | 1993 - LLB | Local Govt | Public Service | Manager | Mother |
| SALOME | SECRETARY - UK | 1999 - LLB | White High Street SME | BME City SME | Trainee solicitor | None |
| BESSIE | LAW - FOREIGN | 2001 - QLTT | BME High Street SME | BME High Street SME | Trainee solicitor | Mother |
| SADE | LAW - FOREIGN | 2002 - QLTT | BME Large high street | Self-employed | N/A | Mother |
| ADJOA | LAW - FOREIGN | 1990 - LLB | BME High Street SME | White High Street SME | Assistant solicitor | Mother |
| MIJE | LAW - FOREIGN | 1989 - LLB | BME High Street SME | Large High Street BME | Assistant solicitor | Mother |
| SERENA | BUSINESS - UK | 1984 - CPE | White High Street SME | Large White City | Salaried partner | Father |

Those who had migrated to Britain as adults were more likely to have taken an indirect route into law. Of the six women who were born in the UK five had come into law directly from secondary education. Only one of them had started out with a non-law qualification. Those who had migrated here as adults had started out with qualifications in nursing, administration (secretaries), international business, English and law (foreign trained). With this particular sample, there was a strong correlation between their route into law and the type of training contract they obtained. The women had worked in a variety of settings as demonstrated by Table 8.3. With the rigorous standards set by the Law Society with regard to education and training of solicitors one would expect that the human capital with which all solicitors come to practice should be similar.

One participant (Bessie) felt that her foreign qualification in law marked her negatively and put her at a further disadvantage in terms of getting large well-established practices to work with to gain UK experience to start up her own firm. It was one of her motivations for becoming self-employed. Her human capital which gave her status and symbolic capital in her home country was not recognised in the UK. To overcome this she attempted to bolster the degree with a Masters in Law which did not help her. Although Law Society regulations state that candidates with foreign degrees who want to become solicitors in England may do the CPE (instead of a law degree) if “the Society considers [the foreign degree] to be of a standard at least equivalent to that of a degree conferred by a university in the United Kingdom” (The Law Society, 2004b, p.8) the reality is that most people with degrees from Africa (including law) who are not practising lawyers find that they have to retake the law degree (LLB) in England as opposed to the CPE. This makes the route to qualification longer for migrant African and Caribbean women as a full time LLB takes three years to complete compared to a one year for the CPE.

For the migrants who took this route therefore (Claire, Lola, Naomi, Eleanor, Salome, Adjoa and Mije), and those who transferred through the QLTT (Bessie and Sade) (60 percent of the current sample, compared to 30 per cent of women solicitors) when they finished the academic stage of their legal training they were aged 30 years and over and this is reflected in the training contracts they obtained. All except one (Claire) gained training contracts in small high street firms or local government. Eleanor recalled her mentor (today a prominent female Queen’s Counsel in the UK) asking her “Why did you choose to go into this career especially at this age (41) because you’ve got age

against you, you've got colour against you. I was really upset then but she was probably telling the truth." Serena (a UK-born woman) who had done a business degree in the UK and had then decided to do law as a mature student remarked on the difficulties mature students have when they seek training contracts:

Serena: I had quite a few problems when I finished my course. Apart from being black I was also a mature student so I found getting articles very difficult. I was lucky enough to get articles in a local firm here but the only reason that I got it was because the person who was recruiting was a woman and she said she was fed up of being the only woman in the company and wanted to recruit a woman.

Further apart from one woman whose daughter was already an adult when she embarked on her LLB degree, all the other migrant women who had had to take the LLB were married with children. They had all had to rely on their husbands, partners or mothers to help them out with childcare during that period. Lola had relocated her mother to England from Africa solely for that purpose and Sade's mother-in-law and mother had alternated their trips from Africa to England to help out with childcare over an extended period. So for migrant African and Caribbean women, most of who are Africans, their ethnicity coupled with gender and migration make the acquisition of human capital for starting their businesses a complex process.

For the lawyers in this sample, training took various forms. The Law Society requires all lawyers to update their legal skills through regular Continuing Professional Development courses, which all the women and some of their staff regularly undertook. Institutional structures, as it were, 'forced' these time poor women to undergo training though they (the women) usually limited this to occupational skills rather than business skills. There was also the Law Society management training course which is a part of every would-be self-employed lawyer's training. Many of the participants felt that this management training was very good but inadequate in terms of the day to day running of the firm and staff. Especially for those with business degrees they believed that the education they had got from those qualifications helped them run their firms efficiently in contrast to the lawyers who felt that they lacked managerial experience.

To make up for this inadequacy a minority of the lawyers (Yasmin Caroline and Elizabeth) had undertaken business courses to help them. A handful of the women who did not have previous business degrees or administrative and management experience

undertook business training to start their businesses ranging from business start-up courses (Yasmin), through to six month management courses (Lola) and specialist small courses (Elizabeth). They were able to do this because they had the financial capital to register on “good quality” (Yasmin) courses. So although the participants knew what the processes were in terms of business start up by virtue of their legal training for those who had not been in management positions, they felt they lacked certain skills required for the day to day running of the firm, especially when it came to business strategies relating to marketing (Claire), people management (Denise, Naomi, Adjoa, Lola, Mije), and financial decision making (Bessie, Claudia, Naomi).

With regard to human capital gained through job experience all the women had worked as legal professionals and had come from previous legal jobs into self-employment. But due to the fact that many of the participants also had previous qualifications and experience in other subjects such as secretarial qualifications, nursing, business and English they came to self-employment with varied job experiences. Some had been in managerial positions but many had not.

Given the discrimination that is a feature in the allocation of training contracts, which is an integral part of legal education in the UK, mainly based on gender, ethnicity and social class as discussed in Chapter Six, many ethnic minorities and women, particularly Africans and Caribbeans, find themselves in positions where they may lack the required skills and knowledge to practice law efficiently. This is principally true of those who gained their training contracts in small high street black and minority ethnic firms whose range of activities, as evidenced by the Table 8.2, and the fact that they work on a “shoestring budget” (Bessie), limits the breadth and depth of the practical knowledge and skills that can be gained. This is more likely to be the case for those with foreign qualifications.

Yasmin, who is the chair of a network organisation set up to help black lawyers exchange ideas, stated that she was “lucky enough” to get a training contract in local government and later worked in a large predominantly white high street firm and she “gained very good experience there in terms of how practices are run” because she worked in an environment where “things were tight and standards were very high”. However, most of the women were aware of the fact that for some African and

Caribbean lawyers race discrimination in training contracts allocations was a hindrance in this regard.

Yasmin: I think it lets down many black solicitors who are setting up these days because they haven't been in that kind of environment and so...I am not saying that we are more inclined to be sloppy its just that they. because of issues of race discrimination, are not gaining access to established practices. Some people are forced to go it alone when they are perhaps not ripe yet. They haven't had that chance to see how it's been done for years and years and years.

This then creates a cycle of inadequate training for other African and Caribbean solicitors who want to go it alone. Yasmin's comments were confirmed by other women in the sample. Caroline said she had deliberately applied to "white firms" when she was seeking a training contract because she felt that with the black firms she would not get the "same level of competence" as the white firms:

Caroline: I felt that in terms of the experience I would get from them it would be more knowledgeable so that was the reason. So in fact all the firms that I have worked for had been white firms with the ultimate intention of having my own firm in a black area. I felt that one of the problems has been that [black people] have not had the advantage of the better training and that is why there have been problems and I didn't want to be in that position myself.

Caroline's narrative is reiterated by Claire who said that one of her primary concerns was that she would have a firm that was of a high standard and because BME firms are perceived as not being "as good as the city players" she "concentrated on getting experience in the relevant places that would make [her] look sharp when [she] left to start [her] own business." But racism impacts outcomes, even for those who get training contracts in large white city or high street firms. Serena spoke about a particular city firm which had a reputation for giving training contracts to ethnic minorities in order to maintain its position in the Law Society diversity "league tables" and who rarely kept the trainees on after the term of the contract. Salome felt that the lack of competence alluded to above did not only apply to African and Caribbean lawyers who were trained here but also those who trained and qualified abroad who took the Qualified Lawyers Transfer Test. She claimed that:

Salome: A lot of the people are finishing their articles and are setting up. Unfortunately especially (I'm going to be stoned for saying this) the black lawyers, you find that a lot of them are QLTT, they qualify outside

and then they do the transfer exam and then they come straight into it so they set up and they've never been exposed to a law firm here *per se* and they bring the practices from where they come from and they don't really...So then you have a lot of problems which gives a lot of black solicitors a bad name. It gives us a bad name with clients and now the Law Society [is] targeting the black solicitors because unfortunately the black firms are not doing what they are supposed to do.

Nevertheless compared to their black male counterparts, gender mediated in ways that they believed helped them fare better than their male counterparts. Three of the women commented on the fact that they know of black men who had finished their the academic part of their training and had to wait years before they got firms in which to fulfil the training part of the Law Society regulations. Serena comments:

Serena: Black men...I don't know...I think the media still does not portray them accurately or fairly. I think it's still the intimidation factor. Intelligent people know to look beyond it but both [friend's name] and I know a black man with whom we did the LPC he was unemployed for three years...a brilliant lawyer...compared to him I walked more or less straight into a job. However he did work at the High Court, which is fantastic, great training, and he worked at a top city firm. They classed him as a paralegal and yet he was doing the exact same thing as a solicitor but they wouldn't take him on to do articles even though they'd seen the quality of his work

Adjoa and Elizabeth also knew of other men who had had similar experiences. In recognition of the inadequacy of some of the skills they had when they started their businesses, many of the women used previous jobs to acquire the knowledge and skills they needed. What is interesting here is the varied and unusual ways in which they had devised strategies to acquire the skills and knowledge they felt they lacked while they were in their previous jobs. This applied mainly to the women like Claire and Salome who had always known they wanted to become self-employed lawyers. Salome said that although she started out as a secretary, she had always known she wanted to be a lawyer and knowing that it would be hard with her ethnic background and maturity level to get articles easily she decided to get extra training first as a legal secretary and then study law. That way she would already be in a law practice by the time she came to apply for articles. With regard to getting the knowledge and skills she needed to run her own. Salome gives an explicit example of the impact of incubating:

Salome: I've actually always, ever since I made the decision to do law, I've worked in law firms albeit as a legal secretary. I've worked with quite a few of the big ones so the structure of the firm I had always carried with

me and if I worked in a firm and thought what they had was a good thing I'd photocopy it and keep it so I based my structure on it and you know try to copy what I saw there.

As at the time of the interview Salome said that occasionally files were transferred from one practice to another. When that happened and the file was transferred to her from a large well established, experienced city firm she ensured that she perused the file thoroughly, adopted any practices (e.g. form letters, etc) that she could pick up and adjusted her practice accordingly. Claire, Adjoa and Mije had used their parent's contacts to ensure that they always worked for firms where they would get the experience required to run their own businesses. Some relied on business experience while the rest took business courses to make up for their skills gaps. Two of the women had learnt some skills from having to operate in an ethnically 'hostile' environment. Mije and Serena had gained essential skills on how to deal with clients and solicitors by working in a racist environment in their previous jobs:

Mije: [Location of firm] at that stage wasn't exactly the best because they were quite racist and some clients would say they didn't want to deal with me so I immediately had to develop a sort motto that at the end of the day, 'no client, no money'. The clients pay you so the clients' welfare and making them happy was the main thing as opposed to thinking about the clients passing remarks. It didn't mean that I didn't put my foot down when the clients were being racists or anything, but then it was a very good environment to be in because also I had someone who was working in my department who was racist as well so that really helped me.

Mije's narrative underscores how some black women strategise and exercise their agency within structural constraints to gain desired outcomes. Serena also said she was aware that she had to "play the game" in order to gain the skills and experience that she required as a manager though she was aware of a collective resistance from her subordinates (communicated to her boss) because they did not want a black woman to be boss over them.

8.4.2 Social capital – entrepreneurship as a 'collective' activity

As has already been explained in Chapters Three and Four entrepreneurship has been portrayed as an individual activity with its success dependent on the actions of the individual actor, atomised and operating in isolation. In this section the importance of social capital, whether at the group or individual level, in raising financial, human and

time capital will be examined in the broader context of the gendered and racialised access to and use of social capital. The importance of social contacts and social networks to small business owners was established in the literature review chapters. The discussion highlighted ways in which access to different types of social capital was both gendered and racialised. Women in this sample used both weak and strong ties to their advantage in the pursuit of business ownership.

Group social capital

Membership of groups like the black community, the legal profession and class groups accorded the women certain advantages in capital acquisition for their businesses. Though the women acknowledged that the core clients in terms of numbers were ethnic minorities, particularly African and Caribbeans, they also complained about some negative aspects of their ethnicity and race and its impact on their businesses. Many women stated that they had wanted to serve the black community and had therefore set up their firms in certain locations, but it is also true that they relied on the black community for most of their work, at least initially. Claire talks about how the ethnic community had given her their patronage “before word got round.”

But such social capital comes at a cost. Some of the women remarked that serving the ethnic community meant that certain aspects of the community culture filtered into the professional relationship:

Eleanor: The worst part of it is that the clientele that I have is mostly black people and because you are black person and a woman instead of the clients taking the measures to pay you first because you are giving them a service they will try and make you understand their problems because they believe you can identify with those problems. I feel that if it was [white people], they'd have to pay the bill and that is the downside of being black and having clientele who believe that you have to sympathise with them and help them, you know, “there is no money in this country and you know I can't get a job but if you can get me the papers and I get the job then I can pay you”, but it doesn't work that way.

Others felt that bringing culture into the market place was detrimental to their businesses but was a cost they had to pay to retain the loyalty of the co-ethnic community. Social capital may therefore incur a financial penalty:

Adjoa: It can be to your own detriment and today for the first time I had a client come and I asked my secretary to deal with it and I didn't come out. She

[the client] went away and I think she is a bit offended because for the first 15 minutes she tells me about her personal problems but I accommodate it. I find that with the black clients they put a lot of pressure on us. My husband having done an MBA tells me that we are not profitable and sometimes what he does is he actually comes in glares at me and I know I've got to let the people go away because I suppose if I was time recording like the white firms do then I'd realise exactly how unprofitable I am.

The literature on ethnic minority businesses is awash with references to the tendency of BME businesses to depend on cheap co-ethnic labour for the success of their businesses (Aldrich and Zimmer, 1986, Barrett et al., 1996, Basu and Goswami, 1999, Curran and Burrows, 1988, Metcalf et al., 1996). Though all the women in the sample said they recruited through various formal sources such as job agencies, the law gazette and job centres, a limited number (Salome, Nora and Adjoa), also recruited through personal recommendations from the black community. With this sample there seemed to be a general consensus that recruiting only co-ethnic labour was not necessarily beneficial to the business. Six of the fifteen women explicitly stated that they had begun their businesses with the intention of employing co-ethnic labour and many had done so to start with.

There were three main reasons for this. Claire explained that she had wanted an ethnic firm that was as good as any firm one would find in the city and she "felt there was a need in the community for a good [all] black firm". In a sense she wanted to raise the profile of the black community and her individual profile simultaneously as noted by Hylton (2000) in her study of African-Caribbean group organising. Clearly this uplifting of the race included both males and females and in this sense black women see their empowerment to include the empowerment of their males as well. A second reason she gave was that she wanted a firm where "our own people [could] feel comfortable coming in and talking to you and knowing that you are not going to pre-judge them, that you will do your best for them." A third reason was given by Salome and Lola, who said that they wanted to combat the disadvantage they had observed that black people faced in the legal sector. In Salome's words:

Salome: When I worked in the big firms as a legal secretary, they never took black people on as lawyers and I worked for senior partners and I knew exactly their recruitment practices. I found firms I worked with invariably take people who go to the same schools with them. Same university, Oxbridge candidates, they wouldn't take anyone who was

non-Oxbridge. It was very difficult for black person to get in. So once I started, I said to myself I was going to employ only black people.

Lola also said she employed black people “out of sympathy” because they would usually turn up with stories about how they had finished articles or the degree but could not find jobs and were ready to give up law.

However these altruistic intentions were met with three main structural barriers. The first is the inadequate training and experience many black lawyers are exposed to (already discussed above). This has consequences for professionalism, career progression and attitudes and coupled with the limited budget on which many of the women’s firms were operating they found it difficult to take on and train these lawyers. There was dissatisfaction with the attitudes and lack of professionalism perceived by the women amongst black recruits. However, Adjoa said she was prepared to take on a black person if she or he had previous experience in a big firm, which was rare. The second reason related to the limited capital base of the women’s firms was that they were unable to attract the higher skilled black talent that they wanted. As Bessie put it “if you pay peanuts you get monkeys.” Bessie was of the opinion that many black firms operated on such a limited budget that they were more or less attracting the less experienced and less talented end of the market. She employed black people and believed that she had had no problems because she paid them well. A third hindrance was the racism inherent in British society. Claire’s narrative explains:

Claire: From a business sense it means that if I am going to [employ black people] then I am better placed with my business in an ethnic community and that for me was the difficulty. My firm is located in a very affluent neighbourhood with hardly any ethnic minority presence and so it was then difficult to get the business locally when you’re perceived as a black firm. If they call and speak to people on the phone they don’t know you’re black so they’re okay. They walk through the reception and find everybody around is black and that’s it, you don’t see them again. So it was a business decision I took then to recruit a mixed group of people and it’s working well now because, you know, the local community are confident that they’re coming to a firm that can represent their interests and at the same time black people can come in and feel their interests are represented because the boss is black and, and also we have other lawyers there but we’re not all black, so it’s working well so far. But for a black firm to succeed you must be based in an ethnic minority community.

