

# Pride and Achievement:

Entrepreneurialism in Basingstoke's communities  
with overseas heritage

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**ENTERPRISE**  
SOLUTIONS

on **Goals** Vision Passion **Leadership** Independence

tion **Strength** Proactive **Confidence, Reward**

ie **BOSS** Responsible Opportunity **Money**

ssion **Leadership** Independence **Assertive** Risk

e **Confidence** **Reward** **Flexibility** Open-minded

portunity **Money** **Profit** Innovation Determination

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Basingstoke Malayalee Cultural Association  
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Basingstoke Multicultural Group for Women & Children  
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# 1. Introduction

1.1 In the last two decades Basingstoke's population has changed as inward migration and internal migration from overseas has brought increased numbers of ethnic minority communities.

1.2 It's reasonable to assume that a growing population of residents with overseas heritage would fill the full range of roles found in a local community, not only because they reflect similar roles from their home communities, but also because individuals would take-up opportunities which are open to them. One such role is that of entrepreneur. In 2008 there appeared to be no detailed information about those with overseas heritage living in Basingstoke who have become entrepreneurs or who have an interest in becoming one.

1.3 This issue is important for a number of reasons:

- a) if appropriate support services are to be made available to aspiring and actual entrepreneurs, there is a need to understand the forces acting upon them and their decisions to become an entrepreneur or remain in business. For those from ethnic minority communities, there is a need to understand the particular issues that affect them and whether they differ from those impacting on residents from the majority population.
- b) social cohesion is dependent upon the ability of minority groups to access appropriate roles enabling them to contribute to the full range of community activity. Entrepreneurialism is an important role in a community and it is important to understand whether there are barriers preventing participation and, if so, what action can be taken to enable proportionate representation.
- c) it complements a number of Basingstoke and Deane's strategies and initiatives such as, Diamond for growth, New Growth Point, Destination Basingstoke, etc.

1.4 Like other regions in the UK and across the SE of England, Hampshire has experienced demographic changes. The 2001 Census revealed that Hampshire had 1.5% of black and minority ethnic (BME) communities, a slight increase on the 1991 Census of 1.34%. It also revealed that, in north Hampshire, Basingstoke had the second highest population of BME at 3.2%<sup>1</sup>.

1.5 By 2004, ONS statistics showed Hampshire's non-white and white 'other' population had increased from 3.3% in 2001 to 4.5%, an increase of 38%. The white 'other' population increased from 2.6 to 3.0 over the same period: an increase of 16.5%<sup>2</sup>.

1.6 In 2006/2007 National Insurance Number Registrations (NINR) in respect of non-UK nationals recorded 1620 new registrations<sup>3</sup>. Additionally, the Workers Registration Scheme (WRS) statistics for EU migrants reveal there were 575 applications in the borough, representing 21% of the applications in Hampshire<sup>4</sup>.

1.7 The 2004 ONS population forecast data for Hampshire allied to NINR and WRS figures show a continuing rise in migration into Basingstoke.

1.8 The limited volume and quality of data about people of overseas heritage residing in Basingstoke led Enterprise Solutions to believe there was a need to conduct qualitative research into entrepreneurship that would bring forward the 'voices' of residents in the borough.

1.9 The objectives of the research were to:

- Find out what motivates people of overseas heritage to become an entrepreneur
- Identify their needs
- Explore the barriers to entrepreneurship.

## 2. Brief review of the literature

2.1 Over the past 60 years Britain has experienced several waves of immigration from countries all over the world. Immigration to Britain after Indian independence in 1947 was followed by inflows of Black and Asian immigrants in the 1950s and 1960s<sup>5</sup>. Later, several national crises in Eastern Africa resulted in further inflows of refugees, particularly between 1968 and 1976, and in the 1990s Britain saw increasing numbers seeking asylum from many regions of the world. More recently, we have seen inflows from an enlarged EU.

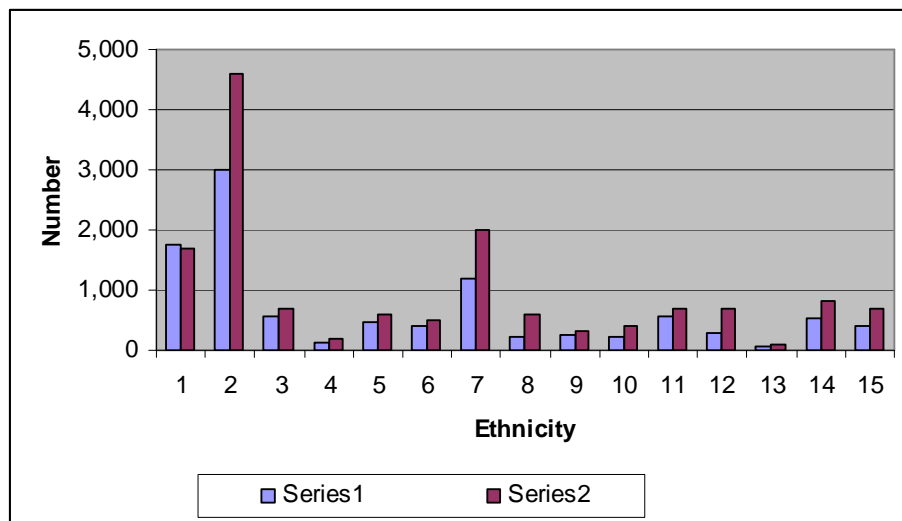
2.2 In 2003 the National Council for Voluntary Organisations (NCVO) predicted that by 2010 only 20% of the UK working population will be white, male, able-bodied and under 45<sup>6</sup>.

2.3 Economic conditions in the UK have encouraged people from the New Commonwealth and Eastern Europe to work in the UK. For example, in 2001 the UK had 57,000 fewer nurses than needed to staff the National Health Service. As a consequence, the NHS launched an overseas recruitment and migration programme<sup>7</sup>.

2. Recently the London School of Economics investigated the short, medium and long term solutions to the population slow down and population aging, exploring a way forward for the UK. Their report investigated *'Do we need more migrants and babies?'*<sup>8</sup> It concluded that in the short to medium term immigrants were needed or Britain would face a shortage of workers, manpower and skills.

2.5 In Basingstoke, the 2001 Census, 2004 ONS population forecast data for Hampshire allied to NINR and WRS figures shows increases in migration.

Chart 1 – Basingstoke's ethnic minority population changes 2001 – 2004

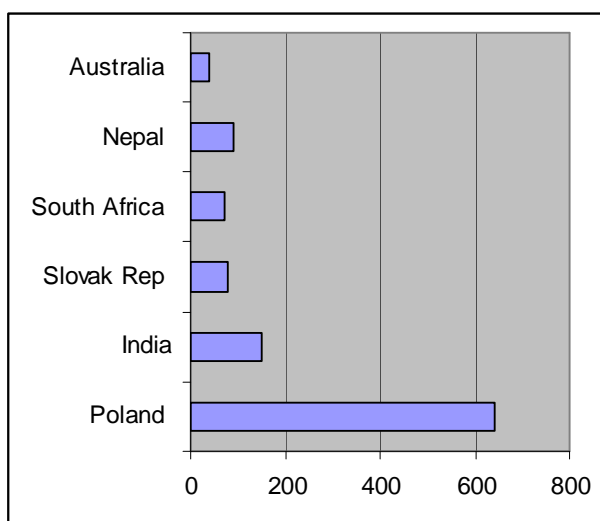


1. KEY: Series 1: 2001 census, Series2: 2004

2. KEY: 1) White Irish 2) White other 3) Mixed Caribbean 4) Mixed African 5) Mixed white & Asian 6) Other mixed 7) Asian or Asian British Indian 8) Asian or Asian British Pakistani 9) Asian or Asian British Bangladeshi 10) Other Asian 11) Black or black British Caribbean 12) Black or black British Africa 13) Other Black 14) Chinese 15) Other

2.6 In 2006/2007, Basingstoke recorded 1620 new National Insurance Number Registrations (NINR) in respect of non-UK nationals.

Chart 2 – Basingstoke's National Insurance Number Registrations 2006 - 2007



2.7 Today, the socio-economic composition of ethnic minority groups consist of newly arrived immigrants and people with overseas heritage having been born and brought up within the UK. In addition, internal migration has increased as people move across regions and there is evidence of migration from Reading as people seek employment and relatively lower cost housing.

2.8 The Parekh Report described changing dynamics of the population, where a one-size-fits-all approach no longer meets the need of the 21<sup>st</sup> century. *'Britain needs to be 'One Nation' – but understood as a community of communities, and a community of citizens, not a place of oppressive uniformity based on a single substantive culture'*<sup>9</sup>

2.9 Since 1990, demographic changes in Britain has caused it to become a more diverse and multicultural society (ONS, 2005) The *'traditional British citizen is changing'*. A central concern of government policymakers has become: *'how Britain can become a cohesive political community and foster a common sense of belonging among its diverse regional, national, religious, ethnic and other communities'*.<sup>10</sup>

2.10 The notions of equality and diversity have become pivotal in the social cohesion agenda where Citizenship and its obligations and entitlements have become of greater concern.<sup>11</sup> In this respect, the opportunities and supportive infrastructure for entrepreneurialship available to those of overseas heritage have importance as one route-way to social cohesion by virtue of providing a pathway to economic independence and the creation of new economic networks and markets.

2.11 Whilst there is literature on the barriers faced by BME community groups, for example *Bangladeshi Women and Self-employment*, (2008), and *Finance for Small and Medium-sized Enterprises: Comparisons of Ethnic Minority and White Owned Businesses* (2005), there is a gap in the reporting of factors influencing people with overseas heritage to become self-employed.

2.12 In Canada<sup>12</sup> the non-recognition of credentials from foreign countries, denies many immigrants the opportunity to continue their career paths and may result in negative work attitudes. Many immigrants react to these constraints by relying heavily on ethnic support networks and other community resources. This suggests that labour market outcomes are associated with structural market processes and constraints bearing down on the labour force.

2.13 In his 2005 report, Frank van Tubergen, provides evidence on the ethnic entrepreneur phenomenon in Australia, Canada and the United States and 14 countries in the European Union.<sup>13</sup> Tubergen's data revealed that:

- immigrants from non-Christian countries of origin have higher odds of self-employment;
- higher levels of unemployment among the host community increase the odds of self-employment;
- self-employment is more frequent among immigrant communities that are small, highly educated and have a longer settlement history.

2.14 In Germany, Amelie Constant<sup>14</sup> identified push and pull factors influencing self-employment amongst men. The report commented that married immigrants are more likely to go into self-employment, but less likely when they have young children. Immigrants with foreign passports are more likely to be self-employed than native Germans and that immigrants suffer a strong earnings penalty if they feel discriminated against while they receive a premium if they are German educated. This outcome may reveal immigrants lacking the confidence to apply for higher paid work and adopting self-employment as a consequence.

2.15 Whilst unemployment in Basingstoke is relatively low, the demographic data of research participants supported the findings in 2.13 and 2.14. Many were of long standing residence in the UK. Many had higher level qualifications. Over half of those with an interest in business were non-Christian.

2.16 In the UK, Ramsden et al refers to the 'ethnic penalty' where ethnicity is the common variable that differentiates outcomes in the labour market<sup>15</sup>. The penalty refers to the poor outcomes experienced by individuals often due to factors out of their control, including ethnicity, skin colour, difference in speech and ideas of acceptable behaviour. Discrimination is a significant part of the ethnic penalty which is complex and multifaceted and a major barrier. It can be perceived or be real, direct or indirect.

2.17 A 2006 study illuminated how services across the board lack knowledge of the specific needs of ethnic minorities. As a consequence, there is a low take up of support programmes and use of services by these groups, low awareness of services within ethnic minority communities and high prevalence of poor outcomes for groups<sup>16</sup>.

2.18..Parker (2004)<sup>17</sup> suggests that entrepreneurship is greater for immigrants and ethnic minorities than their own indigenous counterparts. This was the case for a large variety of newly arrived ethnic minorities in a large variety of countries.

2.19 Immigrants are better educated and highly motivated, they have better access to ethnic resources and to niche markets within their communities. They view entrepreneurship as the easiest way to rapidly accumulate wealth and may otherwise face 'blocked mobility' or discrimination in the traditional work place due to low language skills etc. Immigrants are less risk averse given they have selected to take the risk to leave their own countries. Immigrants have a greater tendency for employment within sectors that have a stronger tradition of self-employment.

2.20..In the UK a new generation of ethnic minority entrepreneurs is starting to appear, in emerging markets, who possess less survivalistic orientation than their predecessors and are more growth orientated.

2.21 As this trend continues at UK level it is necessary to gain insights into the local context. What forces are encouraging or dissuading potential entrepreneurs? Do the forces reflect the research findings above and what are the local responses to the changing economic climate?

### 3. Methodology

3.1 The objective of this research was to find the range of responses to, and extent of interest in, self employment held by people with overseas heritage in Basingstoke. In particular, we wanted to:

- Find out what motivates people to become entrepreneurs
- Identify their needs
- Explore the barriers to entrepreneurship
- Get the views of those people:
  - already involved in entrepreneurial activity
  - who intend to set up businesses or become self-employed in the future
  - former business owners.

3.2 In 2008, Basingstoke recorded twenty migrant community and faith organisations that are known to the Borough council. Community and faith leaders were initially targeted as the most effective way of opening a dialogue and engaging with their members and the specific target groups. Leaders were interviewed in order to acquire a profile of the respective communities, gather information about their views and perceptions relating to their members interest in self-employment and identify existing entrepreneurs and those who might be interested in being one.

3.3 A qualitative approach was used in the research. The prime methodology being based upon one-to-one semi-structured interviews lasting about one hour with:

a) **Community leaders** or their representative and faith leaders. See appendices 1

b) **Would-be entrepreneurs**. The objectives were to identify what is motivating them, whether have any support needs and any barriers they are encountering. Five would-be entrepreneurs were interviewed. See appendices 2

c) **Business owners**. The objectives were to identify their motivations, needs, any barriers they had encountered and hear about their experiences. We interviewed six business owners. See appendices 3

d) **Former business owners**. The objectives were to identify what had motivated them to set up, whether they had any support needs and from whom, any barriers they had encountered and how they overcome these. Four former business owners took part. See appendices 4

In addition, we held group interviews with:

e) **Groups** of people representing their respective communities. The objective was to identify the extent of interest held by them in self-employment. Groups consisted of those who aspired to be their own boss and others with no interest. The sample included male and female participants, a range of ages and a range of residency length in the UK. We held six one hour group interviews. Twenty three people took part. See appendices 5

3.4 All participants completed a demographic questionnaire to acquire a demographic profile of the community. Information collected includes: sex, age, occupation, country of origin, length of time in UK, length of residency in Basingstoke and their religion. See appendices 6

#### 3.5 A profile of research participants

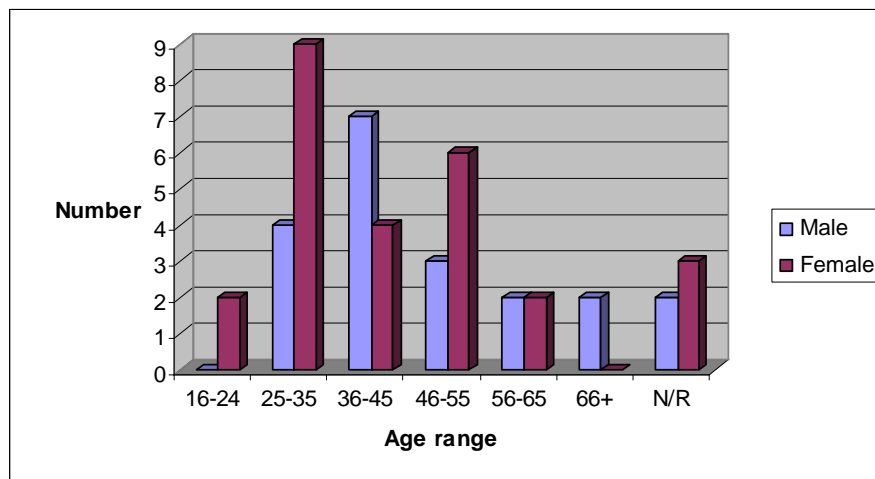
3.5.1 Interviews with the eleven community and faith leaders indicated they collectively had 2,386 ethnic minority residents. It is very likely that some of these residents were counted in more than one group. For instance, those residents who practised a faith could also be an active member of the ethnic groups. Also, the number of members of faith organisations included those from the host population.

3.5.2 The groups involved in the research were a mixture of ethnic minority groups, (North Hampshire Caribbean and African Network) single identity groups (Basingstoke Polish Association) and faith organisations (Melrose Christian Fellowship)

There was evidence of a community of communities and individuals needs and positions within a community.

3.5.3 Forty-six ethnic minority residents took part. Twenty were men and twenty six women. Ages ranged from the youngest, at 20 years, to the oldest at 67.

Chart 3 – Age and gender of participants



3.8 Participants claimed they lived in a variety of area in Basingstoke. Two respondents lived outside Basingstoke but operated their business in the borough.