Claire was losing business as a result of her decision to use her firm to make a political statement and running a business came first. Two of the women (Denise and Mije) rejected the idea of strategically deciding to employ black people only. Denise felt that it was a discriminatory stance. Although she had started her business motivated by wanting her difference as a black person to make a difference to the community she was interested in having a black-led firm rather than an all-black firm. Mije said that if she limited her recruitment pool to the black community then she had to accept that the whites also had a right to recruit from the white community only and she could not accept that. She admitted that that meant that there was a possibility that black people would lose out because they would be rejected from both the white and black firms.

The rest of the women said that though they did not put themselves out to employ black people they found that mainly black people tended to apply to work in their firms. Whether this was as a result of the location of their businesses or because they themselves were Africans or Caribbeans and therefore white employees chose not to work for them, is unclear, and requires further research. The literature on the employment of co-ethnic labour by ethnic minority businesses focuses on the benefits that BME firms reap from such practices. However, as Ram (1994) has cautioned the high dependence on social networks can be problematic. The findings of this study indicate that for some BME firms, particularly professional firms, the use of co-ethnic labour is a complicated practice, embedded in networks of political, social and economic interactions.

Like both BME male and white female lawyers, membership of the legal community afforded the women certain privileges in terms of mobilisation of resources. Access to information and support for the setting up of a law firm from the Law Society eased the setup process considerably for the women in terms of cost and time and reduced the need to rely on external business support. The regulatory framework set up by the Law Society ensures that potential owners can follow a standard procedure in order to set up their businesses, considerably reducing the cost of seeking information.

Claudia: There are certain criteria that are asked for by the Law Society in order to set up so I contacted the Law Society who sent a manual; a booklet of setting up on your own or your practice which was very helpful. We followed that through step by step, we made the necessary applications for the different institutions, insurance and making sure that everything is

in order, having an account and we just followed that book which was very helpful.

In the light of the policy review in Chapter Six which determined that ethnic minority women fall in the business support gap between ethnic minorities and women this regulatory framework is of immense benefit to the women in this sample who like other ethnic minorities and women entrepreneurs found general business support provision unable to meet their special needs as women, as ethnic minorities and particularly as lawyers, and in the quote below the dominant identity was that of a lawyer:

Lola: Perhaps I did not go the right source but I kept trying on few occasions. I had a chat with a few people from Business Link. They are good but I don't think they do anything for solicitors, I think they are for businesses generally; they are not really for legal practitioners.

However, standardised procedures also mean that a base line cost has to be incurred to meet the minimum standards of the professional body. The requirements of the Law Society for the setting up of a law firm discussed in Chapter Six place a certain amount of burden on would be law firm owners, especially if they are operating on a restricted budget. The cost of these standardised processes were alleviated by informal networking at the individual level using kinship and friendship ties as well as other BME law firms, as explored in the next section.

Individual social capital

Firstly although most of the women engaged in both formal and informal networking, the use of the two types of networks varied with the level of embeddedness or acculturation in the British society with those raised in the UK tending to network more formally using weaker ties and those who had arrived as adults engaging in more informal networking with strong ties. Of the six women born and/or raised in the UK five (Yasmin, Denise, Serena, Annabel and Caroline) were all active members and officials in formal networks. The African born and bred women also recognised the importance of networking but tended to engage and be more active in informal networking. Only one of the women born and raised outside the UK (Bessie) actively networked formally and belonged to a formal business network organisation. She said she had done so because coming to the UK after practising outside the UK for many

years she felt that she needed to network actively in order to be able to make the contacts she required to get her business going.

Informal networking occurred at four levels – family (particularly husbands), individual friends and colleagues, other law firms (male *and* female owned), usually in similar areas of practice and finally business support providers – and was important in the acquisition of human and financial capital. In terms of accumulating human capital, the discussion in the previous sections has touched on ways in which the strong ties found in kinship and friendship networks had influenced the participants in both their career choices and their motivations to become self-employed. The discussion also showed how many of the lawyers relied on *family* help while they were attempting to qualify as solicitors. Particularly regarding the Black African lawyers, Claire, Salome, Bessie, Sade, Lola, Adjoa and Mije all already had children when they decided to train in law in the UK and some of them needed to rely on family, particularly husbands, partners and mothers for such help but much of this was supplemented with paid help because these women were in the position to do so. Apart from Lola, who relocated her mother from Africa to the UK, all the women mentioned above had employed non-paid help together with paid help in a variety of combinations. But mostly, being mature migrant students attempting to get a professional qualification meant that they were more dependent on their families than those who had gone through their training as young adults, the UK raised women.

Several of the women relied on *husbands and partners* for varying support when setting up their companies. Claire and Salome's husbands had prepared their business plans. Claire's, Salome's, Eleanor's, Adjoa's, Lola's and Claudia's husbands gave and continued to give business advice. The import of the support these husbands gave their wives in business was captured by Adjoa in the following statement and she was not alone in the expression of these sentiments:

Adjoa: My husband is self employed and he is my motivator he actually pushed me into it, he did everything and said to me you just walk in with your books. He got the premises and did everything.

Traditional African family organisation changes as it is impacted on by host country influences as a result of migration. As such, like their women, African and Caribbean

men who migrate to the UK find that they are taking on roles in their families that they would not otherwise have had they remained in their home countries. Almost all the participants who had children and were married said their husbands were crucial in providing childcare both while they were getting their qualifications and setting up their businesses, although as previously noted the help was usually limited (in varying degrees) to chores that were viewed as 'acceptable' for men. I asked Salome whether her husband had taken over the domestic chores since she was very busy. Her response was:

Salome: He doesn't do the domestic chores but he has to do a lot more. *Of course* I do the cooking and cleaning but he does a lot more. He does the homework with the children and I employ him in my business. (Emphasis author's).

The use of the phrase "of course" is an indication of the fact that it was expected that she (as a woman) would do the cleaning and cooking. That part of the equation had not altered. Annabel on the other hand said she and her husband had a policy whereby the first in had to cook.

Husbands were also important in terms of the financial support they gave the women. Some (the husbands of Bessie, Eleanor, Mije) had actually contributed money to start the businesses, others' (Claire, Adjoa, Salome, Lola's husbands) income had given the family financial security whilst the women were setting up, and others' still had through childcare provision reduced the financial costs of self-employment by either providing free services for the firms, or childcare in the home. Families – parents, siblings, children and other relatives – also helped. Salome employed her husband as a business advisor, Claire's sister acted as Human Resources advisor and her daughter maintained the ICT systems in the office. Friends were also essential as learning and knowledge sources. Claire said she had found the initial location of her firm through a friend. In spite of Renzulli et al's (2000) assertion that all-kinship networks are disadvantageous to women this sample of women found that it was important to their business success. Sometimes all-kinship networks are a result of deliberate rational decisions to engage with the co-ethnic community and like other ethnic minorities African and Caribbean women benefit from these networks.

An interesting finding of this section on social capital was the way in which these women used *weak business ties* and business support networks in an informal way to give themselves an edge in setting up their businesses. Consistent nurturing of informal relationships with bank managers, accountants and estate agents outside of the working relationship ensured that the women obtained referrals from these networks on a regular basis. Salome explained how she liaised with another law firm to share the cost of a conveyancing package which was too expensive for her to buy on her own. She also sought the advice of another law firm owner (black man) regarding her insurance issues.

Salome: I may not be a member of something like that but then I share a lot of my experience with the other solicitors like [name of firm] so we are able to, especially when you are doing conveyancing, it is an area which is extremely high risk, people try to take advantage so we are able to bounce ideas round and, you know, experiences.

Eleanor said she had got leads from other colleagues who had set up in the same business and Mije had sought another black woman solicitor who was also business owner to be her partner when she decided to set up in order to comply with Law Society rules. The women were of the impression that there were certain peculiarities about giving legal services to the black community (though they did not deliberately target the ethnic minority community) that only other black lawyers could understand and also which they were only prepared to divulge and discuss with other black lawyers and therefore it was pertinent that they networked on an informal basis with such other firms, rather than general networks.

Nora: I share information with other solicitors as well, I have solicitors like [name of firm] and there is another one [name of firm]. We share a lot of information because invariably there are so few African-Caribbean solicitors that someone would have come across the problem. So that is the way I suppose in our own little way we network and then sometimes we network on the fees to make sure that we are not... so the unorthodox way in which we doing it is to get our spouses to call another firm of solicitors and say that this is what they are purchasing, this is their value, etc to make us more competitive and we try to do it that way so that our fees are not driven down

Formal networking occurred at both political and business levels. Most of the UK raised women in this category were engaged in *business networks* that had political leanings. For example the UK born and/or raised women were active members and officials of business networks associated with women's or BME issues. With high level business

networks closed to these women, they used the pseudo business networks to raise the profiles of their enterprises. Asked about her perception of some of the mainstream legal networks, one woman UK-raised woman explained:

Annabel: The law is quite racist in its view particularly when you are black, setting up and moving forward and when you actually make a real stand in business decisions. Involving myself [in the network] doesn't mean they are going to give you more work than anything else, that means when my name comes up on the list, they can put a face and they know how to contact me.

Denise, Serena, Bessie and Yasmin belonged to pure business networks as well from which they believed they gained many case referrals. Many of the women raised abroad said they were registered members of some of the formal networks but their involvement stopped at that level. Some of the non-UK raised women felt that they did not get much practical business advantages from it. Like their UK-raised counterparts they felt that they were time poor and the little time they had on their hands should be spent on networking that, in their view, actually resulted in concrete business contacts. Formal network associations were generally viewed as poor value for money considering the time commitment that they require compared to the benefits gained. Asked what benefits they got from being members of formal networks the typical response from non-UK born women included:

Claire: The usual, you know, if they're holding various lectures etc. we get promotional material and stuff like that, but nothing by way of assistance. No.

Claire was asked to explain further why she felt that formal networking was a waste of time and she said:

Claire: You know...in the sense that, you know...like [name of network]. We hardly get anything that is kind of supportive of business. It's all about making political statements, end of story. It's never about proactive stuff to help black businesses. It's not about pitching for instance for us to be able to get access to, let's say, local authority type cases or whatever. or even in our own communities, to get our own communities to support our businesses. It's not about that. It's always about making some kind of political statement.

Whether this was just a perception of the formal networks or the actual reality is unclear from the data. What is clear, though, is that all the women had brought their culture into

the market place and their behaviour in the market place was reflective of cultural influences. The UK raised women tended towards formal organised networking activities, while the non-UK raised women tended towards informal, unsystematic networking which is characteristic of self-employment practices in their home countries. Coming from a market place characterised by a lack of state and institutional support, marginalisation from formal networks, engagement in the informal economy and a culture where political contacts are key to accumulation of resources (Celestine and Blackwood-Harriot, 1993, Chamlee-Wright, 1997b, Niger-Thomas, 2000) these women have learnt quickly that independence and self-sufficiency are the key ingredients for successful business enterprise and those in this sample were very adept at networking informally to get what they required to set up and run their firms.

8.4.3 Economic capital

In this section I will focus on analysing ways in which the participants in this study acquired economic capital which will include financial capital, labour and assets such as office equipment, furniture etc for their businesses and indeed clients.

Financial capital

Like many women, a considerable majority (ten) of the lawyers had approached a bank to obtain financial capital for their businesses and exactly half were successful. As a result five of the women had used different combinations of personal savings and bank financing to set up their law firms. Four of the five women had sought unsecured personal as opposed to business loans and explanations for this centred on the fact that the process for obtaining business loans was too complicated and the requirements too rigid. Four of the women said that although they had property that could be used as collateral for a business loan, the property was in the joint names with their husbands and they were reluctant to risk the family home on their ventures. The one woman (Caroline) who had sought and gained a business loan had done so by re-mortgaging a property she owned. She said that immediately she had qualified she bought a property because she knew her parents would not have been in the financial position to assist and she bought the property so that she could release some money to do what she wanted to do.

The rest of the sample had used various combinations of personal savings and informal loans from family and friends to start up their businesses. When asked why they had used personal savings they all explained in varying forms that it was due to the fact that they had the savings available and they did not want to start business owing money if they didn't have to. Serena used money she had saved up from a previous "generous" redundancy package. Quite obviously, the women's relatively (compared to the entire black women population) well-paid jobs had enabled them to save significant amounts to start up their businesses. They had also established credibility with their banks through several years of a banking relationship while still in employment. Even women who had not sought institutional finance reported having a good relationship with their bankers.

Some of the loan application processes revealed interesting socially embedded ethnic and gendered dimensions to business start-up experiences that are worth mentioning here. Claire had sought a personal loan although her savings would have adequately financed set up because she had always been independent of her husband's income and although she relied on her husband to pay the household bills and meet the children's needs, she was:

Claire: A very independent person and didn't want to feel that I had to depend on my husband for my own needs and hence my personal loan to ensure that I had money on a regular basis whilst waiting for the business to actually pick up. So whilst he was helpful in terms of his income for the family, for my personal needs I felt it necessary to get cover.

She said she had used it to put petrol in her car and meet her own day to day needs. Similarly Lola said she got a loan because she had always been independent and was "not one to quickly go to my husband and say I need money for this I need money for that because I do it myself." The separation of husband and wife's lineages and families, even in urban households, which is a characteristic of many marriages in Sub-Saharan Africa make many married women concerned to keep their property clearly separate from that of their husbands (Bryson, 1981). Therefore though patriarchal arrangements may constrain black women in certain ways the contextual nature of these arrangements may lead to different understandings of the husband/wife relationship that have specific implications for different contexts, such as business. Such understandings may then define what and how resources for business start-up are acquired and utilised with potential implications for business support provision.

Yasmin had a different story to tell regarding her attempt to secure a business loan. She had spoken to her bank over the phone and secured a certain interest rate and had made an appointment to meet the bank official to formalise the arrangement. Her story continues in this extended extract:

Yasmin: I went along and all of a sudden it was like 2% more than they had agreed on the telephone. Dodgy. They wanted to basically put a noose round my neck and my house and everything that I had ever touched. I knew what other people were getting. I knew the market. People were having a laugh. I can't say it was down to my colour, because they did not have a big sign up there saying, you know, "two percent more if you're black!"

An everyday business event - obtaining a loan - had turned into a racist event. Although seemingly isolated, Yasmin explains that it is not an isolated event in her life. This experience is interpreted and understood in the light of prejudices she has encountered in her work life and every new such experience resonates and re-configures the accumulation of earlier events and shapes her understanding of and behaviour in business ownership. Like several African-Caribbeans in Smallbone et al's (2003b) study Yasmin felt that her ethnicity rather than her gender had been an obstacle because the bank had known her gender when they spoke to her on the phone but at that stage her ethnicity was invisible because she had an English sounding name. Despite educational credentials, in her estimation, ethnicity proved an overwhelming obstacle. Human capital theorists' contention that women and ethnic minorities' disadvantage in gaining financial capital for their businesses is only related to a lack of human capital cannot explain Yasmin's situation. Neither is it able to explain Adjoa's experience, at least in her estimation. She remarked that despite her professional credentials, she had had to work twice as hard in convincing her bank manager to give her the personal loan she required.

Business location and name

In the context of a society characterised by racial and gendered divisions even the decision about the location or name of a business can have racial and gendered connotations, a clear example being the link between location and the recruitment of labour already discussed above. Whilst all small businesses have to make decisions about location and name of the company in relation to the market they want to serve.

making judgements about where to locate a news agency or 'corner shop' will not be the same as making a decision about where to locate a black women's law firm if she wants to attract white male business clientele. Denise, Sade, Caroline and Claire had made conscious decisions to 'breakout' (Ram and Jones, 1998) of the traditional ethnic minority areas of law and wanted to run firms that were "different".

In choosing the location of her business Denise set up in the 'city' because she wanted to be a commercial city firm targeting wealthy black clients. Sade had also set up her firm in Mayfair because her business was in international shipping, oil and gas and she felt that in order to attract the sort of clients she was used to attracting in Nigeria, she needed to locate herself where she would be visible to them. Claire initially wanted to serve the black community and set up her firm in an area of North London, but she had quickly come to the realisation that from a financial perspective a large part of her gross fee income came from the white community although she had a larger portfolio of co-ethnic clients. This was mainly because the work they got from the co-ethnic community was immigration or residential conveyancing whereas commercial conveyancing litigation tended to come from the white community. She then relocated to a "less ethnic" area in order to tap into the wider market.