Chart 4 – Areas of residency in Basingstoke

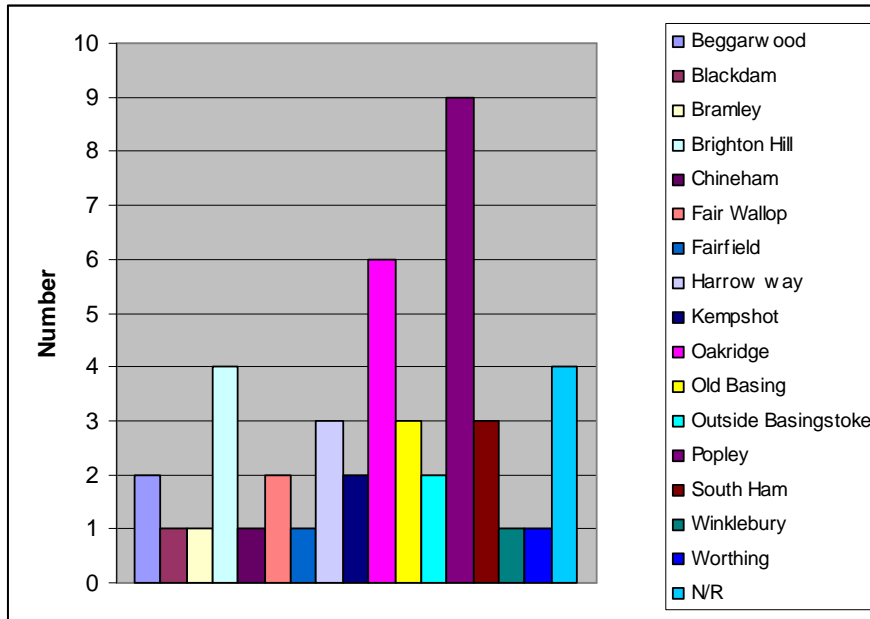


Chart 5 – Participant's overseas origin

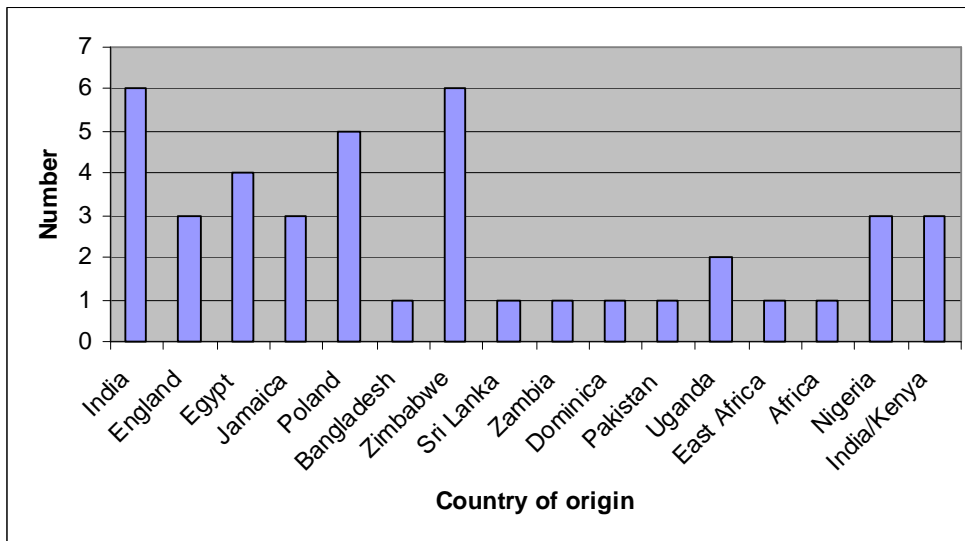
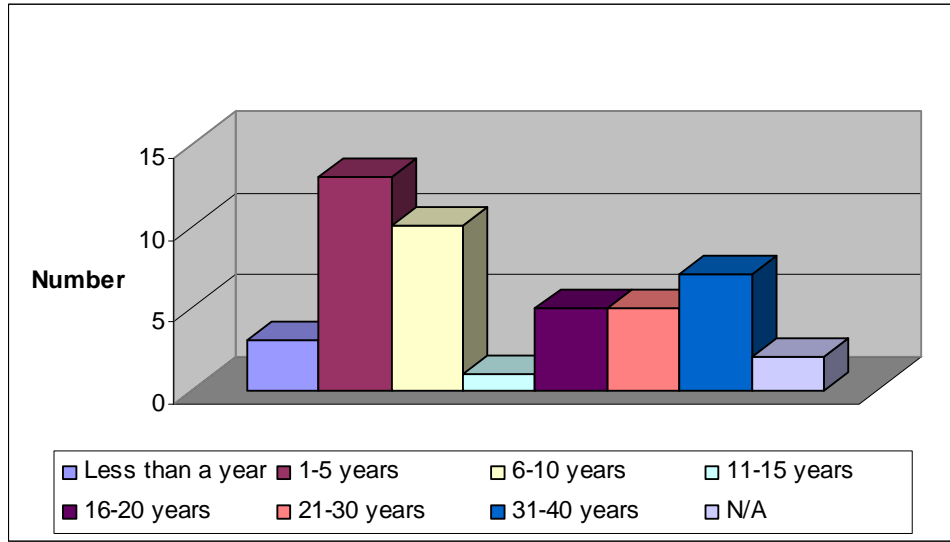
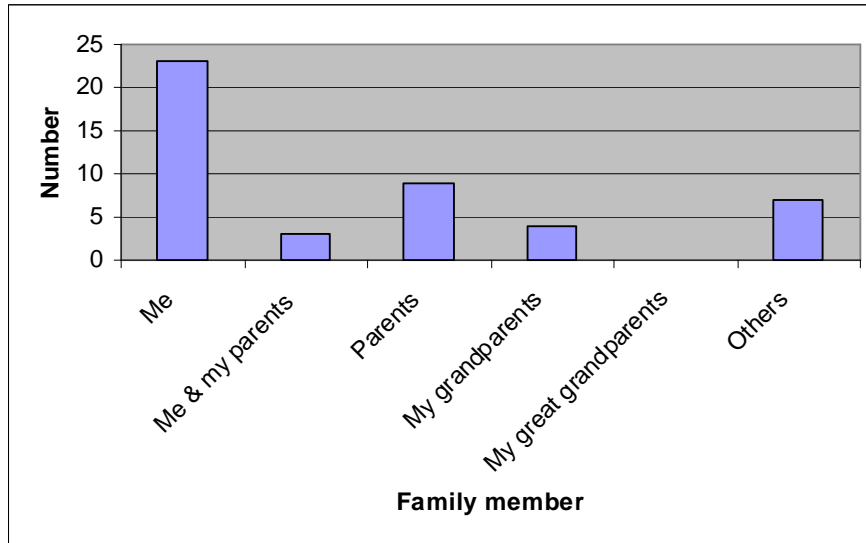


Chart 6 – Participants' length of residency in Basingstoke



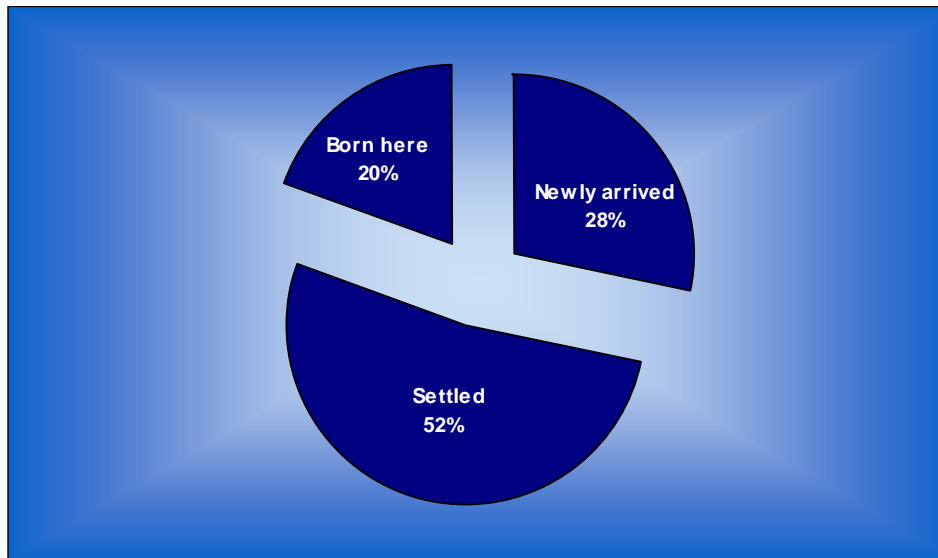
3.9 The length of time participants had lived in Basingstoke varied widely. The newest had resided here for 5 months the oldest had lived in Borough for over 40 years. One respondent had lived in England for 50 years. Furthermore, 13 classified themselves as 'Newly arrived' (less than 5 years), twenty four classified themselves as 'Settled' (5 years or more) and nine claimed to be 'Born here'.

Chart 7 – First family member to come to the UK



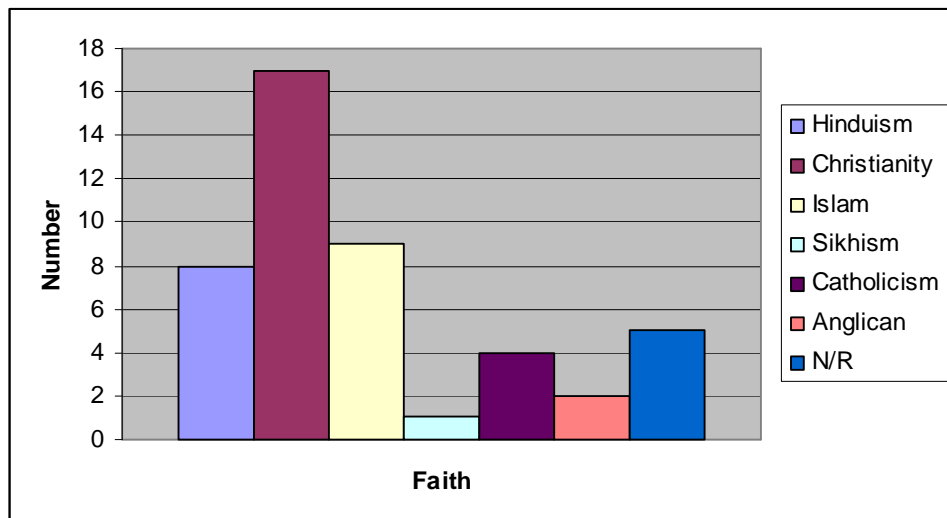
3.10 Nearly half of those who participated in the survey had been the first person in their family to come to this county. Also, many had parents who were the first generation to live in UK. Within the 'other' category a number, both male and female had accompanied their spouses

Chart 8 – Immigration status



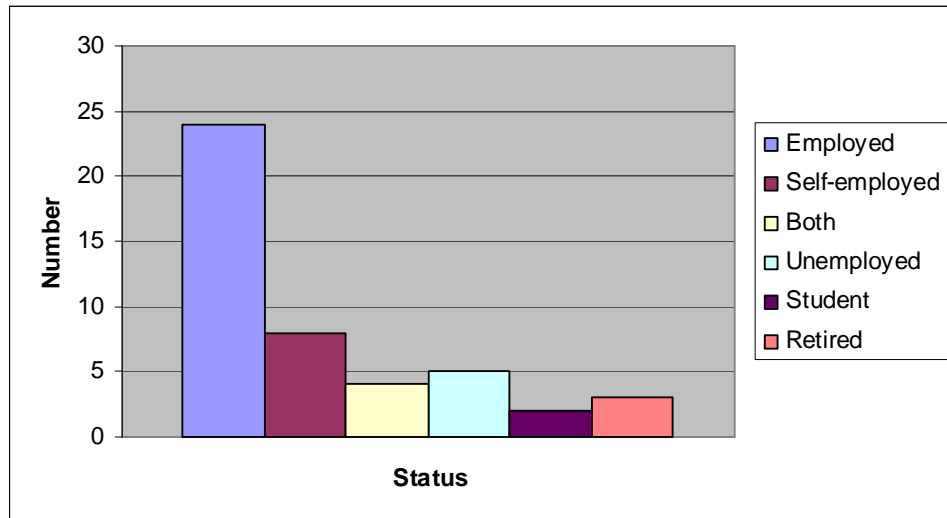
3.11 Practising religions were cited as Christian by seventeen, Islam by nine, Hindu by eight, Roman catholic by four, Anglican by two and Sikh by one respondent.

Chart 9 – Faith



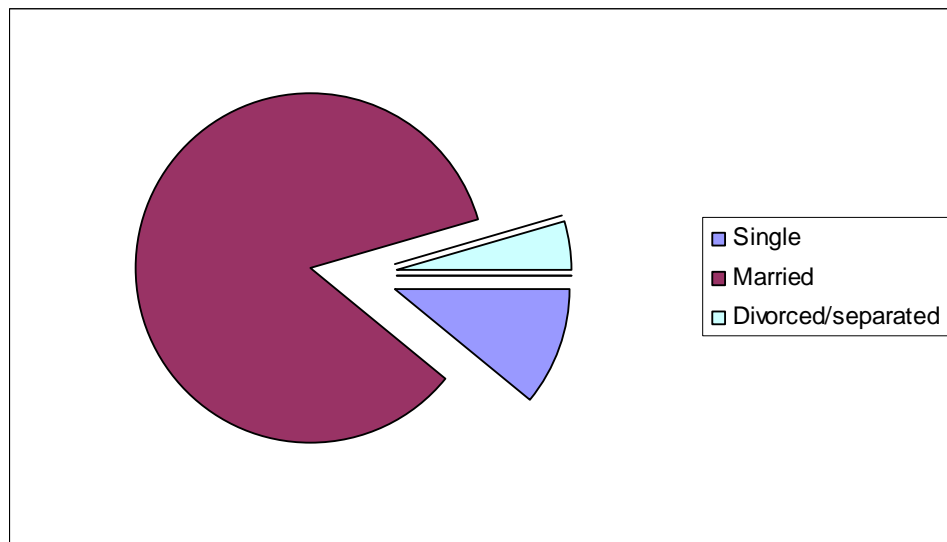
3.12 The employment status of those interviewed was mixed. Twenty three, 50%, were in employment, seven were self-employed, four considered themselves to be both employed and self-employed, five were unemployed, two were students and three were retired

Chart 10 - Occupation status



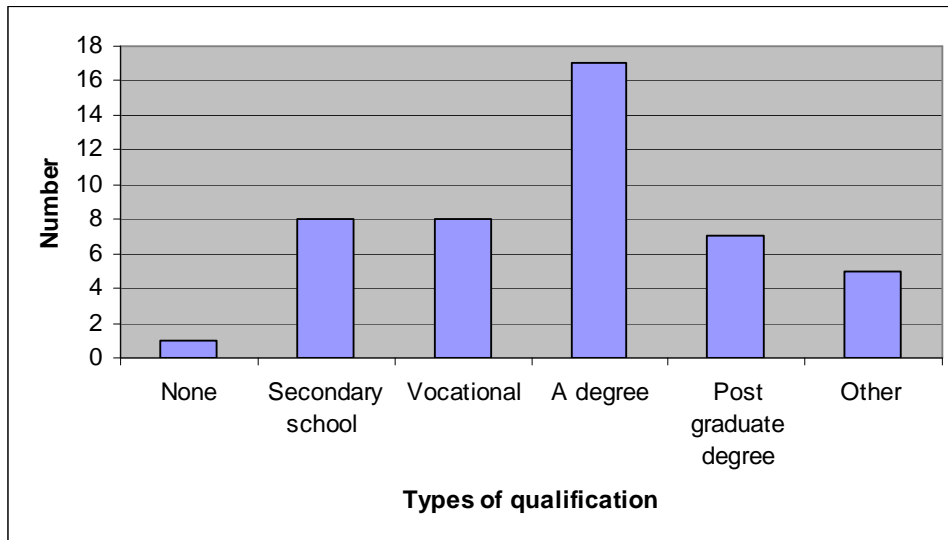
3. 13 Marital status revealed thirty eight were married, five were single and two claimed they were divorced or separated. Thirty nine participants had children.

Chart 11 – Marital status



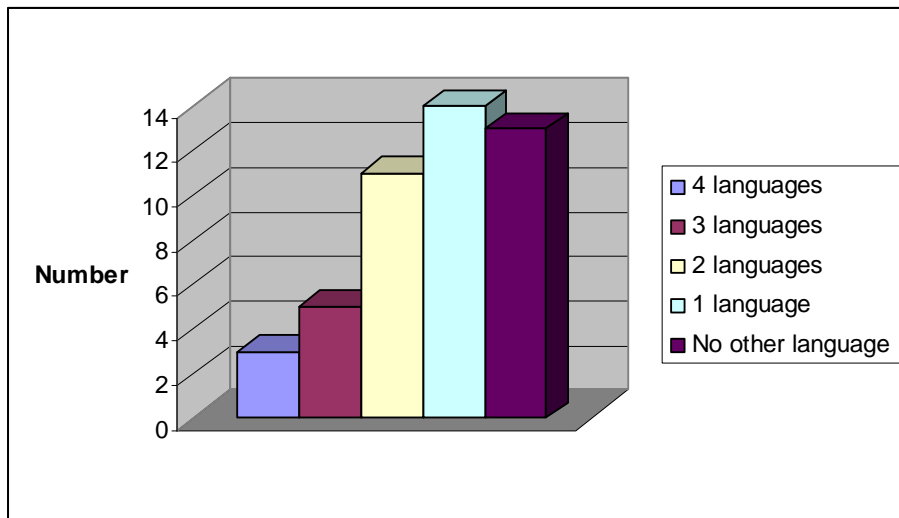
3.14 A large number of participants were educated to degree level and had higher qualifications. The qualification held by those under the 'other' category included a participant with a PHD.