However these decisions were mixed with issues of identities of difference and equality, ascribed and achieved status, of whether they were lawyers or women or Africans or Caribbeans or all of the above. Professional and occupational identity is important for most lawyers who like those from other professions are embedded in a society that embraces and ascribes certain status to perceived achievement (Bolton and Muzio, 2005). Denise recalls people asking her. "You're black and you're in the city, how come?" Denise displays both her dormant race identity and her active occupational identity (Bradley, 1996) in her response:

Denise: I used to get offended because I thought, well hold on a second, I'm a lawyer where else should I be, I'm a commercial lawyer where else should I be? Why should I be on the high street? I don't understand what you are saying but actually you know what, let our difference make a difference because it means the profile of the firm is raised.

She turned the fact that she was in an atypical female and atypical ethnic minority area of law both in terms of specialism and location into capital for her business, thereby attracting the sort of clients she was seeking.

Sade who had run her Nigerian business until her husband relocated the family to Britain had wanted to attract wealthy Nigerian *and* English shipping and oil businessmen. In Nigeria she had used only the first part of her own name in naming her business because it concealed the fact that the company was owned by a woman.¹⁰ In setting her firm in the UK she had originally wanted to use the same name as the firm in Nigeria, but she abandoned that idea when she realised that though she would attract the same clients as those in Nigeria, she would be essentially closing the door to English clients. As such she decided to go with a very English sounding name, which had no relation at all to her own name therefore concealing both the gender and ethnicity of the owner, for her firm. She also located her firm in Mayfair to conceal the class she believed would be ascribed to her if she located the firm anywhere else. Yet she had huge difficulties with the staff of the serviced offices she rented. She said every time she walked into the premises and requested the keys to the office the security guards, displaying a racist habitus, would snigger and giggle at her accent and question her authenticity as a credible lessee even after she had been renting the offices for over two years.

Finally Caroline, whose desire to work for majority black clients in order to help her community led her to locating her business in a 'black area', informed me that she did not put her full name as the name of the company as many lawyers tend to do because:

Caroline: I recall when I was trying to decide what the name should be my partner said let's call it [non-gendered name of company] because you might not be taken seriously otherwise it might affect the work you get

For her it was more about being a woman in the black community. She felt that the male clients in the black community would not take her seriously so she had to choose a name that concealed her gender. At the same time she bemoaned the fact that although there were white firms in the area that consistently attracted commercial work, she always seemed to get mainly family and immigration work and she put it down to the fact that she was a black person.

Caroline: I think it (*ethnicity*) probably affects the type of work that you are able to attract because there are white firms around here who get commercial work so it probably affects the work we attract.

¹⁰ Much like in Europe names in Nigeria can be unisex and usually the sex of the person can be deciphered from the suffix or prefix attached to the 'main' unisex name.

Caroline was not alone in this perception. Nora, Adjoa, Mije, Eleanor and Salome also believed their ethnicity affected the types of work they got. This was particularly relevant in the cases of Salome and Eleanor as both of them had their firms in predominantly white affluent areas yet still seemed to, in the main, attract work from the ethnic minority community.

8.5 Conclusion

This chapter has followed the embedded nature of a group of relatively class-privileged black female solicitors' motivations for self-employment and their resource mobilisation processes. The putative motivations of women to self-employment according to the literature are the macro structural frameworks such as the structure of women's employment and the gendered division of domestic labour (see Chapter Three) and micro level personal choice factors. In summary the chapter has explored the various influences on the women's career choice and self employment decisions. It is clear that for black women gender is not the only structural influence on their motivations. Ethnicity class and migration are also important structural influences on the women. Moreover, gender, ethnicity and class intersect in diverse ways to impact these women's motivations.

There are gendered ethnicised and class based stimuli to the choice of law as a career which are reinforced in the labour market and the domestic sphere and which finally influence the decision to become self-employed. It is also clear that self-employment motivations are also influenced by meso level factors such as the policy approach of the legal sector in general and the Law Society, in particular. Significantly, the analysis of the ways in which these women mobilised resources for their businesses shows how the multilayered nature of embeddedness impacts these mobilisation processes. Interactions in the macro and meso context where taken for granted and normative perceptions of black women are rife, impacts the ability to galvanise cultural, social and economic capital for business.

However, at the micro level the analysis has shown that small business ownership in the legal sector is possible irrespective of structural barriers. However the consideration of barriers and constraints highlights the importance of a need for a multilayered and

nuanced gender analysis of exploring the gender ethnic and class dimensions without which black women's experiences of self-employment cannot be properly understood.

However, as a caveat, and mirroring the theoretical underpinning of this thesis discussed in Chapter Four, this does not mean that the women experienced these intersections in common. These experiences are also mediated by migration, family involvement and communities as well as the women's own perceptions and notions of womanhood, motherhood and work. As such their experiences differ from location to location despite their access to professional and academic legal discourse and privilege. Albeit restrictive, each experience is often mediated by their very specific combination of gender, ethnicity, class position and legal privilege; thus, their experiences vary in nuance and degree.

Chapter Nine

Cross-Sectoral Comparative Analysis and Discussion

9.1 Introduction

As Chapter Two has indicated, African and Caribbean women have a history in Britain dating back several centuries. African and Caribbean women have lived and worked in Britain over several centuries as slaves and as free women, culminating in a mass exodus from the Caribbean and Africa in the last fifty years that was largely in response to the UK's labour market requirements. Initial experiences of the more recent groups of African and Caribbean women entering Britain were influenced by the time of arrival in the UK. The circumstances in which they found themselves when they came to Britain was a product of a number of factors including outright racism, immigration policies, labour legislation as well as their own cultural dispositions and individual circumstances.

All of the women interviewed for this study are what the UK census would categorise as Black and Minority Ethnic (BME) women but within this census category are several ethnic groups including Black Caribbean and Black African groups, the women of which are the subject of this study. Even within the Black Caribbean and Black African groups there are those who are migrants in the sense of having migrated to the UK from their natal countries and there are those who have been born in the UK to migrants and their descendants and who, to all intents and purposes, are British, except for their ancestry and the colour of their skins. The early migrants procured jobs wherever they could find one but many of them sought to use class mobility as a means for moving out of the trap within which they found themselves. As such education, labour market mobility and business ownership became a key to this venture. Some of their offspring having been born and educated in the UK are middle class through membership of the professions – yet others have found it more difficult to make the move out of the lower classes.

This thesis seeks to examine and understand the motivations and start-up processes of African and Caribbean women business owners in order to contribute to an understanding of how African and Caribbean women initiate and sustain business

ownership, and to assess the adequacy of existing explanations on the subject. After assessing the existing theoretical frameworks of rational choice, disadvantage, culture and resource-based theories, a general feminist theoretical framework that employed Bourdieuan concepts of *field*, *habitus*, *capital* (cultural, social and financial) and *strategies* were determined to be appropriate frameworks for an analysis of the data for this study. These ideas were explored in relation to the historical analysis in Chapter Two, the sectoral studies in Chapter Six, and the findings of this study in the hairdressing sector in Chapter Seven and the legal sector in Chapter Eight. In this chapter, these findings will be compared in relation to the research map and Bourdieu's theoretical frameworks discussed earlier.

The methodological approach used for this research project provided comprehensive information on the field within which this study was conducted relating to the women's experiences in the context of a patriarchal and racial society at the macro level and the white female and, male dominated arenas of female entrepreneurship and ethnic minority business ownership respectively at the level of the social setting. A third level of examination comprised of the African Caribbean hairdressing sector and the legal sectors and finally the personal experiences and perceptions of the women themselves in relation to their motivations, and acquisition of the various capitals for business ownership.

9.2 Conceptual frameworks

The conceptual frameworks used in this thesis are three-fold. Based on a synthesis of Bourdieu's notion of habitus within feminist analysis the first framework addresses the issue of gendered and ethnocentric 'collective habitus'. This is accomplished through an exploration of the social construction of the 'black woman' and its gendered and ethnicised implications for the labour market and self-employment outcomes of black women in Britain through a historical analysis of their labour market experiences generally and more specifically as lawyers and hairdressers, as well as their experiences in self-employment as ethnic minorities and as women. The second framework explores 'individual habitus' and engages with the motivations of the women sampled for this study. The third framework deals with the notions of 'strategies' and 'capital' and assesses the strategies employed by the women in this study to overcome the confines

and restrictions imposed on them by the 'collective habitus' as they mobilised resources for business start up.

9.2.1 *Collective habitus of a gendered and ethnocentric society*

The United Kingdom, like other western nations, has been the recipient of migrants and their labour. However, the UK in receiving migrant labour has sought to do so on its own terms – terms that reflect the UK's work culture and ideologies. Until recently, those ideologies and related practices regarding work and organisational culture were deemed to be gender and race neutral. Two decades of feminist and race research have demonstrated that practices in UK society and the labour market are gendered and also ethnocentric leading to stereotypical notions of the 'migrant woman', 'the ethnic minority woman' and more specifically, the 'black woman'. These notions constructed these women as invisible, dependent, unproductive and therefore problematic. As discussed in Chapter Two the history of African and Caribbean women in the UK demonstrates how migrant women were initially invisible and therefore not worthy of being subject of research. As they became more visible they were either viewed as dependents of men and therefore immigration and labour policies tended not to regard them as worthy of attention, or problematic aggressive lone parents living off benefits.

Ideological, institutional and individual racist systems of governance coupled together with a society already stratified on the lines of gender and class have worked together to relegate the African and Caribbean woman to low paid low status work, particularly within sectors such as the health and care industries, cleaning and administrative work. It can be argued that to a large extent this is a result of a lack of qualifications, particularly for recent migrants. However, even for those who come into the UK already well educated, with overseas degrees and qualifications, a collective habitus regarding the superiority of UK educational credentials relegates African and Caribbean women to lower levels of their professions. In the legal profession for example, superiority leads to stringent standards set by the Law Society can and sometimes does exclude or at a minimum marginalise African and Caribbean women.

The theoretical implication of using *habitus* is that this concept, unlike *motivations*, *strategies* and *capital* do not suggest 'deliberateness' of discriminatory practices. This concept enables an understanding of the subtlety of internalised gendered and ethnicised

assumptions and the way these permeate all aspects of society and results in the inadvertent ethnocentric and androcentric nature of institutions and practices. These assumptions are important because they are left unchallenged. While this exploration of the habitus of macro society, the arena of small business ownership and the legal and hairdressing sectors has identified the gendered and ethnicised context within which the participants of this study started their businesses, the next section, on antecedent influences on the career choice decision and the decision to embark on business ownership, aims to explore the reasons why the participants chose to become self-employed.

9.2.2 Individual habitus, career choice and self-employment motivations

The framework of influences on the entrepreneurial decision proposed by Cooper (1981) and confirmed by Dyer (1994) identifies three main influences on the decision to become self-employed, namely antecedent influences, incubator organisation, and environmental factors. This framework allows the influences to be examined at the level of self, situated activity and the social setting as well as the macro level.

Antecedent influences on career choice

The classic psychological explanations of 'a love of the profession' has been identified in Chapter Seven as being an important influence on the career choice motivations of African and Caribbean hairdressers. In Chapter Eight almost all the lawyers in this study also cited this as a reason and a natural progression of their careers for becoming lawyers. However, the analysis made it clear that women born and/or educated in the UK (non-migrant hairdressers) and those with a strong sense of professionalism (lawyers) were more likely to cite this as a reason for embarking on their chosen careers. This influence has been identified as being important in career choice decision making (Dambisya, 2003, Hallissey et al., 2000, Ozbilgin et al., 2005). However, as antecedent influences were explored further it became obvious that psychological explanations were not the only influence on the participants and that other factors like migrant status, ethnicity, gender and class mediated to influence the interest in the profession in interesting ways.

The racialised minority status of black women in the UK and family pressure has been identified as influences on non-migrant hairdressers while the migrant status of migrant

hairdressers largely accounts for their hairdressing careers. With regard to lawyers, again their racialised minority status, race awareness and the migrant status of their parents were significant factors in their career choice. As discussed in Chapter Two, covert and overt discrimination and racism in the UK has resulted in African and Caribbean women generally being viewed as incapable of significant achievement in the labour market and other spheres of society. This stereotypical image of black women permeates educational institutions as well as labour market practices leading to certain jobs being perceived as appropriate for members of the group, e.g. lower echelons of care roles, domestic work. For non-migrant hairdressers this status, generated by history and reproduced through social practices, has resulted in individuals within the group experiencing unstable careers, lack of access into their chosen professions, lack of experience, and exclusion from the more lucrative fashion and white hairdressing sectors. Migrant hairdressers found that their migrant status had resulted in a lack of recognised qualifications and hairdressing was a quick way to enter the labour market. For those who had qualifications the refusal of institutions to recognise those qualifications led to a loss of capital that had to be replenished through retraining. Immigration restrictions also meant that migrant women chose hairdressing so that they could qualify quickly before they had to leave the country.

Table 9.1 Reported antecedent influences on hairdressers and lawyers on career choice

| <i>Migrant Hairdressers</i> | <i>Non-migrant Hairdressers</i> | <i>Lawyers</i> |
|--|---|---|
| <ul style="list-style-type: none"> • Love of the profession | <ul style="list-style-type: none"> • Love of the profession | <ul style="list-style-type: none"> • Intrinsic interest in the profession |
| <ul style="list-style-type: none"> • Migrant status <ul style="list-style-type: none"> ○ Lack of recognisable qualifications ○ Quick access to labour market ○ Loss of symbolic human capital • Immigration restrictions | <ul style="list-style-type: none"> • Racialised minority status: <ul style="list-style-type: none"> ○ Unstable careers ○ Lack of access into fashion and white hairdressing ○ Lack of experience ○ Lack of access into chosen profession | <ul style="list-style-type: none"> • Racialised minority status: <ul style="list-style-type: none"> ○ Experiences of discrimination ○ Race awareness |
| | <ul style="list-style-type: none"> • Migrant family pressure | <ul style="list-style-type: none"> • Migrant family pressure |

Denise, who had articulated her desire to become a lawyer was told that she could not because she was black, spurring her on to becoming a lawyer simply to prove a point (see discussion in Chapter Eight). The fact that fewer women among the solicitors cited discrimination and racism as reasons for becoming lawyers is reflective of the class difference between the two groups of women. Class mediated these women's articulations and experiences of career decision making.

Family pressure was also cited by non-migrant hairdressers and the solicitors who were born in the UK to migrant parents as reasons for choosing their careers. The significance of this as explained in Chapters Seven and Eight is that while the solicitors' families employed professionalism as a means for class mobility, the non-migrant hairdressers' families used the hairdressing sector as a means for maintaining the entrepreneurial status of the family. Migrant hairdressers on the other hand, having migrated as individuals make their decisions as individuals based on the migrant situation. Their choice of career is less planned and more of a contingency decision based on the circumstances of migration.

Antecedent influences on the self-employment decision

Antecedent influences on reasons for entering self-employment included classic rational choice explanations such as the need for achievement, need for control, tolerance of ambiguity (Dyer Jr, 1994), but also comprises aspects of the entrepreneur's background that influence her motivations, her perceptions, skills and knowledge. Pull factors related to rational choice were cited by mainly non-migrant hairdressers and the lawyers. These included the need to achieve, the need to control their work circumstances, the recognition of entrepreneurial opportunities and the pursuit of independence. However, migrant hairdressers also cited a need to control the balance between their work and domestic lives as a reason for becoming a business owner. As has already been discussed in Chapters Seven and Eight, for most of the women in this study, this desire remained an illusion. Non-migrant hairdressers' decision to become self-employed seemed more planned than those of the migrant hairdressers as explained in the previous section. For migrant hairdressers there was a close link between the career choice and self-employment – largely decisions designed around unforeseen events such as the circumstances of migration to a foreign country and the need to earn a living.

Both groups of hairdressers, having experienced the negative effects of working class circumstances, gave pull factors for self-employment that focused on an awareness of their lower class positions and the desire to overcome that. Hairdressers wanted to use their businesses as political tools to raise the status of the African and Caribbean groups. All the participants, including lawyers, cited race consciousness as an influence on their decision to become business owners and a desire to use their businesses to gain points

on the political front in terms of how black business was perceived generally and also with aspirations to help the community through the creation of employment opportunities. Some women went to some lengths to achieve these goals though they were not always successful. The migrant hairdressers seemed to be more keenly aware of the status of their gender, particularly within the work and home environment and they made references to that with regard to their need to earn a living as well as their treatment in the workplace – as one participant described it as always being in the position where you “work for people and they’re shouting at you”.

Finally in terms of pull factors African-Caribbean hairdressing was seen by both groups of hairdressers as a “safe space” for black women in particular as it was a space where to a large extent they did not have to compete with either men or the white community for businesses. It was also a safe space particularly for migrant women whose qualifications were not recognised and who had to either retrain quickly for a UK qualification or gain one. To some extent, self-employment was also perceived by the lawyers to be a safe space in that it avoided the competition that was rife in securing full time employment in the large law firms. They believed they could earn a decent income while circumventing the pressures of employment in the sector.

Table 9.2 Reported antecedent influences on hairdressers and lawyers to become business owners

| <i>Migrant Hairdressers</i> | <i>Non-migrant Hairdressers</i> | <i>Lawyers</i> |
|---|---|---|
| <ul style="list-style-type: none"> • Pull factors <ul style="list-style-type: none"> ○ Need to earn a living ○ Need for control over own work/life ○ Race and gender consciousness ○ Class consciousness ○ Safe space | <ul style="list-style-type: none"> • Pull factors <ul style="list-style-type: none"> ○ Need to achieve ○ Need to control own life/work ○ Opportunity recognition ○ Race consciousness ○ Class consciousness ○ Safe space | <ul style="list-style-type: none"> • Pull factors <ul style="list-style-type: none"> ○ Need to achieve ○ Need for control over own work/life ○ Opportunity recognition ○ Independence ○ Natural progression of career ○ Race consciousness ○ Safe space |
| <ul style="list-style-type: none"> • Push factors <ul style="list-style-type: none"> ○ Unfavourable labour market experiences as a result of migration ○ Racism | <ul style="list-style-type: none"> • Push factors <ul style="list-style-type: none"> ○ Discriminatory practices in wider society based on class position ○ Racism | <ul style="list-style-type: none"> • Push factors <ul style="list-style-type: none"> ○ Discriminatory practices in wider society based on race ○ Racism |

Push factors also accounted for the participants' choice of self-employment as an income generating option in the labour market. For all three groups of African and Caribbean business owners, discrimination and unfavourable labour market conditions relating to gender, class and ethnicity criss-crossed in a complicated manner to influence their decisions in this regard reflecting the intersectionality of these labour market structures in the lives of BME women generally and African and Caribbean women in particular. These discriminatory practices were again, not necessarily born out of any intentionality of purpose, but were ingrained in the fabric of society creating a habitus that led to systematic discriminatory practices. For all the women, blatant and overt racism at the individual level as well as the collective level also pushed them into entrepreneurship with some participants giving concrete examples of everyday racism they had experienced in their previous workplaces.

Incubator organisation influences on the self-employment decision

Cooper's framework also identifies what he calls the incubator organisation's influence on the entrepreneurial decision – this refers to the organisation that the entrepreneur worked for just before the decision was made. This research has identified that for women the incubator organisation should include both employment organisations and organisations within which unpaid labour is done. As such the study identified both the work organisation and the organisation of work within the home; both influences impact women making decisions regarding labour market participation generally and self-employment in particular.

As table 9.3 denotes, the hairdressers in this study, who faced no particular gender or race discrimination within their previous jobs as they were situated within the black hairdressing sector, expressed a dissatisfaction with the way work was organised in their previous jobs and a need to control work processes. Their lower class positions in the organisations meant that even though they were sometimes in the position of managing the salons, naturally this was done within the confines of the salon owners' ideals about how the salons were to be run. The lawyers on the other hand working within an environment that is generally gendered, ethnicised and structured by social class gave reasons that related to racialised practises within their previous jobs, lack of career progression due to ethnicity and gender and even for those who were able to progress

within the ranks of their organisations, a tokenism that rendered their positions of no effect.

With regard to the domestic organisation, i.e. the home, patriarchal structures in the organisation of domestic work and traditional cultural ideals about women and men's roles within the home made work as an employee challenging. As such many of the women from all three groups in the study cited the difficulties associated with balancing their home life and work life as a reason for wanting to own their own businesses. However, it seemed, from their subsequent accounts, that the challenges were exacerbated rather than eased by self-employment, though flexibility was possible but only within the context of extended hours.

Table 9.3 Reported incubator organisation influences on hairdressers and lawyers to become business owners

| Migrant Hairdressers | Non-migrant Hairdressers | Lawyers |
|---|---|--|
| <ul style="list-style-type: none"> • Work organisation <ul style="list-style-type: none"> ○ Need to control organisation of work ○ Acquisition of management skills | <ul style="list-style-type: none"> • Love of the profession <ul style="list-style-type: none"> ○ Need to control organisation of work ○ Management skills acquired | <ul style="list-style-type: none"> • Work organisation <ul style="list-style-type: none"> ○ Racialised practices of exclusion in previous organisation ○ Acquisition of management skills ○ Lack of career progression ○ Tokenism |
| <ul style="list-style-type: none"> • Domestic organisation <ul style="list-style-type: none"> ○ Patriarchal structures in the organisation of work ○ Traditional cultural ideals | <ul style="list-style-type: none"> • Domestic organisation <ul style="list-style-type: none"> ○ Patriarchal structures in the organisation of work ○ Traditional cultural ideals | <ul style="list-style-type: none"> • Domestic organisation <ul style="list-style-type: none"> ○ Patriarchal structures in the organisation of work ○ Traditional cultural ideals |

Environmental influences on hairdressers and lawyers on self-employment decision

Cooper's final influence on the entrepreneurial decision is the environment in which the entrepreneur operates. In Chapter Four this was stated as including factors that are external to the individual and her organisation, which make the climate more or less favourable to the starting of a new firm. This also includes economic conditions, accessibility and availability of capital, examples of entrepreneurial action. opportunities for interim consulting, availability of personnel and supporting services and accessibility of customers. Apart from the general enterprise culture that is being promoted and supported by the UK government, specific features of the hairdressing and legal sectors made it easier for the women in this study to embark on self-employment.

Table 9.4 Environmental influences on hairdressers and lawyers to become self-employed

| <i>Hairdressers</i> | <i>Lawyers</i> |
|---|---------------------------------|
| • Hairdressing as a feminised and ethnicised sector (safe space) | • Feminisation of sector |
| • Low entry barriers to sector | • Legal training |
| • Low regulation of sector | • Law Society regulation |

The feminised and ethnicised nature of the hairdressing sector makes African and Caribbean hairdressing a ‘safe space’ for both native born and migrant women to enter the labour market as self-employed persons or business owners. As has already been indicated in Chapter Seven black hairdressing sector is a sector of mainly black women business owners employing black women to provide services for black women. This provides opportunities for black women that are limited in other sectors. Secondly the sector has very low entry barriers to setting up (as is indeed the case for the hairdressing industry on the whole), such as low costs and as such black hairdressing creates opportunities for lower class women. Coupled with low entry barriers though is the highly competitive nature of the sector with its attendant low profit margins. The low profit margins are partly as a result of the nature of the work – low skill work. A third environmental reason for the hairdressers was the low regulation of the sector. As there are no requirements with regard to specific qualifications, standards or procedures for setting up a hairdressing salon, entry to the sector is relatively easy for people with low qualifications and low capital and this also enables black women to create and build businesses in the sector.

With regard to the lawyers three environmental factors have also been identified. The feminisation of the legal sector as reported in Chapter Six has created opportunities for women generally in the sector. This, together with a equal opportunities awareness, which has galvanised the Law Society into taking equal opportunities and diversity issues seriously has enabled more BME people generally to enter the sector leading to an increase in both women and ethnic minorities. Secondly, the form of legal training in the UK, particularly for those women who specialised in business formation, aided entry into business as they were conversant with business set-up procedures required. Finally readily available Law Society regulations set standards and procedures for setting up a law firm in particular and following these procedures made it easier for the lawyers in this study to set up. This compared to the general female entrepreneur population who generally who lack business set up knowledge in comparison to men as discussed in Chapter Three.

9.2.3 Strategies employed in accumulating capital for setting up

As part of the conceptual framework employed in this research Pierre Bourdieu's notion of strategies is used in this research to express a sense of voluntarism, allowing individuals to use their agency to modify their lives. Using strategies, individuals have power to apportion, distribute and trade their *capitals* within the limits of the existing *habitus* and *field* (Özbilgin and Tatli, 2005). The study examined how the hairdressers and lawyers strategised in accumulating cultural, social and economic capital for their businesses taking into consideration how the intersectionality of gendered, racial and class structures limited the capitals they started out with and how the intersectionality of gender, race and class impacted and influenced the strategies they chose to employ.

Cultural capital

Two types of cultural capital were identified as being used by the women in the research – embodied cultural capital which consists of cultural, ethnic or class resources, and institutionalised cultural capital (human capital) comprising mainly of education, training and experience.

Table 9.5 Reported strategies on accumulating cultural capital

| <i>Migrant Hairdressers</i> | <i>Non-migrant Hairdressers</i> | <i>Lawyers</i> |
|--|--|---|
| <ul style="list-style-type: none"> • Cultural and ethnic resources ○ Female self-employed role models ○ Internationalisation | <ul style="list-style-type: none"> • Cultural and ethnic resources <ul style="list-style-type: none"> ○ Culturally socialised in the use of formal business support agencies | <ul style="list-style-type: none"> • Social class and class resources <ul style="list-style-type: none"> ○ Culturally socialised in the use of formal business support agencies ○ Female self-employed role models ○ Professionalism ○ Class status ○ Gender as capital |
| <ul style="list-style-type: none"> • Human capital <ul style="list-style-type: none"> ○ Loss of symbolic human capital ○ Use of social networks to gain hairdressing skills ○ UK work experience ○ Self-employment experience from home country | <ul style="list-style-type: none"> • Human capital <ul style="list-style-type: none"> ○ Higher hairdressing qualifications ○ Work experience ○ Use of formal channels to acquire business skills | <ul style="list-style-type: none"> • Human capital <ul style="list-style-type: none"> ○ Loss of symbolic human capital ○ Racialised and gendered legal training ○ Work experience ○ Use of social capital to overcome inadequacies in racialised legal training |

Generally the use of business support to acquire the required know-how for starting up their businesses and knowing where to obtain the knowledge and skills they needed was not widespread among either hairdressers or lawyers confirming previous studies on the

subject (e.g. Ram and Smallbone, 2001). However, the study has identified that with regard to cultural resources non-migrant hairdressers tended to use formal channels of business support to gain the knowledge and business skills and support they required to start up their businesses. Migrant hairdressers relied on what they had learned from their female role models and their own experiences of self-employment. The lawyers also relied extensively on female role models, professionalism, class status and their femaleness.

Non-migrant hairdressers' and lawyers' acculturation in the UK through socialisation processes made them more likely than migrant hairdressers to use formal business support. The professionalism inherent in legal training also imbued the solicitors with confidence about setting up and running a business. One migrant hairdresser who had previously set up a businesses acquired her business know how from setting up and owning a previous business in another European country. She was the one migrant hairdresser who had used a business support agency for advice in setting up her business. The migrant hairdressers and solicitors who had female self-employed role models gained confidence and know-how in terms of how to run a business from these role models. Indeed female role models gave these groups of women confidence about the positive capital to be found in the fact that they were women. This was particularly significant in a society where femaleness in business is perceived to be a negative characteristic. The lawyers particularly saw their gender as capital in the legal sector, giving them certain advantages over male African and Caribbean solicitors by reason of the way African and Caribbean men are perceived in the law profession. Finally, the lawyers (particularly those who were born outside the UK) who had come from middle class backgrounds also stated that they acquired self-assurance ('a feel for the game' as Bourdieu puts it) from their class status.

The analysis chapters have revealed that in terms of human capital non-migrant hairdressers acquired human capital through hairdressing qualifications, work experience in the hairdressing sector and formal business training. Migrant hairdressers also gained human capital through hairdressing qualifications; work experience in the hairdressing sector and self-employment experience from their home countries. Lawyers' human capital came through legal qualifications, compulsory training required by the Law Society and work experience (UK or otherwise).

The study has disclosed that though the three groups of women seemed to acquire similar forms of human capital, the *strategies* they used were significantly related to their positions within the gendered, racialised and class based systems (*habitus*) within the small business, legal and hairdressing *fields*. Non-migrant hairdressers' and UK educated solicitors' acquisition of hairdressing and legal qualifications, though quite straightforward, was mediated by the racialised and gendered nature of the training programmes of their respective sectors. The study revealed that in spite of these structures most of the solicitors had devised ways and means to obtain the training they required. Migrant hairdressers and non-UK trained solicitors finding themselves in an ethnocentric educational system that downgraded their educational qualifications had to retrain to gain new qualifications. Previous work experience was an important characteristic of human capital acquisition strategies of all the groups of women. For migrant hairdressers and solicitors raised outside the UK social capital was an important factor in the acquisition of human capital mainly as a result of the gendered nature of work roles in the domestic arena. An overwhelming majority of the non-migrant hairdressers were unmarried and had grown-up children.

Social capital

A second form of capital in the Bourdieuan framework is the concept of social capital. Bourdieu suggests that social capital can be gained either through concerted efforts at building up such capital by individuals or automatic possession of it by membership of a group. The women in this study certainly benefited from membership of various communities and institutions such as their families, the black community and the legal community. At the same time some of the women actively networked formally and informally. The discussions in Chapter Seven identified that hairdressers were only involved in informal networking while lawyers engaged in both formal and informal networking.

At the group level all three groups of business women gained benefits for their businesses from the membership of their families, the black community and the church. Lawyers also benefited from membership of the legal community which gave them insights into business and access to higher level networks that were not available to the hairdressers. At the individual level, hairdressers were more engaged in informal networking through friends and colleagues, and they tended to view more formal

networking practices as a waste of their time. The lawyers, on the other hand, used formal networks to enhance their business skills, gain knowledge and promote black business. The latter strategy was in response to a race and gender consciousness as well as a strategy for inclusiveness.

Table 9.6 Reported strategies on accumulating social capital

| <i>Migrant Hairdressers</i> | <i>Non-migrant Hairdressers</i> | <i>Lawyers</i> |
|---|--|--|
| <ul style="list-style-type: none"> • Group membership <ul style="list-style-type: none"> ○ Family ○ The black community | <ul style="list-style-type: none"> • Group membership <ul style="list-style-type: none"> ○ Family ○ The black community | <ul style="list-style-type: none"> • Group membership <ul style="list-style-type: none"> ○ Family ○ The black community ○ The legal community |
| <ul style="list-style-type: none"> • Individual <ul style="list-style-type: none"> ○ Informal networking <ul style="list-style-type: none"> ○ Friends and colleagues ○ Invisible men | <ul style="list-style-type: none"> • Individual <ul style="list-style-type: none"> ○ Informal networking <ul style="list-style-type: none"> ○ Friends and colleagues | <ul style="list-style-type: none"> • Individual <ul style="list-style-type: none"> ○ Informal networking <ul style="list-style-type: none"> ○ Friends and colleagues ○ Invisible men ○ Other BME law firms ○ Formal networking <ul style="list-style-type: none"> ○ Quasi political and business networks |

Families played a pivotal role in the help they gave African and Caribbean business women. Although with the exception of a couple of women, family members were not employed directly in the businesses of the women interviewed, they worked in the background to help women acquire cultural and economic capital. Migrant women relied more on their social contacts than other women. The black community was also a significant resource in the acquisition of labour and as a client base for the businesses. Indeed for the hairdressers their industry would be non-existent without the black community – employees and the majority of their clients are black. Lawyers also benefited from families but both groups of women found that the benefits also came with costs associated with certain characteristics of community living and the racist habitus of the wider society.

Chapters Seven and Eight have already discussed how important friends and colleagues were in providing varying levels essential information, labour (paid and unpaid), encouragement, finance, customers and professional services helping these women to transform social capital into financial capital and reflecting the fluidity of capital as envisaged by Bourdieu.

Husbands of married women, in recognition of the changing roles in the home as a result of migration, class status and sheer necessity but also mirroring the slow pace of such change, took on significant administrative roles in the business but were still

reluctant to take on more mundane tasks in the home. For all three groups of women the illusion that self-employment would provide them with a balance between market activity and domestic activity without a fundamental change in the way work is organised in the home was quickly shattered by the reality of trying to run a business on a full time basis and a home simultaneously. For many of the women with children (hairdressers and solicitors alike), their work lives mirrored that of the women without families. Benefits gained from the use of social capital to ease the cost of self-employment had to be negotiated and exchanged and came at a cost, underscoring the resilience of a gendered habitus. The women's own narratives reflected the ways in which such habitus is produced and reproduced through their own practice as well as that of their husbands and partners.

Apart from one hairdresser (Lillian) who recounted that she had obtained information for setting up from another hairdresser friend of hers many of the hairdressers reported that they did not network formally within the hairdressing industry. This is not surprising considering that the black hairdressing industry is quite fragmented and there is currently no central regulating body. Secondly, the low entry barriers to the industry and the reluctance of local authorities to curb the proliferation of hairdressing salons within particular areas, has created a competitive atmosphere that makes co-operation between the hairdressers a challenge. Thirdly hairdressers reported that the nature of service provision in the industry coupled with domestic responsibilities meant that they were time-poor and formal networking was difficult. Some hairdressers felt that the political nature of networking within the industry meant that they gained no business benefits in practice. The history of black people in the UK makes the distinction between business and political networking difficult to maintain. Business networks inevitably develop political undertones.