Chart 12 – Qualifications held by participants



3.15 Many participants spoke a number of languages. The first languages spoken were: English, Polish, Gujarati, Arabic, Urdu, Bengali, Shona, Tamil, Malayhan and Hindi. In addition, participants indicated they spoke a number of languages. Fourteen spoke one other language, two spoke two other languages, five spoke three other languages, and three spoke four other languages. Thirteen of those born in the UK spoke no other language than English.

Chart 13 – Language skills of participants



## 4. Results and analysis

4.1 This section will take in turn each of the main categories being investigated: **motivation** of those in or going into business, **needs** of those in or going into business and **barriers** preventing access to entrepreneurialship.

### 4.2 MOTIVATIONS FOR BECOMING SELF-EMPLOYED

4.2.1 The data from participants identified the following motivations for going into business:

- The ethnic penalty
- The status of being 'my own boss' and the autonomy of 'working for myself'
- Access to informal advice and support from a range of community sources
- Having a good business idea or an instinctive feel for what might work
- The expectation of extra money and profit
- A passion for a particular trade or skill
- An ability to follow a particular life style choice which afforded more flexibility particularly for those with family or childcare responsibilities.

### 4.3 ASPIRING BUSINESS OWNERS

4.3.1 Over half of the aspiring business owners had had previous experiences of operating businesses overseas and were frustrated with their current employment status. A female respondent, W-B, expressed: *'I am bored, I have lots of energy and I want to be independent. I had a business in Egypt'*.

4.3.2 There was evidence that participants were dissatisfied with promotion prospects in their current employment, W-E said: *'I feel I have gone as far as I can go in this country (in nursing). The opportunities are there for me but I feel I would not get the respect of my fellow workers. Young people who have come in as students, who I taught, are now managers'*.

4.3.3 Another contributor W-A said: *'If you are employed you do not get anything after years of employment, no promotion, no training and only a small pay increase annually'*.

4.3.4 Many aspiring business owners indicated they were motivated by what they perceived as a more flexible approach to work. It was seen as both a way of having greater responsibility and allowed them to manage their own time.

4.3.5 A young woman with childcare responsibilities explained how she felt self employment would meet her personal aspirations, her childcare needs and afford her greater autonomy to manage her lifestyle. Participant, W-C, said: *'Being a single mum I wanted to do something for myself and on my own. With my childcare responsibilities I wanted to fit my work around this and manage my time and life'*.

4.3.6 A female, W-E, said *'by working for myself it would be flexible'*.

4.3.7 A male participant, W-A, held the view that: *'It's a good thing to be self employed, as you know what you have responsibility for and you can enjoy'*.

4.3.8 A young woman with childcare responsibilities explained how she felt self employment would both meet her personal aspirations, her childcare needs and afford her greater autonomy to manage her lifestyle.

4.3.9 The participant, W-C, said: *'Being a single mum I wanted to do something for myself and on my own. With my childcare responsibilities I wanted to fit my work around this and manage my time and life'*.

4.3.10 The appeal of earning more money was a major incentive for many participants considering going into business.

4.3.11 There was evidence that some participants currently in employment had a desire to earn additional income through setting up a business. A female respondent, W-E, explained she was motivated by the prospect of *'extra income'*.

4.3.12 A male respondent, W-A, who had owned a business overseas said *'Advantages? Your own boss, all the money, all the profit for me, more commitment, more profit'*.

#### **4.4 EXISTING BUSINESS OWNERS**

4.4.1 Many of the existing business owners operating in Basingstoke indicated they had been motivated by the challenge of working for themselves and the appeal of being their own boss.

4.4.2 Some participants had been unhappy with their employment. In particular, a female contributor B-D, said she set up her business as she was, *'Fed up working for the idiot'*.

4.4.3 Many had gained personal satisfaction through self-employment. Respondent B-D, went onto say: *'it's good to work for yourself. You can do things properly, do them well and the way you like'*.

4.4.4 Whilst another, B-E, said: *Yes, what I like most is the satisfaction of working for yourself. Doing something you want to do'*.

4.4.5 One female, B-A, explained why she liked being in business: *'What I like most is not having to answer to anyone and the flexibility. Not having a boss'*.

4.4.6 When asked to reflect on how they started up their business, many revealed informal business advice and guidance helped give them confidence in the business start-up process. This advice had come from: family members, friends, associates in business and other sources with knowledge of the business system in England.

4.4.7 A home worker and tutor, B-A, described how she had: *'Informal support from my sister who has run a similar business for 10 years. She advised me how to register as a private tutor'*.

4.4.8 Another, B-B, said: *'I have an informal network. I speak with other business owners'*.

4.4.9 In addition, a small number of respondents spoke about having an English friend with many years experience of running a business. Contributor, B-D, said: *'Our English friend, who has run her own business for 30 years .....helped'*.

4.4.10 A large number of business owners referred to their passion for their craft, profession or sector as a motivator. Participant, B-E, explained: *'I have a passion for cooking, to cook good food'*.

4.4.11 Another, B-B, described a need for: *'Care about what they are doing, passion for what you do to make it the best you can make it – quality'.....'Yes, even when it's hard and you have sleepless nights I still enjoy it'*.

4.4.12 Business owner, B-C, described his passion for business and how this comes first in his life: *'Cannot switch off it's not your job its your life. Every second needs to be committed'*.

4.4.13 Sixty percent of business owners ran their business from home. The reasons for doing this varied. For one participant the decision to do so was a lifestyle choice. B-A said: *'I decided to do this whilst on maternity leave as I did not want to return to conventional work'*.

## **4.5 FORMER BUSINESS OWNERS**

4.5.1 Many of those who had a business that is now closed started the venture over three years ago, with the longest being 40 years. None of these proprietors could recall seeking business support from a formal enterprise agency. Many were advised by friends and family, others through networks and trade associations. Respondent F-A, explained: *'.....support from my husband. My brother-in-law was a trainee accountant helped with accounts'*.

4.5.2 Participant, F-E said *'Yes I had informal support and formed a child minding group..... which started in each others homes then as it got bigger it became an established service which was based in the Vyne school'*.

4.5.3 When asked whether they belonged to a local business network organisation or club, one proprietor, F-B, who started a business 35 years ago, listed a number of support organisations he had used. These included: *'Basingstoke Chamber of Commerce, trade associations and I was a member of the Institute of Directors'*.

4.5.4 Whilst they were in business many former business owners said a major motivational factor had been the appeal and the satisfaction of being their own boss.

4.5.5 A female who ran a child care business, F-E, said: *'I love being self-employed as I did not have someone watching over me. Yes, you are accountable to the parents. I like being my own boss and in control doing things my way'*.

4.5.6 Another female, F-A, said *'Yes, it was good being your own boss. I was very passionate'*.

4.5.7 Another factor that encouraged former proprietors to set up in business was their instinctive feel for a gap in the market for new product or services.

4.5.8 F-A, said , *'I thought there was a demand for the products – spices and Indian snacks'*.

4.5.9 Owners of a family business, F-C/D, said: *'We took over a business from the widow of the owner where .....worked as a Manager'*.

4.5.10 F-A, went on to say: *'I was always thinking of business opportunities and ideas. I currently have a new training business. Also, I have a few other business concerns'*.

4.5.11 For many participants who were in business, their choice was based on life style preference as it fulfilled their desire to work and provide personal care for their children. In addition, they suggested that self-employment work patterns could be less conventional giving them the flexibility to care for the needs of family and children.

4.5.12 Participant F-C, said: *'We cannot put a value on how much flexibility it gives us. Our children feature heavily in our decisions (to stay in business).'*

4.5.13 Also F-E, *'I did not want to leave my own daughter with anyone. I wanted to be at home for her and earn money'*.

## **4.6 GROUP DISCUSSION**

4.6.1 Through the group discussion it was revealed that some members who had not sought business advice were interested in starting a business. Many were inspired through this group discussion opportunity to talk about their desire to be self-employed. Responses came from a mixture of those who had an idea and aspired to be their own boss and were seeking business opportunities to those with no interest.

4.6.2 A male respondent, F-L said: he would go into business: *'As long as I can get the right thing to do. The markets need to be right'*. This respondent went on to say: *'More freedom than you have in employment and with an employer – stressful but enjoyable. It's a sense of pride and achievement'*.

4.6.3 Another participant, F-B, *'Yes do something on my own – sell my culture. Import or make things (crafts)'*.

## **4.7 COMMUNITY LEADERS**

4.7.1 Community leaders perceived that making money was one of the strong factors motivating their members going into business. They felt there were a number of push factors influencing members as many had business ideas and skills which were under utilised. In essence more evidence of the ethnic penalty, L-G said: *'motivation, creativity, making money, responding to a need identified in the market'*.

4.7.2 They felt there were a number of push factors influencing members, these included: business opportunities, as many had business ideas, dissatisfaction with their job and numerous had skills which were under utilised.

4.7.3 Respondent L-H said: *'it's a way of earning extra money, a change of job, or it's something they could do'*.

4.7.4 Another, L-D, said they set up business for: *'extra money'*.

4.7.5 Some community leaders supported the comments from aspiring business owners, current business owners and former business owners concerning the attraction of being their own boss and the satisfaction of working for themselves.

## 4.8 NEEDS OF ENTREPRENEURS

4.8.1 In seeking the needs of former, current and aspiring business people from ethnic minority communities, the following were identified:

- Acquisition of business skills
- An opportunity to gain experience of doing business in the UK
- Opportunities to improve English language skills for those for whom English is an additional language (EAL)
- Business information in a simple format
- Business support available in a range of formats
- Access to resources, in particular finance, to set up and run the business
- A supportive network of business and specialist business advice.

## 4.9 ASPIRING BUSINESS OWNERS

4.9.1 A large number of aspiring business owners said they would need help to develop their business skills. One female respondent, who also had experience of running a business overseas, felt she would benefit from knowing more about the social practices of doing business in the UK. Respondent, W-D, said: *'Yes, I am okay with the business side of things. But I do need experience of doing business in the UK and need to know more about the customer'*.

4.9.2 A female participant described her involvement in a range of different business ventures and her need for specific skills. W-E said: *'I signed up to do business selling healthy products - pyramid selling schemes. This did not do well. Also, Mary Kay. It's all selling. I find selling to be hard'*

4.9.3 Access to information was also stated as an issue for all the would-be business owners who participated in the research. They indicated a need for both technical and practical information.

4.9.4 Participant W-A, explained a need for an opportunity to compare his business with other business in order to judge relative success: *'I would like to join one (business club) and would like to find out how other businesses are doing'*.

4.9.5 One respondent, W-E, said: *'I would go to the tax office for taxation skills. The others? I have no idea. Read books?'*

4.9.6 Another participant, W-C, felt a need for very specific and practical information on how to create customer awareness in the local area: *'I need to know how to let people know there is someone in Old Basing that does such a service'*.

4.9.7 Participant W-A explained a need for an opportunity to compare his business with other business in order to judge relative success: *'I would like to join one (business club) and would like to find out how other businesses are doing'*.

4.9.8 Many aspiring business owners indicated a need to access business support. All indicated they would initially look in their community for support. A female respondent W-D, said *'I currently get advice from the CAB. I would ask them to help me with business support. She went on to say: 'I would look to my community for support for instance (our chairperson) knows a lot'.*

4.9.9 Another female respondent, W-C, said: *'I would go to my community'.*

4.9.10 When asked exactly where they would go for business start-up advice or support, their responses varied indicating that the nature of support they preferred differed. Many wanted specific types of informal support whilst other preferred formal support. One respondent wanted to work with one specialist who had an overall knowledge and experience of several areas of business.

4.9.11 A female respondent, W-D, commented: *'I would like to work with one person who is a specialist in many area. In Egypt we have advisers who know everything and have experience of a lot. We work with one person'.*

4.9.12 A male respondent W-A, indicated he would want a mixture of advice from both formal and informal sources: *'I would not use informal support..... I have relatives in other parts of the country who tell me about their business and give me advice'*

4.9.13 Business owner, B-D, exemplified the role those with business experience are playing in community business advice. She said: *'My shop is the community centre. People come to talk about their problems. Other Polish people come to us to ask business advice – people who want to set up a warehouse and restaurant have spoken to us'.*

#### **4.10 BUSINESS OWNERS**

4.10.1 Many of those already in business declared a need for information and business support. There were several references made about having access to a range of information. Some had sought advice from other businesses.

4.10.2 Participant B-B said: *'I speak with other business owners, in my industry. Some are local. I use the Internet for information. I will approach my bookkeeper for advice'.*

4.10.3 Others had sought informal advice. A Polish business proprietor, B-D, and owner of a retail shop explained: *'We did not need it (formal advice) we had our friend who told us everything'.*

4.10.4 Access to information in appropriate formats was another key issue for business owners. Retailer, B-D, explained their need for: *'simple explanations, people use a lot of computers and always send you to use the computer, but I, like others, do not like or use computers'.*

4.10.5 Reference was made about the different stages information might be needed. A female Sikh business owner, B-A, spoke about her own needs and also referred to what she thought might be needed by other members of her community: *'people who are not particularly westernised, like my mum and relatives, may need more support in the early stages'.*

4.10.6 Resources were also mentioned. Respondent B-C felt there was a need for small businesses to have access a range of resources: *'Successful businesses (need) to share their experiences with new businesses and business advice. Small businesses need money to set up and then the right people to run it. Exchange of ideas and role models'.*

## 4.11 FORMER BUSINESS OWNERS

4.11.1 Former proprietors referred to their experience of accessing business support. When asked whether they had any advice or support when setting up, many indicated they had not. One respondent F-D said: *'No, we did not really know of any.'*

4.11.2 Participant, F-A, commented: *'Business support programmes for ethnic minorities need to be targeted through community groups'*.

## 4.12 GROUP DISCUSSION

4.12.1 A large number of participants expressed a need for information and business support to develop their business.

4.12.2 At the core of this need was a desire for information to help them understand how to do business in England. Some respondents indicated they would benefit from both having information and knowing where to find a business course.

4.12.3 When asked if they knew where to go in Basingstoke for business support, many respondents revealed they did not know where to go. Contributor F-K, said there was a need for: *'Information and basic business training'*.

4.12.4 Contributor, F-B, said *'I would not know where to go.'*

4.12.5 One participant, F-C explained: *'I need to know how to do business in the UK'*

4.12.6 Another respondent, F-N, said: *'We need more information. I found some information on the Internet'*.

4.12.7 Some contributors were very specific about their information needs. Many wanted information about the legal requirements for business. This was expressed by participant F-D, as: *'Need to know more about the law and allowance for business people'*.

4.12.8 Another, F-N, said: *'we need help with VAT'*.

4.12.9 Participant F-B, said: *'understand what the law is saying.'*

4.12.10 A number of participants expressed a need for information and skills on how to engage with a range of diverse people in their community.

4.12.11 F-C, said: *'how to work with other people'*.

4.12.12 Another, F-B, said: *'Need help: to approach different people, on how to tell them you are doing something different, on how to approach and convince them'*.

4.12.13 Marketing related information was also mentioned. Participant, F-L, wanted to know how to assess local markets: *'Factors about the market I need to know when do people go out? What do middle aged people like to do? I would want to target people who plan their outings'*.

4.12.14 Information was also desired about developing relationships with corporate and public clients. F-A expressed a need for information that would help her: *'liaise with different government agencies, schools, NHS. How to reach them and the ways of communicating with them. Communications and networking - How to sell a service?'*

4.12.15 Business support was another need identified by focus group respondents. In particular, a group of Muslim women were explicit about their needs. One respondent, F-A, explained she was too shy to approach the big advisers. Respondent, F-B, agreed declaring: *'I would go to someone more approachable'*

4.12.16 Another participant, F-D, said: *'I would not go to a formal organisation – I would use the informal'*.

4.12.17 Participant , F-O, supported this need saying: *'Also, get informal advice. I would speak to friends who are self-employed or have a business'*.

### **4.13 COMMUNITY LEADERS**

4.13.1 Community and faith leaders believed their members or congregation had several needs including business support, information, resources and language skills.

4.13.2 .Community and faith leaders felt their organisation played a role in helping members access the information they needed to develop or run their business. One church leader, L-K, said: *'Yes, it has a role to develop links or be a point of contact. If they are seeking direction, who to contact and how to access information, without reinventing the wheel.....we are not so good at knowing what's in the community'*.

4.13.3 A leader of a Muslim women's organisation raised concerns about access to services: *'Access to local conferences and workshops as these are always in Southampton and Winchester. The majority of our women don't drive'*

4.13.4 A community leader thought some members were interested in setting up a South Asian restaurant. He, L-K, went onto explain they would need information: *'because of the barriers and lack of proper instruction and advice, I do not think they have approached anyone yet'*.

4.13.5 Another, L-H, explained: *'It's difficult for ethnic minorities to understand the size of their market, which is usually small. How do they open up to the white market'*.

4.13.6 Leaders also felt there was a need for their members to develop business skills and English language. Many felt members would benefit from a range of skills. In particular, L-D said, *'learning: training to assess whether the business is viable, partners for complimentary and closer working and a Business adviser for one2one support someone they can ring'*.

4.13.7 English language skills were mentioned by participant, L-K, *'There could be communication problems, you know, speaking and writing. Speaking with the host /local community could be a problem when setting up a business'*

4.13.8 Another respondent, L-D, said: *'The level of English used is too complicated for our members to understand'*.

4.13.9 L-H said: *'Language, as in the use of specific words, can be a problem leading to misunderstanding. Phraseology used may not be understood. We are not able to articulate things in a way they understand'*.

4.13.10 Community leaders felt there was a need for members to access appropriate business support but there were issues about how this was done and the kind of support that might be sought.