The solicitors, on the other hand, actively networked informally with other African and Caribbean law firms indicating higher levels of cooperation among them and also reflecting the recognition that in order to survive they need to co-operate. Strategies devised to co-operate with other law firms helped the women reduce the costs of acquiring information as well enabling them to work together in a highly competitive environment. Some also networked actively within the black community. Solicitors were also more politically aware and tended to join quasi-political business networks. As such they joined all-female or all-black business networks that promoted the

interests of women, black or indeed black women, solicitors. This gave them class contacts which they sometimes drew on to acquire economic capital for their businesses. Without a doubt both solicitors and hairdressers (particularly the migrant ones) were very reliant on their social contacts to raise economic capital for their firms as we shall see in the next section.

Economic capital

It was discussed in Chapter Four that within Bourdieu’s framework, economic capital at the individual level is capital that can be readily transformed into money, the obvious example being start-up finance. In addition to start-up finance this study has also recognised other forms of economic capital such as business location and business name.

The analysis has identified that non-migrant hairdressers in the study used personal savings and family financing to start up their salons. None of the non-migrant hairdressers used external or formal sources of finance. Migrant hairdressers also used personal savings, limited forms of family financing but some of them were able to access bank finance. The analysis also portrays solicitors’ reported use of personal as well as bank finance. Some of the lawyers also viewed their business location as important sources of economic capital.

Table 9.7 Reported strategies on accumulating economic capital

| <i>Migrant Hairdressers</i> | <i>Non-migrant Hairdressers</i> | <i>Lawyers</i> |
|--|---|--|
| <ul style="list-style-type: none"> • Financial capital <ul style="list-style-type: none"> ○ Personal savings gained through work in informal sector ○ Use of social capital to gain institution finance | <ul style="list-style-type: none"> • Financial capital <ul style="list-style-type: none"> ○ Personal savings gained through work in formal sector ○ Family financing | <ul style="list-style-type: none"> • Financial capital <ul style="list-style-type: none"> ○ Personal savings gained through work in legal sector ○ Institution finance gained through social contacts • Business location as capital • Business name as capital |

In line with much of the research on BME entrepreneurship almost all the women interviewed for this study had used their own savings to start up their businesses. Having planned their entry into self-employment majority of the non-migrant hairdressers had saved up money from previous jobs in the formal sector as well as extra income from teaching hairdressing. Chapter Seven has revealed that non-migrant women’s reliance on personal savings was, for the most part, the result of a lack of

either cash or collateral for obtaining bank finance. The migrant hairdressers, on the other hand, had also used personal savings that had been accumulated through various activities (mainly hairdressing) in the informal sector. They too lacked security to approach banks for help, but in addition, their migrant status meant that many of them had no jobs in the formal sector so they devised informal activities to raise capital for their businesses.

Several of these activities involved the use of their social capital – including hairdressing for friends and family, a sometimes costly practice in itself. Migrant status arbitrated the strategies employed by the hairdressers in raising money for their undertakings. Solicitors had also utilised mainly personal savings accumulated from previous jobs as lawyers but some had also received personal loans from banks. The higher salaries in the sector meant that they reported satisfaction with the amount of capital with which they started their business. Further, having higher levels of savings and property to serve as collateral gave them greater choice in the finance decision. Again class differences were evident in this regard between the lawyers and the hairdressers who, on the whole used personal finance because there was no other alternative available to them hence the lengths to which some of the migrant women went to raise money for their ventures.

An interesting finding revealed by the study is the fact that a few of the migrant hairdressers had used bank financing while non-migrant hairdressers had not. The finding was interesting because one would expect that migrant hairdressers would lack the cultural capital to engage with funding institutions and also they would lack the knowledge about funding options available. However, using intermediaries they had been able to access bank capital. The participants' choices and preferences were important in their patterns of funding choices but preferences are not developed in a vacuum and may reflect external factors that limit choices that are available. Although some of the hairdressers had approached banks and failed to secure funding, the majority of the hairdressers had not even attempted to apply for bank financing and had assumed they would not be successful. It has been speculated by this author that these assumptions deter many African and Caribbean women from endeavouring to access institutional finance. The fact that they had to employ intermediaries (all men) within their social networks is significant in its revelation that, in spite of rhetoric about banks' changing attitudes towards women, gendered structures within finance institutions still

remain. Further bank policy specifying certain criteria with respect to security of loans are likely to make it difficult for groups experiencing general disadvantage like black women.

The analysis in the last chapter has also demonstrated how bank financing was also pursued by a majority of the solicitors with mixed outcomes. It has revealed that solicitors who had secured bank finance had taken personal loans rather than business loans and that given the rigid frameworks within which business loans are given, personal loans were preferred by the women because they entailed smaller amounts and, more importantly, did not require collateral. In addition the solicitors preferred personal loans because the loans were mainly used for personal financing to tide them over during the early weeks and months of trading.

Another revelation in the last chapter was the way in which some of the solicitors used location and designation as a form of economic capital for their businesses to cope with the sexist habitus of their own community and the racist habitus of the wider British public. This indicates that in spite of the class difference between hairdressers and lawyers, solicitors experienced their own forms and levels of sexism and racism that were no less oppressive in outcomes than those suffered by the hairdressers. Business location and name generated income for the businesses that would otherwise not be realised.

9.3 Conclusion

Employing the Bourdieuan framework identified in Chapter Four this chapter has outlined the similarities and differences between the experiences of the solicitors and the hairdressers and those between the two groups of hairdressers revealed in Chapter Seven.

The value of Bourdieu's framework in analysing the diversity of black women business owners from macro, meso and micro dimensions emerges in the discussion. The chapter demonstrates that black women as a group, may have similar experiences of self-employment due to gendered and ethnicised macro and meso level constraints and opportunities. However, these experiences are mediated by class, migration and individual characteristics.

Chapter Ten

Conclusions

10.1 Introduction

This thesis makes a contribution to the scarce but growing body of literature on BME women's business ownership. The main aim of this thesis was to examine the motivations and start-up experiences of black women business owners. The thesis had an objective of understanding how black women's motivations to start businesses are influenced by gender, ethnicity and class – and in particular, their own perceptions of these structures. The research also sought to investigate the processes involved in business start up. As such it sought to understand ways in which black women's gender, ethnicity and class act as constraints in the acquisition of resources for business start-up and to explore how the women utilise their agency in their choices and strategies in mobilising resources for their businesses. Thirdly, the analysis was located within the wider labour market context. The thesis therefore focused on the degree to which self-employment is used by black women as a mechanism to challenge and redress the restrictions and relative disadvantage that they face in the labour market. Finally the thesis sought to explore the value of Pierre Bourdieu's (1986, 1990, 1990b, 1998, 1999, and 2001) theoretical concepts in understanding black women's business experiences.

The thesis drew on a multi-disciplinary literature in order to locate the research in its historical and contemporary contexts. The analysis in Chapter Two, of the historical and contemporary position of black women in UK revealed the longstanding existence of black women's inequality in the labour market. It provided a vivid illustration of the structural nature of black women's inequality – in terms of their position as workers. However it also demonstrated that social structures are not stable and even in their effect, and though persistent, they alter in their manifestations and form over time. The context laid down in this chapter lays the ground for our understanding of the *habitus* of black women in business, explored later in the thesis.

Following on from this historical analysis, Chapter Three discussed the contemporary empirical contexts of black women's small business ownership using as a basis, the literature on female entrepreneurship and BME business ownership. The analysis

showed that there were differences and similarities between black women's experiences and that of their white female and black male counterparts suggesting that black women may have experiences that are unique to them. Such a discussion of black women business owners is neglected in much of the literature. Exceptions include Barrett (1997) and Ram (1997a). In particular the discussion showed that in order to understand black women's small business ownership experiences, it was important to study the ways in which gender, ethnicity and class intersect as both internal and external structures to impact black women's experiences of business ownership. The prioritising of these intersections and their general neglect shapes this study. The qualitative in-depth investigation presented in this thesis of the experiences of one under-researched form of small business ownership – that of black women – in terms of their motivations and strategies for resource mobilisation makes an original contribution to this growing body of literature.

Chapter Four outlined the conceptual approach of the thesis, which draws on the strengths of entrepreneurship, feminist and sociological literature that enables an exploration of structure-agency dynamic in the experiences of black women business owners. The chapter established the inadequacy of traditional and BME entrepreneurship concepts in fully explaining black women's experiences. A general feminist theoretical framework that employed Bourdieuan concepts of *field*, *habitus*, *capital* (cultural, social and financial) and *strategies* were determined to be appropriate frameworks for an analysis of the data for this study. The objective was to avoid an overly deterministic and abstract structural approach by combining the strengths of feminist approaches with the relational approach of Pierre Bourdieu's sociology in order that through a gender lens an understanding of how *habitus* can be gendered and ethnicised and how the gendered and ethnicised nature of *habitus* is a cause of the different possibilities that black women perceive are available to them and therefore its impact on the strategies that they will devise to achieve their ends.

Such an approach offers two important contributions toward an understanding of the dynamic links between knowledge and empowerment. First, it facilitates a change in how oppression is perceived and understood. By embracing a paradigm of race, class, and gender as interlocking systems of oppression, it reconceptualises relations between domination and resistance. Secondly, such a change offers subordinate groups, such as

black women, new knowledge about their own experiences and also reveals new ways of knowing that allow subordinate groups to define their own reality.

Chapter Five outlined the multi-level methodological approach to the thesis. Such an approach enabled an examination of both objective and subjective aspects to be considered from macro, meso and micro perspectives, in line with the feminist methodological paradigm that privileges women's experiences. The methodological approach enabled a dialectic bridging of the macro-micro divide and an equally dialectic connection between structure and agency. The primary research methods employed, semi-structured interviews and observations at the micro level allowed an exploration of subjective agentic issues. These primary methods were complimented by macro level examination of objective structures through historical and contemporary literature, data and documentary reviews.

The methodological approach used for this research project, provided comprehensive information on the field within which this study was conducted relating to the women's experiences in the context of a patriarchal and racial society at the macro level and the white female and, male dominated arenas of female entrepreneurship and ethnic minority business ownership respectively at the level of the social setting. A third level of examination comprised of the African Caribbean hairdressing sector and the legal sectors and finally the personal experiences and perceptions of the women themselves in relation to their motivations, and acquisition of the various capitals for business ownership. These are all outlined in Chapter Six.

10.2 Implications for research on black women and small business ownership

In the context of two very different labour market sectors – law and hairdressing – the study offers insight into three interconnecting themes: the structuring effects of gender, ethnicity and class in business set up reasons of black women; the confrontation, negotiation and dialogue between these structures and black women's capital acquisition strategies and, the use of self-employment as a "safe space" for black women to challenge and redress the restrictions and relative disadvantage that they face in the labour market. Regarding the first theme, the separate influences of gender, ethnicity and class in self-employment motivations are already established in the small business literature (Barrett, 1997, Basu and Altinay, 2002, Dhaliwal, 2000, Ram and

Jones, 1998, Carter and Cannon, 1992) however, the idea of the intersection of ethnicity, gender and class is not. The third theme is also well established in the literature on minority business ownership (Goffee and Scase, 1985, Ram and Jones, 1998), however, it has not been related to the experiences of black women as a group, neither have these themes been examined from a Bourdieuan theoretical perspective in the self-employment literature.

The exploration of these themes was sited in the hairdressing and legal sectors. Hairdressing is a frequently researched domain in the labour market. Much of the research has been dominated by an employment relations agenda particularly in relation to low pay. Rarely has hairdressing been investigated in terms of its impact on those who are self-employed in the sector. Secondly African-Caribbean hairdressing is treated as a specialisation of general hairdressing (in the UK, usually meaning 'white' hairdressing) and work on the black sub-sector is scarce. With regard to the legal sector there is a plethora of research on the area particularly as regards gender issues and the position of women in employment in the sector. But again black women's position is often subsumed in that of ethnic minorities in general and their self-employment encounters have not been explored.

One of the puzzlements of small business literature, principally discourse on minority groups such as women and BMEs, has been the question of the influence of sector on their experiences and the importance of the institutional context on small business behaviour (Kloosterman, 2001, Kloosterman et al., 1999). The analysis, therefore, of the literature in Chapter Six is then an important contribution to this literature. The analysis demonstrates that in terms of gender, ethnicity and class the two sectors have very different implications and mixed outcomes for black women business owners.

The black-female-dominated black hairdressing sector and the elitist white-male-dominated legal sector provide disparate environments for black women's businesses. State regulation of the hairdressing sector is almost non-existent and as such training in the sector is irregular thereby creating low entry barriers for black women yet paradoxically making the environment more competitive and therefore more problematic. The legal sector, on the other hand, is more prescriptive about regulation and training, making it more difficult for black women to start and more importantly, complete their training - yet at the same time providing those who do complete their

training with professional skills for setting up their businesses which the general female small business population lacks. However, in both sectors feminisation (one traditional and the other developing) means that black women are entering those sectors in increasing numbers. The analysis showed that though lawyers fared better than the hairdressers in certain aspects such as raising finance, due to their class position, the actual picture of outcomes was far more mixed indicating that the processes inherent in the two sectors were important factors as was the class position of the women. For example structures such as racism and sexism in the legal sector and the exploitation inherent in both structures means that black women experience disadvantage in both sectors and those in this study see self-employment as a better option to employment in the sectors.

10.2.1 Gender, ethnicity and class in career choice and self-employment motivations

This study offers interconnected qualitative insights into the motivations to self-employment by examining in detail the social contexts in which black women decide to participate in self-employment. The literature on minority self-employment shows considerable interest in motivations for starting businesses (Johnson, 1990, Feldman and Bolino, 2000, Buttner and Moore, 1997, Bradley and Boles, 2003, Cook et al., 2003). Much of this work has been at pains to point out the differences between either men's or women's motivations, or that of the majority population and the BME business community. In so doing the literature has become polarised into theoretical positions based on 'push' and 'pull' factors or as a choice between structural constraints or human agency which are inadequate to explain the complexity of black women's choices. This study makes it clear that such binary opposites of simple push or pull factors are too simplistic to explain black women's motivations to start businesses, at least in the legal and hairdressing sectors.

The putative motivations of women to self-employment according to the literature are the macro structural frameworks such as the structure of women's employment and the gendered division of domestic labour and micro level personal choice factors. The analysis has shown that for some of the women domestic responsibilities played an integral role in the decision to become self-employed. For others negative experiences in the labour market based on ethnicity was more significant. Yet still others found that class-based exploitation was the major influence. Many of the women also cited

personal achievement motivations factors. Thus the influences on the women's decisions were not polarised into simple push or pull factors, neither were they either structural or agentic. For a vast majority of the women, both push and pull factors interacted to influence them. The BME literature, on the other hand, highlights factors such as ethnic disadvantage, cultural factors without examining the gendered nature of such disadvantage and culture. The analysis shows that the picture is mixed making the decision a fluid and emergent process influenced by various structures.

A significant contribution that this thesis makes to the literature that identifies gender, ethnicity and class as influences on minority entrepreneurship (Basu and Altinay, 2002, Marlow, 2002, Ram and Barrett, 2000) is the employment of Bourdieu's concept of habitus to highlight the intersectional nature of ethnicity, gender and class in black women's self-employment experiences. In so doing the thesis expands the literature on minority entrepreneurship and underscores the interconnected nature of these three structures. Not only did gender, ethnicity and class influence the women as separate structures, but they also intersected to produce unique experiences for individual women.

This thesis exposes ways in which black women's reasons for career choice and self-employment are both similar well as different from the experiences of white women and black men as highlighted by the literature review. From a perspective of gender and ethnicity it is quite clear that the self-employment decisions of black women, though mirroring those of white women and black men generally, also indicate that black women's decisions to become self-employed are interwoven in a complex interaction within and between the structures of ethnicity, gender and class. These interactions are gender differentiated in effect and outcome for different groups of women because the self-employment decisions of black women, and indeed all women and men, are also contextually contingent. This thesis argues that the intersection of ethnicity, class and gender in black women's lives is not about the degree to which African and Caribbean women are oppressed or the degrees of difference between their experiences and that of white women but about how intersectionality creates self-employment influences that is unique to them as gendered oppression and subordination means different things to different women.

Central to the thesis is the multi-level analysis establishing that the interaction between the women and the external structures was not limited to the macro level. At the meso level, the professionalism inherent in legal training, for example, with its liberal ideology of a 'level playing field' also impacted the lawyers' perceptions of themselves and of their environment, notwithstanding the fact that gendered ideas about professionalism leads to a hierarchical stratification of the profession with men at the top and women at the bottom (Bolton and Muzio, 2005). This thesis demonstrates that the hairdressers were also acutely aware of their class status *vis-à-vis* white women, which shaped their motivations to set up their businesses and manage them in particular ways. In relation to this, the analysis has shown how some of the women in this study used their businesses as political tools to raise the class profile of the black community.

The literature review drew on Kloosterman and others' concept of mixed embeddedness (Kloosterman et al., 1999, Kloosterman, 2001) that emphasises the interconnected influences of national, institutional and communal factors. The thesis has confirmed this literature, demonstrating the important influences of policy and practice in both sectors that impacted the participants' motivations and resource mobilisation processes. The thesis also contributes significantly to this perspective by showing that the gendered, ethnicised and class structured nature of the institutional context are important shapers of black women's business behaviour.

At the micro level, the thesis shows that amongst black women, self-employment motivations can differ according to their experiences of migration and gendered, racialised and class based interactions. The women in this study were united as much by gender, race and class as they were divided by them in terms of their decisions to become small business owners. For example, the women's own notions of motherhood, womanhood and work emanating from embeddedness in culturally specific networks interacted with the majority society's perceptions of these roles to circumscribe their decisions to become self-employed.

10.2.2 Gendered, racialised and class-based structures and strategies in resource mobilisation

This thesis had an objective to understand ways in which black women's gender, ethnicity and class act as constraints in the acquisition of resources for business start-up

and to explore how the women utilise their agency in mobilising resources for their businesses. The thesis shows how Pierre Bourdieu's concepts of *capitals*, *strategies* and *dispositions*, can illuminate our understanding of entrepreneurship and small business ownership. Used in this thesis, the concepts demonstrate how a confrontation and dialogue between black women and structures of enablement and constraint facilitate and/or hinder their resource mobilisation processes. Previous work on small business owners has focused on the cultural capital that entrepreneurs bring to small business ownership (Carter et al., 1997, Cooper et al., 1994, Dollinger, 1994, Pennings et al., 1998). Women's relative lack of educational qualifications, training and experience (business-related or otherwise) has been employed to explain their relatively lower position vis-à-vis men in self-employment (Hisrich and Brush, 1983, Lee-Gosselin and Grise, 1990, Watkins and Watkins, 1984).

This study has confirmed the above literature, showing that based on their history and socio-cultural experiences, black women had confidence that women generally have been known to lack, to start businesses in the hairdressing and legal sectors. Self-employed role models (ethnic resources) and experiences of self-employment were influential in this regard. Class resources such as education and professionalism were also important cultural capital drawn on by the solicitors. Bourdieu's concept of *dispositions* is shown to be useful in this thesis. The solicitors from middle class African backgrounds came to self-employment with *dispositions* of confidence that was rooted in their class backgrounds. Sectoral constraints and enablements impact the acquisition of cultural capital and these resources facilitate the strategies black women employ to circumvent such constraints.

The employment of the Bourdieuan concept of capital enabled the study to view gender, ethnicity and class as capital – negative or positive. The thesis has shown that in the light of the gendered and racialised *habitus* of the legal sector, for example, it is important that the cultural capital of gatekeepers to resources be taken into consideration when examining the resource mobilisation activities of black women. In such circumstances ethnicity itself can be considered as negative capital. The judgements and perceptions of gatekeepers to training and financial resources about black women's credibility was an important variable. For example, for black women who had trained abroad for legal qualifications (even within British based educational system), such qualifications lose their symbolic significance when gatekeepers make

judgements based on ethnocentric values. Paradoxically, the thesis shows that when gender intersects with ethnicity the black women in this study perceived that they fared better than their male counterparts, in the encounter with gatekeepers. In negotiations with the banks, for example, the symbolism attached to the lawyers' cultural capital raised the value of their gender capital.

It is also clear from the study that black women's strategies for obtaining financial capital are sometimes informed by cultural norms and understandings of gender and place and these are sometimes intertwined with the businesses embeddedness in household dynamics. Some of the lawyers' need to obtain personal loans to avoid a reliance on husbands'/partners' incomes even though they had the initial capital to start their businesses is a case in point. These cultural norms, reflected in the configurations of roles and relationships in the domestic arena, shape their level of preparedness to use external financing for their businesses.

The cultural capital that the solicitors brought to self-employment was considerably different from that of the hairdressers. Hairdressers' strategies for accumulating cultural capital were grounded in their reasons for starting their businesses while the lawyers' strategies were linked to requirements of the professional body. Social capital facilitated both processes. Both hairdressers and solicitors relied on family and friends while they trained for their 'professions'. However, Bourdieu contends that class differences in cultural capital are rooted in network differences. The solicitors tended to rely on weaker network ties, similar to male business owners while the hairdressers relied on stronger ties, confirming that Granovetter's (1973) work that weaker ties are more valuable. Further, the analysis has shown that migrant status also mediates the mobilisation and use of social capital. For example, migrant hairdressers were more dependent on their informal social networks than non-migrant women.

The fluidity of the social ties these women have in their personal networks is shown to be valuable in their translatability into other forms of capital – such as informational, human or financial capital and indeed motivation, through the process of social exchange as participants draw on financial resources that their networks afford them, and use the support of their relatives, husbands, and children in running their businesses. By demonstrating the relationship between different forms of capital, the thesis importantly shows how the acquisition of one form of capital (e.g. social) may weaken

the symbolism of another (e.g. economic). Free or low price hairdressing services, investments of scarce time (making meals) and money (flying children or mothers to and from Africa) and loss of privacy are only a few examples of what these women have to give in exchange for oiling the wheels of social capital. African and Caribbean women, embedded in paradigms of ethnicity, use their businesses as responses to political calls for the affirmation of common ethnic origins, heritage and cultural identity. This is not without problems. Some of the women in this study suffered economic (profit) and social (relationships) loss as a result of this due to the limitations placed by engagement in 'ethnic' economic activities such as 'black hairdressing' or indeed 'ethnic' areas of the legal sector where fierce competition constrains expansion and growth or where the return on time invested in ethnic legal work such as immigration is less.

The thesis also demonstrates how the process of reciprocity is also a negotiated one influenced by ethnic and gendered habitus as well as migration experiences that determine the bargaining power with which these women come to the negotiation table. With regard to gender, the thesis confirms the literature on the dialectical relationship between the business and the household (Baines and Wheelock, 1998, 2000, Wheelock, 1990, Wheelock and Baines, 1998ab, Wheelock and Jones, 2002, Wheelock and Mariussen, 1997, Wheelock et al., 2003). In the light of women's primary responsibility for domestic issues, the thesis demonstrates that for the women in this study, considerations of the household were important in moulding the resource mobilisation decisions. By incorporating the domestic context into the study, the thesis provides a deeper understanding of these women's experiences. The cultural capital of husbands and other household members cultivated by a gendered habitus and reproduced through practice circumscribed the benefits that the black women gained from their social networks. In the domestic setting, for example, cultural norms which devalue female gender gave them less bargaining power to negotiate how much of domestic responsibilities they were prepared to shoulder.

10.2.3 Self-employment as a 'safe space'

One of the objectives of this thesis was to determine whether black women see self-employment as a means for redressing the inequalities they face in the labour market. Layder (1993) suggests that "social forms are reproduced over time because people

generally replicate habits, traditions, rules and stocks of knowledge that sustain these social forms in the first place” (p.91). This is a somewhat pessimistic outlook for black women seeking social change. However, Layder qualifies his above assertion by resonating Bourdieu’s (1990b) thoughts by stating that “social production takes place at the same time as social reproduction” (Layder, 1993, p.91). This means that there is the possibility that in the context of this research black women can use self-employment to break the inequality inherent in the labour market through individual action.

The thesis has brought in the concept of ‘safe space’ to add to our understanding of small businesses dynamics. The analysis demonstrated that self-employment can be considered as a ‘safe space’ for black women from two perspectives. Firstly for all the women who faced negative experiences in the wider labour market, self-employment gave them some level of control over their labour market preferences. From the perspectives of the sample women, it provided both lawyers and hairdressers a way out of low paying dead end jobs they didn’t want or indeed, a way into jobs they could not get. Secondly, the migrant hairdressers in this study see the black hairdressing sector as a sector that gives them easy access to the informal economy where they can make the adjustments required to enter the formal sector, assisted by their social networks. For example, the lack of regulation in the hairdressing sector lends itself to quick yet innovative human and financial capital acquisition. But more importantly, this thesis has shown that black hairdressing in particular has enabled black women to create a market for themselves with little competition from black men and white women.

However, it is clear from this study that although black women seek to gain control over their labour market participation through self-employment, the all-pervasive gendered, ethnocentric and class-based structures they encounter in employment rear up in self-employment as well. The narratives of the women, set against the background of the literature and policy review, may suggest that due to these obstacles, black female hairdressers and lawyers find themselves on the margins, even in self-employment – in inner city salons and highly competitive and low paying areas of law practice. The rhetoric of some of the female and BME entrepreneurship literature about self-employment as the answer to the inequities minorities face in the labour market discounts the hurdles black women have to overcome in setting up and running their businesses. This study has shown, for example, the complex ways in which gendered cultural norms about motherhood and domesticity can impact black women’s desires to

combine their domestic responsibilities with their market activities. However, within this framework, individual women in confronting and negotiating within and between themselves and different social structures, often do grasp opportunities around them and forge forward their own life agendas but this must not blind us to the majority who do not and sometimes cannot do so.

Further, the concept 'safe space' may suggest homogeneity among African and Caribbean women. The notion of 'safe space' denotes that such social benefits also come with some responsibilities. Black women may initially enter 'safe spaces' in self-employment to take advantage of the opportunities it offers them. However, such spaces can become confining as Ram and Jones (1998) have noted and breaking out of such spaces can be a challenge. Low margins, competitiveness and limited cultural capital can pose real challenges to expansion and growth of such firms. Further, 'safe space' is not found to be a static concept. There are situated, embodied and contextualised considerations for safe space. For example, while black hairdressing may offer a 'safe space' it places expectations on customers, employees and other stakeholders. Indeed it is not an all embracing entity for all black women. For example, there are expectations on customers to continue to patronise black hairdressers as a measure of their solidarity, whether or not this solidarity is detrimental to the business or customer. It also places considerable restrictions on employees who remain confined to "doing black hair". In the context of this saturated, competitive and exploitative market, employees remain constrained in a space that may be safe for employers but problematic for their workers. Equally the thesis shows that under some circumstances, the racialised *habitus* in which the business is located militates against the establishment of a black space with black employment, as was the case with some of the lawyers.

10.3 Implications for methodology

This study makes a significant contribution to the generally gender blind or gender neutral body of entrepreneurship research as a result of its methodological approach. In line with the feminist paradigm, Chapter Five told the 'story' of the research, something that is uncommon in written accounts of research projects, partly because of space constraints in published academic work. But is quite clear that the usual 'objective' representations of research methods take an epistemological position regarding what is worth telling the reader. The impartial accounts mainly explain the 'how many', 'where'

and 'when' questions, rather than those that go to the root of the research design. On the contrary the methodology chapter of this thesis has sought to explain the methods in order to capture the processes and experiences behind the research findings and to engage the reader in an appreciation of how those findings were achieved. It also attempts to write both the researcher and the researched into the process.

Some feminist researchers on female entrepreneurship (e.g. Mirchandani, 1999, Stevenson, 1990) have called for a different way of researching women entrepreneurs that incorporates feminist perspectives. Stevenson (1990) suggests that, in line with the feminist research paradigm, more qualitative in-depth research is required to understand the phenomenon of female entrepreneurship. Quantitative social research has clearly established the objective fact of women's inequality in employment and entrepreneurship, but it has not far advanced our understanding of its persistence in specific contexts (Carter et al., 2001, Ahl, 2004) and specific groups of women (Fielden and Davidson, 2005). In contrast this study's qualitative research methods employed within a feminist paradigm, have allowed for a greater appreciation of social processes and of the interaction of structure and agency in the start up processes of black women's businesses in the hairdressing and legal sectors. The study therefore contributes to the growing body of feminist female entrepreneurship research, which writes women into the text as active agents, rather than simply trying to answer 'how many?' and 'where?' questions, which large scale quantitative studies tend to tackle.

In terms of methods, the research focused on the motivations and start-up experiences of two groups of black women business owners in two sectors, which were examined using observation, interviews and national data, with the analysis contextualised using documentary evidence. Predictably, the examination of national data answered some of the 'how many?' questions relevant to the research. When presented alongside the interview data, the national data further illuminated the discussion and confirmed that the findings of the qualitative interviews are indicative.

Although the feminist perspective has strengths there are challenges associated with the approach. For example, the narrative in Chapter Five has outlined the inevitable investment of self in the research process which can be a gratifying but time consuming process. For example, and particularly for the hairdressers, interviews and observations in some of the salons often involved participation in some of the activities of the salon. This underscores the importance of feminist researchers having a prior empathy with the

interviewees and prior awareness of the issues involved in researching other women within a feminist paradigm. Investing something of oneself can also expose ethical issues as indicated in Chapter Five, especially when the researcher is forced to confront personal and political dilemmas that have consequences for the perception of herself as a member of the group being researched. This underlines the significance of the researcher and researched to share a primary identity (in this case race and gender): in other words it is highly unlikely that a man or white woman researching this group of women would have had similar experiences, because the interviewees would have been less likely to disclose information in the same way.

10.4 Implications for policy on female and BME small business ownership

The thesis has demonstrated that both female-specific and BME-specific policies have already found a place on the policy agenda, at the national and regional levels including:

- Help with raising finance (DTI, 2003b, EMBF, 2005, LDA, 2005)
- Promotion of women's enterprise agenda (DTI, 2003b, EMBF, 2005, LDA, 2005)
- Providing appropriate business support for women (DTI, 2003b, LDA, 2005)
- Supporting women who want to enter self-employment from unemployment (DTI, 2003b, LDA, 2005)
- Support for women with childcare or caring responsibilities (DTI, 2003b, LDA, 2005)
- Provision of group specific support in the case of BME entrepreneurs (EMBF, 2005)

However, the thesis has also shown that policy on female entrepreneurship remains focused on the general female population, of which white women are the majority, leaving black women and other BME women marginalised in the process. The thesis has exposed how the provisions of the SFWE and fail to incorporate the nuanced trajectories of black experience.

It is clear from the findings of this study that black women's start-up experiences in business ownership are sometimes similar but also different in process and form from that of white women and BME men. The findings of this thesis point to the following policy issues as critical: support for raising finance for black women's businesses that recognises black women's inability to raise informal sources of finance; business support that addresses the diversity of the support requirements of black women – more recent migrants having different needs from more established communities and black professional businesses requiring sector-specific support; support for networking among black women business owners that addresses the lack of weaker (more efficient) social

networks; business training that takes into account the lack of managerial experience among black women and lone parenthood and childcare issues as a more significant issue for black women.

At the meso level, the thesis has demonstrated that sectoral policies impact black women's motivations to self-employment and their ability to engage in self-employment in the sector. The current policy approach presupposes that self-employment occurs in a vacuum. In the Law Society, for example, some policy attention has been paid to addressing discrimination in employment, but such policies fail to tackle discrimination in self-employment and are blind to racist and sexist attitudes and perceptions within the legal small businesses' sector. Investigation of the ways that discrimination, both direct and indirect, can occur in self-employment in the legal sector should receive some attention. But clearer understanding of where and how it operates and the development of strategies to address it should be a high priority.

The Centre for Women's Global Leadership located in the United States, based on the United Nations definition of intersectionality quoted in the Chapter One have developed a policy approach to intersectionality-proofing policy that addresses the issues raised by this study. They recommend a four-stage approach that involves data collection, contextual analysis, intersectional review of policy initiatives and systems of implementation and finally, implementation of intersectional policy initiatives. The policy review identified the lack of research on black women's businesses which creates an information gap on which policy can be based. As such the first is a requirement for the collection of data on small businesses that is disaggregated by 'race', gender, ethnicity, migrant status, and other identities that will enable the evaluation of the real problems encountered by black women who face these issues. Given the lack of widely available disaggregated data on women in entrepreneurship it would seem that this should be the starting point for policy makers in the UK. This will provide an evidence base which will inform policy decisions.

The second stage involves a contextual analysis that locates the experiences of the women within particular situations to gain an understanding of how the various identities converge to create unique experiences of disadvantage. For example, the contextual analysis may identify ways in which black women suffer more disadvantage

in business start up than white women or black men. Quite obviously the quality of data collected will be crucial to this task.

Thirdly a review of existing and proposed policy initiatives should be measured against the identified problems to evaluate how well they address the problems in the light of the intersectional experiences of black women. Existing frameworks that marginalise black women (and BME women generally) should be altered to acknowledge the multiplicity of experience of black women.

Finally a well thought out intersectional policy initiative that addresses these concerns should be formulated in consultation with black women's networks, and other agencies such as the Ethnic Minority Business Forum (EMBF) should be implemented and periodically reviewed. At the meso level, strategies can include more flexible and customised CPD training which recognises the gaps in black women solicitors' training experiences and the provision and facilitation of relevant support networks for experience and knowledge sharing.

10.5 Reflections and future research implications

This project has been a fruitful and interesting research journey. As I said in Chapter One, I have always had an interest in women's issues. Therefore as I embarked on this journey, I focused on three goals: 1) to learn more about the issues, perspectives and challenges of self-employed black women 2) to learn more about the process of conducting research into the lives of others, and 3) to chart my own development in this effort. The thesis bears witness to the fulfilment of the first two goals. The third goal, I have achieved at professional, political and personal levels. Professionally I have gained satisfaction as a researcher from writing black women into the literature on self-employment; politically I have given voice to 'my own' and personally I have gained an understanding of the complexity and richness of black women's lives in the United Kingdom.