4.13.11 A female respondent L-D, said: *'In our culture: male and female communication. Women are not comfortable with one2one advice in a room with a man. This is either uncomfortable or completely forbidden. Children, not easy to arrange childminding or baby sitting we would rather have a family member help mind children. Many do not have families here. Currently we have a network of childcarers. We will need to find services where there are crèches. Men rule women's lives. Men need to be informed and will make the decisions'*

4.13.12 Respondent L-I said he would want their members to have business advice encouraging ethical values: *'We would want it (advice) to be ethically acceptable. All our finances are invested ethically. We hope that it would do so along the ethical line. Church leaders would say that whilst also providing an income for the business owner it should also be about providing a service'*.

4.13.13 Overall, leaders felt their members would benefit from business advice. L-H said: *'Some would, informal businesses would be able to think about things more productively and for some it may increase their aspirations'*

4.13.14 Mention was made of the need to find appropriate resources. In particular, finance was cited by many community leaders. L-E said: *'We had difficulty getting finance from the bank'*.

4.13.15 Another, L-F said *'Yes, Finance – how to get this'*.

4.13.16 L-I said, *'how to access what funding is available'*

4.13.17 L- F went on to say this was particularly problematic for some Islamic people: *'Finding the funding for the business can be an issue'*.

## 4.14 BARRIERS TO ENTREPRENEURSHIP

4.14.1 The evidence identified a number of barriers experienced by people from ethnic minority communities when setting up a business:

- Access to formal business support and their perception of it
- Not knowing where to go and how to get the right information
- Differences between the cultures of community members, other communities and that of the host community
- Lack of business skills
- Perceptions of the demands of being in business
- Existing employment commitments reducing the willingness to take risks
- Limited proficiency in the command of English language
- Access to finance for start-up purposes.

## 4.15 ASPIRING BUSINESS OWNERS

4.15.1 Many aspiring business owners identified access to business support as a barrier to setting up in business. Many were not getting access to business support, nor did they know where to get it. Participants L-A said: *'I have no idea where to go'*.

4.15.2 Respondents had mixed views about the type and style of support they would like. A female of Muslim faith stated she would initially seek informal advice: *'I would go to my community'*

4.15.3 Another female from the same group said: *'I would look to my community for support for instance (our chairperson) knows a lot.'*

4.15.4 Participant, W-B, responded: *'I currently get advice from the CAB. I would ask them to help me with business support'*.

4.15.5 For respondent, L-D, who was in employment, time was a barrier. When asked where she would go for business start-up advice or support, she said: *Nowhere, as I have not got around to it yet, and I am also working'*

4.15.6 All respondents felt they would benefit from access to specialist support or professionals skills. Participant, W-E, said: *'Yes, I have no business skills. I would need skills in managing finance, managing other professionals, marketing, legal aspect of business, taxation, etc'*.

4.13.7 Whilst another female from the same group said, *I would not necessarily want to use an Arabic speaking person. I would prefer advice from a man as some women are not nice to each other'?*

4.13.8 There was a lack of clarity of where to go for business support. All respondents felt they would benefit from access to specialist support or professional skills. Participant, W-E, said: *'Yes, I have no business skills. I would need skills in managing finance, managing other professionals, marketing, legal aspect of business, taxation, etc'*.

4.15.9 Another was of the opinion they would want particular skills to help them get started. Participant, W-A, view was: *'Yes, will need to have access to skills, how to set up the business in the UK and to develop business ideas'*

#### **4.16 BUSINESS OWNERS**

4.16.1 Many of those in business indicated that access to information was a major barrier. These respondents had lived in the UK all their lives. A Female participant, B-A, said: *'No, I did not know there was help for businesses. I knew there was support for childcare businesses, but not that there was general support for businesses'*.

4.16.2 Others indicated that limited language skills were a barrier. Participant, F-A spoke of the hurdles experienced by people in her community: *'Language can be a barrier to seeking advice, they do not have the confidence to ask'*.

4.16.3 One business owner commented that for some female members of her community, cultural and religious values could be a barrier. She explained that: *'Prejudices exist in their own ethnic group, culture and community. Twenty years ago an Asian woman in business would not be heard of, particularly, if they come from an environment where this is not encouraged. Some Asian women with degrees get married and take on the traditional role of mother and home maker and never consider going into business. Also the in-laws may have old fashioned views and not approve of such a role for a woman. Sikhs tend to encourage both girls and boys to achieve and therefore both would be encouraged to go into business'*.

4.16.4 Male business owner, B-B, explained that when he moved from Slough to Basingstoke he had not received the same level of business support information as he had in Slough. He said: *'I did not think there would be anything around. Previously I lived in Slough. In comparison, it is difficult to find things in Basingstoke.'* He went onto say: *'If I knew where things were I would investigate'*.

4.16.5 Some business owners felt they lacked business skills in particular areas of business operation. Participants B-E felt her business would benefit from specialist skills. She said: *'Help with promoting the business.'*

4.16.6 Participant, B-B said: *'Yes, maybe a marketing person to help re-brand and tell me the best place to advertise. I would attend a marketing workshop would want a marketing strategy.'*

4.16.7 Another participant, B-A, observed and said: *'someone who is out there by themselves where they need sales to succeed, they may require more help'*.

#### **4.17 FORMER BUSINESS OWNERS**

4.17.1 The majority of former business owners felt the lack of access to information and not knowing where things were had been a barrier.

4.17.2 When asked if they sought advice or support when setting up from an enterprise agency, respondent, F-A, said: *'No, I did not know they existed.'*

4.17.3 When asked whether they felt they had access to the type of business support they needed, another participant, F-C, commented: *'No - not because it was not there, more because we did not know where to look.'*

4.17.4 This participant went on to explain how important it was to be part of a local network with English people through which informal business support could be available. He explained he had experience of operating a business overseas but had not come to the UK with the intention of setting up a business. He wanted to work as an employee. However, he was not able to find appropriate employment, falling victim of the ethnic penalty. Later, through employment he was offered the opportunity to buy the business by the widow of his former employer. But, in those early days as a business owner, not being part of a network proved to be a barrier to the growth of the business. He said: *'We had a friend here when we arrived who helped us with most things, but they left after six months. Then we found local clubs were a good place in the community for general support. But, no, we did not have access to any formal business support'*

4.17.5 Many former business owners lacked business experience and skills when they set up in business. One participant, F-B, said: *'I had no business experience, but I had supervisory and people management experience'*

4.17.6 Another, F-E, who had run a home business for nearly 30 years, explained how the sector had changed in the years before she ceased trading requiring the acquisition of accreditation to demonstrate skills. However, the process of gaining accreditation created barriers. She said: *'I was sent training pack for an NVQ 3 qualification and I attended training sessions but could not get on with this training and gave up'*.

4.17.7 For others, accessing resources was problematic and led to difficulty. Participant F-A said: *'One of my problems was the lack of finance to employ staff'*.

4.17.8 Red tape was cited by many former business owners as a barrier to business start up. Contributor F-B, said: *'In my days it was not bad but now with all bureaucracy it's very different and difficult'*.

4.17.9 Another respondent said: *'Ofsted restrictions and regulations were too intrusive – inspections were every year. They were designed to find fault'*

#### **4.18 COMMUNITY LEADERS**

4.18.1 Community and religious leaders believed their members were confronted by a number of barriers. These included the lack of business support, information and resources along with the problem of limited language skills particularly in respect of technical language.

4.18.2 Leaders had a lot to say concerning the impact of culture, lifestyle practices, religion or other factors linked to their heritage that acted as barriers to participation in economic activity and which required a different type of business support. Examples of their understandings are as follows: *'Dress code – women wearing non western dress code – wearers feel uncomfortable and lack confidence about meeting people in new environments – perception of the host community or the business person..... Childcare is a huge barrier and can restrict women from participating in events – crèche is acceptable.'*

4.18.3 Other leaders were concerned about the likelihood of their members struggling to engage with the current style of business support. This was illuminated in faith group leader's L-H, response: *'Some women who do informal businesses who do not go out to work would have a problem with the approach and the business advice being offered. Getting to grips with*

*the style of the agency. Some women would struggle with the etiquette side of the business. This would be a big inhibitor of some of the African groups. They like to find their own way and may have a mistrust of the White man as they feel they are there to exploit you..... People have to build up trust with authoritative figures. For instance, 50 years of abuse in South Africa is difficult to overcome'.*

4.18.4 Some community leaders did acknowledge that culture was being set aside by some in the pursuit of business. A religious leader, participant L-F, said: 'These business people tend not to pander to their religious background.