The study was methodologically robust and rigorously devised. It worked well and supported the choice of focusing on one ethnic group. With regard to the design of the research, this study was about giving voice to black women business owners. Future work can usefully extend the study to include white women. However for the present

study an inclusion of white women would have made the sample size too large. As such the depth and richness of data generated by the smaller sample would have been lost.

Further developments of the research could also usefully include a longitudinal dimension. Although this was not possible in this study given the initial difficulties with access and the consequent time slippage, a longitudinal dimension would complement the life history approach, adding a distinctive analytical perspective. For example, in a larger study the same women could have been interviewed a year later. Such multiple interviews would have interesting implications for reflexive interviewing techniques. For example, the prospect of seeing interviewees more than once would mean a greater emphasis on ensuring that the first interview is a positive experience. It would also mean getting to know interviewees more than occurred in this study, thereby producing a qualitatively different kind of data.

The study has highlighted the need for research and data on black women business owners. Given this information gap, the study has also laid the ground work for future large scale quantitative studies on black women business owners which will complement this project and further extend our knowledge of this group of women and answer some of the 'who?', 'what?' and 'how?' questions raised by the research and to explore if there are any broad patterns which have implications for female and BME enterprise policy.

10.6 Final comments

The study has explored the social-embeddedness of black women's participation in self-employment within the context of a black-female and a white-male dominated sector of the UK economy. It has shown that gender, ethnicity and class significantly shape the contours and paths of black women's career and self-employment choices at the micro, meso and macro levels. This is an important finding because in research on women's experiences the significant influence has been assumed to be located within gendered structures while studies on BME business situate these influences in ethnicised and racialised social structures. These social structures are significant influences individually and collectively. Female and BME enterprise practitioners, academics and policy makers have been talking for more than two decades about gender and ethnic

inequalities within small business ownership; from this study it looks as though this discussion will continue for sometime to come.

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Appendix One

African and Caribbean people in Britain before WW1

Black people's relationship with Britain dates back to Roman times with some employed as pageant performers, musicians, jesters and servants (Fryer, 1984). However these involved small, transitory and isolated groups and the first real phase of 'black' immigration into the UK came with the advent of slavery in the seventeenth century when many Africans were forcible taken and transported, mainly by British traders, to America and the Caribbean to work on cotton and sugar cane plantations respectively (Fryer, 1984, Ramdin, 1987), netting a profit of about twelve million pounds through the buying and selling of approximately two and a half million slaves from c1630 to 1807 (Craton, 1974). Some have argued that the position of the Black migrant as well as the rise of racism in the British labour market has been largely connected to the development of capitalist production (Miles and Phizacklea, 1984). Miles and Phizacklea identify three aspects of the development of capitalist production that led to the emergence of migrant workers – firstly the need for an initial accumulation of wealth in the hands of a minority, secondly the need for a world division of labour and thirdly the problem of the lack of labour supply in the nation state where the capital is located. For Britain these three issues were resolved through the establishment of colonies in order to transfer large amounts of wealth (e.g. through the production of sugar and rum in the Caribbean with slave labour) from the colonies to Britain from the sixteenth to the nineteenth centuries, the use of slave labour in the United States to produce cotton for the British cotton industry in the early half of the nineteenth century and finally the encouragement of labour migration from former colonies to Britain to deal with acute labour shortages in the British economy after World War II.

The colonies of the British Empire around sixteenth century were divided into two categories – those that consisted mainly of self-sufficient small scale farming lands and those that had the potential for large scale farming (Ramdin, 1987). The Caribbean islands were in the latter category and labour had to be found, employed and controlled to make any proper use of the land (Ramdin, 1987). This led to millions of Africans, some as young as eight years old (Fryer, 1984), being shipped to America, Brazil and

the Caribbean and subsequently brought to Britain as slaves and domestic servants by returning planters, merchants, slave traders and other aristocrats who perceived the owning of a slave or a domestic servant as evidence of their high status (Patterson, 1965, Walvin, 1992). As a result several thousands of Africans were living and 'working' in Britain during that period. Estimates have been put anywhere from 20,000 to as much as 40,000 although some believe that these figures are exaggerations incited by the desire to galvanise support for the expulsion of black people from Britain. A more plausible and modest figure stands around the 10,000 mark (Winder, 2004). Trade in slaves on British soil continued until the British Abolition Act of 1807 came into force and was subsequently further strengthened by the Slave Trade Consolidation Act of 1824. Even so, Sherwood (2004) reports that trade in slaves continued for many years after that with the implicit consent of the British Government.

Although there are stereotypical images of the slave at work in terms of the drudgery and physical punishment, slavery did not only involve work in the fields but as slave economies developed so did the nature of work. There was the development of slave elites (mainly men) employed in jobs such as drivers, head slaves, domestics, nurses, factory craftsmen, coopers and carpenters, masons and smiths. With these skills went status and preferential treatment (Walvin, 1992). Slavery set the scene for the de-womanisation of the black woman by portraying her, contrary to the prevailing notions of womanhood, as equal to men - free labour confined to the fields and engaged in backbreaking jobs and tasks (Bryan et al., 1985). Angela Davis (1981) sums up the influence of slavery on black women's perceptions of work as follows:

The enormous space that work occupies in Black women's lives today follows a pattern established during the very early days of slavery. As slaves, compulsory labor overshadowed every other aspect of women's existence. It would seem, therefore, that the starting point for any exploration of Black women's lives under slavery would be an appraisal of their role as workers (p.5)

Female slaves were the most oppressed of all the categories of slaves for the reason that although male slaves were able to move between tasks in terms of skilled and unskilled jobs, and elite and preferential tasks as they showed strength and aptitude and even sometimes took on jobs that were thought to be female preserves, such as sewing cooking and nursing, a female slave's typical working day entailed long hours (up to

twenty) regardless of age or pregnancy. They were regarded as being equal to men in terms of strength to endure the work set before them after which they would go 'home' and take on the domestic responsibilities as well. When they were able to gain higher status jobs such as domestics in the 'Great House' they had to endure the sexual advances of their masters resistance to which could even mean death.

Simultaneously notions of a different type of womanhood, alien to the African context, were being nurtured through colonialism, in Africa (Chapman-Smock, 1977). Chapman-Smock argues that one of the legacies of colonialism in Africa was an erosion of African notions of womanhood that embodied autonomy and independence, replacing them with western concepts that involved the representation of womanhood in terms of dependence, domesticity and subordination.

Not all black people living in Britain were enslaved though but most of the 'free' blacks lived and worked in conditions were not any better than slaves. They were poor and often had to work as prostitutes or pickpockets as there were few occupations open to women generally, less so for black women. They were viewed as loose, immoral temptresses who led astray otherwise upright and noble gentlemen. In spite of the inflexible structures that confined black women to degrading work some, such as William Brown, an African woman, developed strategies to increase the opportunities open to them in work. She dressed up as a man and procured a job on the Queen Charlotte, a British naval vessel on which she:

“served as a seaman in the royal navy for upwards eleven years, several of which she has been rated able on the books of the above ship, by the name of William Brown; she has served as captain of the foretop highly to the satisfaction of the officer” (Charles Dickens, 1872 cited in Grant, 1996)

Similar to black women of today, black female slaves experienced working life differentially. Recently the lives and work of African and Caribbean women and girls such as Phyllis Wheatley (a twelve year old poet), Saartje Baartman, Mary Seacole (a nurse) and Mary Prince have been highlighted (Fryer, 1984, Ramdin, 1987, Winder, 2004). There were also a few black women who enjoyed the benefits of English high society and had relatively high status compared to their servant friends. Grant (1996) recounts the experiences of women such as Elizabeth Belle Lindsay (grand-niece of

Lord Mansfield and daughter of a black slave women who lived at Kenwood house with Lord Mansfield)), Anne Sancho – a black woman who exchanged letters with literary figures such as Garrick and Sterne, and Nico Strawbridge, mistress of Baron Melcombe.

Throughout this period, although the public ‘concern’ about the presence of black people in Britain had not began to emerge with full force black presence in Britain was still seen as a ‘problem’ and as far back as the beginning of the 17th century there were concerted efforts by the state to rid Britain of them. Queen Elizabeth I, who had since 1596 been trying to deport the “divers blackmoores brought into this realme” and was “highly discontented to understand the great numbers of negars and Blackamoors which are crept into this realm” issued a proclamation in 1601 declaring that those “kind of people should be with all speed avoided and discharged out of this Her Majesty’s dominions” (Fryer, 1984). This, as well as all her previous attempts, proved unsuccessful and to this day there have always been black people in Britain. However to suggest that present day black immigrants have a direct connection with the black people whose history has been recounted above would be a stretch of the imagination (Panayi, 1999) and the purpose of the outline is to give a background and understanding of historical British attitudes to immigration and immigrants, particularly those with visible characteristics of ethnic difference.

Substantive anti-immigration sentiments began to emerge in Britain at the beginning of the 20th century, mainly directed at Jewish and Irish settlers and led to the passing of the Aliens Act 1905 which declared that any ship that carried twenty or more steerage passengers had to berth at specific ports at which immigration officers could refuse entry to passengers on various grounds – the previously absolute right of aliens to enter Britain became discretionary. In the period leading up to the first world war, anti-alien discontent directed at various groups around the country – Jews, Irishmen,, Indians, Chinese, Africans – led to riots and violence all over the UK and as war loomed on the horizon the sentiments were more specifically targeted at German migrants (Holmes, 1991).

African and Caribbean experiences Britain between WWI and WWII

With the declaration of war came a recruitment drive for soldiers to serve the empire. These soldiers were recruited from among other locations, India and the Caribbean. The Caribbean soldiers, distrusted by the War Office because they were perceived to be

unreliable and therefore unable to serve at the battlefield, were engaged mainly as labourers (Winder, 2004). Quite apart from those who served as labourers in the war, other Caribbean and African men had been employed in the docks, along with Indians and Chinese seamen to replace and fill the gaps left by native seamen who had gone to war. The First World War brought liberation for many women (black and white) as it sparked a series of legislation and social changes that brought jobs that had hitherto been inaccessible to women within their reach.

After the war women who had taken up jobs abandoned by enlisted men found themselves being ushered back into their pre-war roles with politicians, industrialists and trade unionists all calling for them to go back to women's work (the textile industry) or alternatively, stay at home. As Bousquet and Douglas (1991) aptly put it, "this was still a time when women occupied 'men's work' (in engineering, driving buses and trams, on the farm, etc.) on sufferance and not as of right" (p. 16). Women earned about a quarter or half the wages of men. For black women, as always, the situation was worse. Evidence exists to suggest that women of mixed racial origins found it very difficult to obtain jobs in places like Cardiff and Liverpool (Bhavnani, 1994) and Ramdin (1987) reports that an investigation into the "colour problem in the ports" found that girls of mixed racial origins were being discriminated against with regard to obtaining domestic work as only a handful of white women were prepared to "make the experiment of engaging coloured girls" whereas openings for white boys and girls were "distinctly good" (p.79).

During the period between WWI and WWII, enraged by the race riots in ports as a result of anti-black sentiments against black seamen who were perceived to be 'stealing' jobs from the native population, several Caribbean, Indian and African students and intellectuals began agitating against the apparent hostility and discrimination in Britain that their working class counterparts endured in the labour market and aspects of which they themselves encountered as they sought accommodation, for example (Fryer, 1984). This was a more organised continuation of black resistance to oppression which had before then been sporadic and fragmented. Although there was an official line that no colour bar existed in Britain, the experiences of Africans and Asians at the time told a different story. It was difficult for black people to get accommodation and jobs, and they were being turned away from leisure facilities such as hotels and dancehalls.

Come WWII and once again Britain called its colonial subjects to arms and they came willingly. These included West Indian soldiers, most of whom were flight mechanics and technicians (Fryer, 1984). America's involvement in the war also resulted in black and white American soldiers being on British soil temporarily. As the colour bar was raised to placate American military personnel some Caribbean women who applied to join the military service were declined. The story is recounted of Amelia King whose application to join the Women's Land Army was rejected (Holmes, 1991). The racism that had existed before the war continued in earnest despite the fact that several black soldiers were fighting alongside white soldiers in the war. The history of black women during the WWII years has not been adequately documented. However there were West Indian women in the Auxilliary Territorial Service (Bousquet and Douglas, 1991) where they were recruited to work as radar operators, cooks and searchlight operators. Some were also employed in the Air Force (Philips and Philips, 1998), one of them being a Louise Osbourne whose job was to train new recruits (Chessum, 2000), and thus black women's primary relationship to Britain – employed as workers - continued.

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Appendix Two

Summary of Fieldwork

| Year | Participation in policy process | Scoping interviews | Policy interviews | Participant interviews and observations |
|-------------|---|--|---|--|
| 2003 | 4-week placement with the research and analytical unit of the SBS - involved observation, attendance at meetings and review of policy documents – July 2003 | Interviews conducted with four prominent members of black women's networks – throughout 2003 | Discussions with Head of Social Inclusion Research at the SBS of the DTI – July 2003 | |
| 2004 | 4-week placement with the research and analytical unit of the SBS - involved observation, attendance at meetings and review of policy documents – July 2004 | | Interview with Business Link advisor – May 2004 | Interviews with and observations of 50 hairdressers and solicitors started in November 2004 |
| 2005 | 4-week placement with the research and analytical unit of the SBS - involved observation, attendance at meetings and review of policy documents – July 2005 | | Interview with Head of the Small Business Service Women's Enterprise Unit – July 2005 | Interviews and observations continued with 50 hairdressers and solicitors and completed by November 2005 |
| 2006 | | | Interview with representative of Association of Women Solicitors (AWS) – March 2006 | |

Appendix Three

Questionnaire to Screen Potential Participants

«Company» «Post_Code»

«Telephone»

PURPOSE

The purpose of this questionnaire is to screen potential participants to ensure those included in the final survey meet the research sample criteria

AIMS

- To determine whether organisation is at least 50% owned by a black woman
- To verify that the woman is the main decision maker in the firm
- To establish the size of the firm in terms of number of employees
- To determine the age of the business

SQ1 Is this a black woman owned business? (Defn: at least 50% owned by one or more black women)

1. **Yes** (go to SQ2)
2. **No** (discontinue)
3. **Don't know** (discontinue)

SQ2 Are you the sole owner of the business or do you have a partner/s?

1. **Sole owner**
2. **One partner**
3. **Two or more partners**

SQ3 Are you the main decision maker in this business?

1. **Yes** (go to SQ4)
2. **Joint decision making** (go to SQ4)
3. **No decision making powers** (discontinue)

SQ4 How old is this business?

1. **Under 2 years** (discontinue)
2. **2 years and over** (go to SQ5)

SQ5 Do you have any employees?

1. **Yes** (go to SQ6)
2. **No** (discontinue)

SQ6 How many employees?

1. **<10** (mark for sample)
2. **>10** (discontinue)

| Date | Response |
|------|----------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Appendix Four

Letter to Potential Participants

Dear Madam

Re: **Research on Black Women-Owned Businesses in London**

This letter is to request your consent to participate in a study on black women business owners.

I am a PhD researcher of the University of Hertfordshire Business School researching the above subject. My objective is to contribute to a substantive theory about how black women become business owners, the impact it has on their lives and the contribution this makes to the industries in which they operate.

You may have access to the results of this research in order to learn what factors contribute to the growth or otherwise of black women-owned businesses and may gain insights from the experiences of other business women which may be applied to the operation of your own business.

There will be a verbal interview, which will last about an hour in which you will be asked questions concerning the start-up and operations of your business, business contacts, your attitudes and preferences related to your business, particularly ICT, and to the economy, and your educational and family background. **You may refuse to answer any question and may discontinue participation at any time.**

The information you provide will be kept confidential and will not be released in any identifiable form without your prior consent, unless otherwise required by law. Audiotapes used to record information during the interview will be transcribed with codes to provide anonymity.

If you have any questions you wish to ask or there is anything you wish to discuss, please do not hesitate to telephone me on 01707 285419, e-mail at: C.A.Forson@herts.ac.uk or fax 01707 285629. Thank you for your help.

Yours sincerely

Cynthia A. Forson

Research at the University of Hertfordshire that involves human subjects is overseen by the Ethics Committee. Questions or problems regarding your rights as a participant should be addressed to: Dr. Susan Grey, Associate Dean for Research, Business School, University of Hertfordshire, College Lane, Hatfield, Herts. AL10 9AB; Telephone: 01707 285453. The researcher's supervisor, Professor Geraldine Healy can be reached at the same address; Telephone 01707 285440.

Appendix Five

Unstructured Face-To-Face Interviews with Prominent Black Women

PURPOSE

The purpose of these interviews is to explore in-depth issues that are important in the arena of black female business ownership from the perspective of prominent black women.

(TOPIC AREAS)

- Obtain information about participant's organisation, and their role within it
- Participant's philosophy on how to achieve racial and gender equality
- Key issues limiting black women in the labour market?
- Reasons for so few black women in self-employment?
- What should the policy priority be for encouraging and supporting black women in business?
- To find out if they are aware of any other research relating to mine that I may look at
- To ask them for further contacts for key informant interviews
- To ask them for ideas on research location and methodology

INTRODUCTION

About the interviewer

About the research study and in-depth interview

Confidentiality and anonymity

NAME:

COMPANY:.....

ADDRESS:

.....

.....

TEL:

MOB:

Appendix Six

Unstructured Face-To-Face Interviews with Policy Makers

PURPOSE

The purpose of these interviews is to explore in-depth issues that are important in the arena of black female business ownership from both a substantive and policy perspective.

AIMS (TOPIC AREAS)

- To determine the agenda of the key informant's organisation concerning black female entrepreneurs
- To determine the experiences of the key informant with regard to talking to or working with black business women
- To explore ways in which my research relates to the work of the key informant
- To determine if there any particular areas of my research that interest them thereby increasing the relevance of my research
- To find out if they are aware of any other research relating to mine that I may look at
- To ask them for further contacts for key informant interviews
- To ask them for ideas on research location and methodology.

INTRODUCTION

About the interviewer

About the research study and in-depth interview Confidentiality and anonymity

NAME:

COMPANY:.....

ADDRESS:

TEL:

Appendix Seven

Interview with Representative of the Association of Women Solicitors

Previous research shows that:-

There are now more women than men entering the legal profession leading some researchers to argue that there has been a feminisation of the profession. However, women remain in the lower echelons of the profession, earn less than men and generally have fewer opportunities for career progression than men

Increasing numbers of Black and Minority Ethnic (BME) women are entering the profession but they find it difficult to gain training contracts, work in prestigious city firms, are more likely than white women to set up their own firms and be sole practitioners

The Law Society has good Equal Opportunity and Diversity policies on paper but there is a perception that these policies are failing to deliver the desired results

QUESTIONS

- Q1. Please say something about the AWS and your role within it (probes: function, objectives, size, structure, activities, history; its record on EO, ethnic composition, BME representation in executive committee).
- Q2. What prompted the formation of the AWS? Were there any specific triggers?
- Q3. What is your philosophy on how to achieve gender equality in the legal profession?
- Q4: What do you think are the key issues limiting the advancement (recruitment, pay and career progression) of women in the legal profession?
- Q5. In your experience of the Law Society's EO diversity policies. What works and what doesn't?
- Q6 In what ways is the AWS involved in contributing to the development of Law Society policy?
- Q7. What are the most important issues that face women/BME women who try and set up their own law firms?
- Q8. How does Law Society policy impact women/BME women starting up their own law firms – negatively or positively? (probe: in terms of education, training and qualifications, financial resources, networking...)

Appendix Eight

Semi-Structured Face-To-Face Interviews with Participants

PURPOSE

The purpose of the study is to explore in depth the business ownership experiences of the participant

AIMS

- To explore participant’s experience of small business ownership with regard to start up, motivations, business goals, education, training and work history, helps and barriers to start up and growth, business and financing strategies, family influences, growth and change of the businesses
- To investigate the experiences of the participant with regard to access to resources to grow her businesses
- To determine if and how participant’s business impacts her and her activities
- To explore the extent to which the participant draws on features of her business settings to achieve her objectives and goals.
- To examine whether the dynamics (goals, purpose, initial experience) of migration provides a framework for the understanding of participant’s behaviour and development of her business.

INTRODUCTION

About the interviewer

About the research study and in-depth interview

Confidentiality, anonymity and tape recording

NAME:

COMPANY:.....

ADDRESS:

.....

.....

.....

TEL:

MOB:

| OPERATIONS | Prompt | Fieldnotes |
|--|--|------------|
| | <p>Q1. Please tell me about your business- what do you do, what services you provide?</p> | |
| <p>'Breakout' Theory – Ram and Jones (1998) the phenomenon of EMBs trapped in co-ethnic markets unable to break out of a diminishing (due to end of mass immigration) yet hostile trading environment. This is further explored in the section on business processes.</p> | <p>Q2. Who are your clients or customers? What types of people or organisations buy your products or use your services?</p> <p>Probe: Ethnicity/gender of customers...mainly women? Other minorities?</p> | |
| | <p>Q3. Could you please tell me about your daily and periodic activities in your business?</p> | |
| <p>MOTIVATION</p> | | |
| <p>Exploration of Rational Choice theory (Coleman, 1994) and Becker's (1965) extension to social context</p> | <p>Q4. What were the reasons behind the decision to set up your own business?</p> <p><i>Interests/ childhood experiences?</i></p> <p><i>Family history of self-employment?</i></p> <p><i>Any other reasons?</i></p> | |

| | |
|---|---|
| <p>Structured Choice Theory (Gerson, 1985) - women negotiate their choices in the context of constraints and opportunities.</p> | <p>Q5. What made you choose this type of business/sector?</p> |
| <p>Collective interests and action based on group membership – (Bradley, 1996; Folbre 1994) multiple group membership and loyalties such as those based on class, race and gender influence individual women in their economic choices and actions</p> | <p><i>How idea came about?</i></p> <p><i>If influenced by previous work</i> How did you get into this type of work?</p> |
| <p>EDUCATION, TRAINING AND EXPERIENCE</p> | |
| <p>Explores the differences in the social background and differing effects of the labour market on groups of seemingly similar women (Dolinsky</p> | <p>Q6. What activity were you involved in before embarking on business ownership (e.g. care of the home; children; caring; unemployed; in paid employment)</p> |

et al, 2001).

Becker (1993) – Human Capital theory and the distinction between formal education and on the job training and, within job training the distinction between general and specific skills - impact on the experience of business ownership.

Theory of Symbolic Power (Bourdieu, 1990) gained through the acquisition of various forms of capital including human capital, which then determines “one’s place” in society. This can have implications for:

- Discrimination in labour market
- Links between qualification and present business
- Links between human capital and access to resources for business

| | |
|---|--|
| <p>Q7. What is the highest educational qualification that you have?</p> <p>Probe:</p> <ul style="list-style-type: none"><input type="checkbox"/> Did you undertake any of your education in the UK? If so how many years?<input type="checkbox"/> Did you already have formal qualifications before you came to the UK? <p>Probe:</p> <ul style="list-style-type: none"><input type="checkbox"/> What are they?<input type="checkbox"/> When did you gain your UK professional qualifications? | |
| <p>Q8. What experience or training, if any, prepared you for owning and/or operating this business?</p> | |
| <p>Q9. What about your work history? What types of jobs have you had?</p> <p><i>First job? Jobs had in the last 5 years?</i></p> | |

start-up and growth.

Cultural Theory - Light and
Rosenstein (1995) - transfer of skills
and talents acquired in country of
origin to the new land)

Q10. Did you undertake any training to help you set up
and run your business?

Probe:

Type of training

Before or after setting up business?

Any problems e.g. childcare etc?

*Was there any support on offer to help you with your
problems, e.g. childcare, coping with problems at home?*

Choice

Adaptation to needs

Quality, appropriateness of the training

Whether useful

Flexibility of hours

*Any problems getting to the course e.g. money, transport,
illness*

Any missed sessions? Why?

| | | |
|--|--|--|
| | <p>Q11. Overall describe how you think the training met your expectations</p> <p>Probe</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>What expectations were (New skills, confidence, using new technology</i> <input type="checkbox"/> <i>Were expectations met?</i> | |
| | <p>Q12. Looking back what training do you feel would have helped (that you didn't have) in starting and operating your business?</p> | |
| <p>Interactionist theories of interrelationships between 'ethnic' resources and external opportunity structures (Waldinger et al., 1990; Razin and Light, 1998)</p> <p>Theory of Symbolic Power (Bourdieu, 1990) gained through the acquisition of various forms of capital including social capital, which then determines "one's place" in society. This can have implications for:</p> <ul style="list-style-type: none"> • Links between social capital and access to resources for business start-up and growth. | <p>Q13. Have you had any subsequent training since you started your business? (Please describe...)</p> | |
| | <p>Q14. Who gave you help or support in starting your business? This can be financial support, training, information, encouragement – any type of support, and as many people as come to mind.</p> <p>Probe:</p> <ul style="list-style-type: none"> <input type="checkbox"/> What's the relationship to this person? Family, acquaintances? <input type="checkbox"/> <i>How did they meet them?</i> <input type="checkbox"/> <i>Nature of help given</i> | |

| | | |
|---|---|--|
| | <input type="checkbox"/> <i>When help was given? Pre-start-up, early operations...?</i> | |
| | Q15. Could you please tell me the story of the setting up of this business in as much detail as possible? | |
| START-UP FINANCE | | |
| <p>Theory of Symbolic Power (Bourdieu, 1990) gained through the acquisition of various forms of capital including economic capital, which then determines “one’s place” in society. This can have implications for:</p> <ul style="list-style-type: none"> • Experiences of discrimination • Links between economic capital and business decisions (start-up and growth) • Links between economic capital and access to resources for business start-up and growth. | <p>Q16 Approximately what percentage of start-up capital came from the following sources? (Total should add up to 100%)</p> <p>Personal savings _____%</p> <p>Family/friends _____%</p> <p>Commercial bank, building society _____%</p> <p>Charitable funds _____%</p> <p>Venture capital _____%</p> <p>Govt. grant e.g. SFLGS _____%</p> <p>Private investors _____%</p> <p>Other (please specify) _____%</p> | |

| | | |
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| | <p>Q17. Why did you choose those forms of finance?</p> | |
| | <p>Q18. Do you feel you had adequate finance for the startup of your business?</p> | |
| <p>START-UP BUSINESS SUPPORT</p> | | |
| <p>Explores the differences between EMBs in their perception of what is a 'resource' in start-up and growth (Key informant)</p> | <p>Q19. Which sources of business advice and support did you use during the start-up phase of your business?</p> <p>Probe:</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Accountant, Banker, Solicitor, Business consultant, Business Link, Trade or professional association, Relative or friend, other...?</i> <input type="checkbox"/> <i>Why use particular sources and not others?</i> | |
| | <p>Q20. Do you receive any means of support from a government or state agency in the UK? (i.e. education, finance, administration training or operations)</p> | |

| | | |
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| | <p>Q21. What kind of support would you like to have received from government and state agencies such as Small Business Advisory Service, Business Link, TECs, etc?</p> | |
| <p>BUSINESS PROCESSES</p> | | |
| <p>Explores the value of business networks (Reynolds, 1991) and Granovetter's (1973; 1982) strong and weak ties</p> | <p>Q22. Do you mind telling me what your annual turnover is?</p> | |
| <p>Theory of Symbolic Power (Bourdieu, 1990) - social capital</p> <p>Explores the theory that ethnic minorities use their social networks in maintaining their competitive</p> | <p>Q23. Do you belong to any business organisations or groups?</p> <p>Probe:</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>How active a member?</i> <input type="checkbox"/> <i>Probe: What do you gain from the membership?</i> <input type="checkbox"/> <i>What do you give to the group?</i> <input type="checkbox"/> <i>Which members do you interact with the most? What types of businesses do they have? What is your relationship to them? What do you exchange?</i> | |

advantage

Q24. Do you participate in trade shows?

Probe:

- If not, why?*
- What gains from participation?*
- What contacts have been made through these shows?
(at which shows?)*

Q25. Who do you go to for business advice?

Q26. If you were unavailable for any reason (e.g. ill), who could/would you get to operate the business for you?

Q27. If you wanted to try something new in your business (e.g. develop a new product/service, new technology) how would you go about it?

Probe - *Where would you go for:*

- Information*
- Financing*
- Training,*
- Materials,*
- Labour (employees),*
- Marketing...?*

Q28. How do you market your products and services?

Probe:

- Please describe...*
- What else done to increase business or increase customer base?*

Q29. Do you refer customers to other businesses?

Probe:

- Why (for what services/products/information?)*
- Which clients/?*
- To which businesses?*

| | | |
|--|--|--|
| | <p>Q30. Do other businesses refer customers to you?</p> <p>Probe:</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Why (for what services/products/information)?</i> <input type="checkbox"/> <i>Which businesses?</i> | |
| <p>EMPLOYMENT PROCESSES</p> | | |
| <p>Examines EMB's reputed access to cheap hard-working loyal and unskilled labour through ties of kinship (Ram and Jones, 1998)</p> | <p>Q33. Do you have any employees? How many?</p> <p>Probe: Any family employees?</p> | |
| <p>Is this possible in the skilled ACB sectors of professional and personal services? (Blackburn, 1994)</p> | <p>Q34. Do you do the recruitment and selection in this business? If yes how?</p> | |
| | <p>Q35. What has been your experience of having people work for you?</p> | |

| | | |
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| | <p>Q35. How are staff development, education and training activities managed in this business?</p> | |
| <p>GOALS, IDENTITY AND SUCCESS</p> | | |
| <p>This section seeks to explore Bourdieu's (1990) concept of 'habitus' – one's perception of one's self, place, identity and dispositions</p> | <p>Q36. In your view what are the characteristics of a 'good' entrepreneur?</p> | |
| | <p>Q37. Do you think that you are a 'good' entrepreneur?</p> <p>Probe: <input type="checkbox"/> <i>Why or why not?</i></p> | |
| | <p>Q38. What would you require to become a better entrepreneur?</p> | |
| | <p>Q39. Would you like to see your business grow?</p> <p>Probe: <input type="checkbox"/> <i>How and in what way?</i></p> | |

| | | |
|---|---|--|
| | <p>Q40. Do you consider your business to be a success?</p> <p>Probe:</p> <p><input type="checkbox"/> <i>Why? Why not?</i></p> <p><input type="checkbox"/> <i>Perception of success</i></p> | |
| | <p>Q41. In your opinion, what impact has your being a woman had on your experiences of business ownership?</p> <p>Probe:</p> <p><input type="checkbox"/> <i>As a black person?</i></p> | |
| | <p>Q42. Have you face any other kind of discrimination?</p> | |
| <p>PERSONAL CIRCUMSTANCES</p> <p>I will now ask you some questions about your personal circumstances and how these impact on you business and vice versa.</p> <p>Layder (1993) – “situated activity”</p> | | |
| | <p>Q43. What is your marital status? (Married, partnered, single, divorced or widowed?)</p> | |
| | <p>Q44. Has your husband’s/partner’s income given you financial security to set up and/or operate your business?</p> | |
| | <p>Q45. Do you have any children? If yes how many and how old are they? (If no children, go to Q80)</p> | |
| | <p>Q46. Who looks after them while you are at work?</p> <p>If married/partnered etc. and/or with children:</p> | |
| | <p>Q47. Could you please tell me how you combine and accommodate your family and work life?</p> | |

| | | |
|---|--|--|
| | <p>Q48. Has your business affected your family life? If so how?</p> <p>Probe: e.g.</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Eat out more?</i> <input type="checkbox"/> <i>Hire house help?</i> <input type="checkbox"/> <i>Use childcare services?</i> | |
| | <p>Q49. Have other members of your family, if any, had to change their lifestyle because of your business? If so, how?</p> <p>Probe:</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Does husband/partner/children do more housework/caring for the children etc.?</i> | |
| | <p>Q50. How does your family life affect your business?</p> <p>Probe: e.g.</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Working at home to accommodate childcare?</i> <input type="checkbox"/> <i>Limiting business growth to increase time spent with family?</i> | |
| | <p>Q51. What do you think the future holds for your family life, work life and for your business in the next 10 years? (Do you have any plans, expectations and hopes?)</p> | |
| <p>BASIC BACKGROUND INFORMATION</p> | | |
| <p>Social embeddedness (Phizacklea and Ram, 1995; Deakins, 1999) - Members of EM groups that have been born and educated in the UK might be expected to have different</p> | <p>Q52. How old are you?</p> | |
| | <p>Q53. Were you born in the UK?</p> | |
| | <p>Q54. If not, when did you come to the UK?</p> | |
| | <p>Q55. Why did you come to the UK?</p> | |

attitudes and experiences to 1st generation immigrants, with potential implications for their involvement in entrepreneurship and their experiences as business owners

Q56. Ethnicity

- Black British
- Black Caribbean
- Black African
- Black Other.....

OTHER ISSUES

This research project is about the experiences of women business owners. It mainly focuses on business ventures in the legal sector/hairdressing industry in the UK, exploring issues such as reasons behind the decision to set up an business, work-life balance, access to financial resources for business, management styles, impact of social networks on business and coping with the implementation of ICT/online technology in the business.

As the project unfolds, the researcher is expecting to have a more focused approach to this subject. Therefore I appreciate if you could answer the following questions, which aim to improve the research methods I use.

Q57. Do you have any other issues that you would like to cover in relation to the subject of this project?

Q58. How would you suggest, the quality of work and life experiences of African-Caribbean business women in the UK be improved?

Q59. Do you know of any other African-Caribbean women small business owners who might be willing to take part in this study?

Probe:

- Name:*
- Organisation:*
- Telephone:*

Thank you for your time. With your permission I may have to come back to you to clarify certain points to gain a better understanding of your experiences. I will understand if this is not convenient, however your help would be appreciated.

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