4.18.5 Regarding supportive community networks, Participants L-G said: '*Lack of support and encouragement amongst peers. There's a tendency to hold each other back. Sometimes we stop each other going forward'.*

4.18.6 Community and faith leaders believed that security of employment was a major barrier to self-employment - 8 for the 12 leaders made reference to this. For example, L-F said: '*Most Members are in salaried jobs, they prefer this as it is more stable. As many have mortgages'.*

4.18.7 Participant L-H, commented: '*People who come from overseas to work in the NHS can be tied to the employer. For instance, those attending a conversion course sign a commitment to an employer for up to 4years'.*

4.18.8 Participant L-A, said: '*As for the younger generation, the majority work for an employer. They only want a 9-5 job'.*

4.18.9 Community leaders spoke of the barriers presented by the lack of business and language skills. L-K said: '*My observation is that there are some disabilities for our people. There could be: communication problems, speaking and writing'.*

4.18.10 Participant L-H, said: '*Language, as in the use of specific words, can be a problem leading to misunderstanding. Phraseology used may not be understood. We are not able to articulate things in a way they understand'.*

4.18.11 Another L-K said: '*Speaking with the host or local community could be a problem when setting up a business. Communication is very important in my view. This could be a barrier to setting up a business'.* Whilst L-C said: '*Language is a problem..... and knowledge of British law'.*

4.18.12 Also participant L-I said , '*In services there is a language issue, in that information needs to be available in different languages'.*

## 5. Conclusion

5.1 The research revealed a body of business activity in Basingstoke owned and run by people of overseas heritage. Evidence also revealed a range of aspiring entrepreneurs and those who had run businesses in the past.

5.2 Of those members of the community who participated in this research only 3% had no interest in business. The forces attracting them to self-employment were varied as set out in paragraphs 4.2- 4.7.

5.3 The principal conclusions arising from the evidence are:

- a) A range of factors motivated individuals to begin their own businesses. Perhaps of concern is evidence of Ram's "ethnic penalty". Participants mentioned instances where constraints in existing or previous employment had led to a desire to move through a glass ceiling to new opportunities for personal advancement.
- b) Improved income progression was also a motivating factor as was a need to create a flexible lifestyle. Male business owners tended to be older than females and there was evidence to suggest that due to family situations men tend to be more risk averse, leaving the decision to begin a business to later in life when financial circumstances were on firmer ground. Females, on the other hand, tended to enter business ownership as a way of dealing with family circumstances by seeking flexible working conditions with improved income potential.
- c) Having access to support and information was also an important factor in setting up a business. Consistent with Bauder's 2006 study, existing and former business owners used community support networks, rather than formal business support services, to gather information and advice. Community support seemed to be a pre-requisite to taking the decision to establish a business and became a form of "security-blanket" around the new business owner.
- d) Many of the existing and aspirational entrepreneurs mentioned business knowledge and skills as key needs to be met. The business skills tended to fall into two categories: firstly, technical skills relating to specific areas of activity such as marketing and finance and, secondly, a general awareness of how to do business in the UK.
- e) For some there was a clear need to improve their English language and, in particular, technical business language. There was also a need for a better understanding of finance – where to access it, how to apply for it and how better to manage it.
- f) A number of barriers were identified. Three recurrent barriers were, firstly, the cultural interface not only between other minority communities, but also between individual communities and the majority community. This barrier inhibited communication and effective marketing. Secondly, was the economic position of the aspirant business owner. Often originating from a relatively low income base, the risk associated with a move to self-employment and the lack of start-up capital acts as a clear barrier to entrepreneurialship. The third barrier was the lack of access to capital. It was clear from participants that many had little idea of where to obtain finance from nor the practical process of applying for it.

5.4 There was evidence of a number of 'push factor' and 'pull factors' prompting ethnic minority residents to set up and run a business.

5.5 A significant Push factor was dissatisfaction with their employment and their promotion prospects. A large number of ethnic minorities claimed they had been educated to degree level. Some had linguistic skills with the ability to speak several languages. Despite this, many of those we interviewed were frustrated with their work environment and prospects.

5.6 Pull factors were cited as the appeal of not having a boss, opportunities to utilise their dormant skills, their passion for a particular trade, having a good feel about a business idea, the appeal of making money and access to informal advice and support from a range of informal community sources.

5.7 The majority of participants were able to cite a number of conditions necessary for them and other members of their community to go into business.

5.8 There was evidence that participant's command of English language and comprehension varied. Whilst many spoke several languages there were others who had basic language skills. Reference was made to problems with speaking and written language skills, phraseology and articulating things, which could lead to misunderstandings. In particular, many participants lacked specific English language skills for professional working and business.

5.9 Knowing where to go for business information and it being available in user-friendly formats were all cited as needs. This directly links with their ability to develop skills and gain confidence in doing business in the UK. These were concerns raised by all and in particular, female participants. Cultural differences and perceptions of business support services barred many from seeking professional support. This group would benefit from having access to clear information and information systems that provide an accurate picture of business ownership in the UK

5.10 Evidence suggested that knowledge of how to fund their business and having access to financial support for the start-up process were both a need and barrier.

5.11 Participants had mixed views about the style of business support they preferred. Whilst culture, lifestyle, religion, trust, 'value' differences and language skills prevented many ethnic minorities from seeking formal business support. Conversely, others said they were happy to do so, if they knew where to go. These were concerns raised about formal support by the majority of participants, but in particular women.

5.12 There was evidence to indicate that some women's views and perceptions of the wider Basingstoke community prevented them from accessing support. For some, they held the view that the business adviser would be male and he would not seriously consider their business idea. Furthermore, in paragraph 4.18.3, we were given data to support the claim that there is a 'trust gap' between some main stream and statutory organisations and ethnic minorities. The research provides a clear need for the current style of formal and informal business support to be sensitive to the cultural, lifestyle and religious needs of the differing communities in the Basingstoke area. But this in itself is complex as even within a particular group respondents gave different views and had different attitudes. This creates a need for greater levels of personalisation in the delivery of business support services.

5.13 In paragraph 4.4.12, there was reference to the large percentage of participants who ran their business from home. As the recession in the southeast takes grip on the local economy there is likely to be redundancies and an increase in people setting up businesses from home. The homeworker is likely to increase.

5.14 Participants also indicate desires to have access to other businesses and to

Successful business practice. Even though there are a number of business groups, there was evidence to indicate these are not often attended by ethnic minority proprietors. They would benefit from having access to, other successful: ethnic minority entrepreneurs, business practice, and networks

5.15 Whilst research participants irrespective of whether were former, current and aspiring business people, indicated they had not and would not access mainstream agencies this raises concerns about inclusion, visibility, access and loss of entitlement. For example, one business owner, who had two businesses and had been trading for 16 years, claimed they had never heard of, let alone used, an enterprise agency. From one perspective one might say this business has been successful without formal business support, but from another perspective one can only surmise at the growth of this business had it assessed free business support programmes and initiatives.

5.16 Furthermore, if the ethnic minority proprietors are not accessing mainstream services how will they be involved in Basingstoke and Deane's strategies and initiatives including, local strategic partnerships, Diamond for growth, New Growth Point, Destination Basingstoke, etc.

5.17 Additionally, how can their needs and the barriers they perceive or experience identified in through this research be bridged or met if the main stream agencies are not informed.

5.18 Discrimination in the workplace, borne from differences in language culture and behaviour were cited as barriers which made ethnic minorities experiences in the work place difficult. Participants also refer to low levels of pay, earnings discrimination. They provided instances of 'block mobility' and 'career ceilings' as factors urging the participants to consider self employment.

5.19 This survey reveals that there exists a diversity of need amongst the ethnic minority groups. There is a lack of adequate and tailored services to meet the range of needs of aspiring or actual ethnic minority business proprietors.

## 6. Recommendations

6.1 Taking the evidence into account and with the objective of improving the conditions which brings those from overseas heritage to a sustainable entrepreneurial role, we make the following recommendations:

1. There should be available community based business support services run by, and for, those with overseas heritage. Such services should complement and work in partnership with existing services and provide a bridge between community based information and support to other enterprise support services.
2. Such services should reflect best practice and be of national standard (such as SFEDI).
3. Within the services offered should be a system of mentoring for aspiring entrepreneurs and new start-up businesses. Mentors should include wherever possible people drawn from businesses run by those with overseas heritage and a fee (set within a financial framework) should be available to those providing mentoring support.
4. There should be a system of affordable micro-credit loans to new businesses.
5. Existing business support systems should use social networks including faith and community groups as portals to access aspiring and current businesses and deliver tailored services to them.
6. Training support should be developed for aspiring and existing business proprietors on specific business skills, such as health and safety, legal requirements for business (including taxation), marketing and general market orientation in the UK. The provision should pay regard to the nature and needs of the target client group and ensure the delivery systems maximise participation. This may involve all women groups, community based provision, differentiated timing and the provision of crèche facilities.
7. Courses in English language for business should be provided with differing access formats.
8. The provision of all services should acknowledge the differences between cultures and between men and women. Tailoring services to the individual and greater personalisation.
9. There should be developed a local network for ethnic minority enterprise supported through a variety of communication media including a newsletter, website and events.

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