



ENTREPRENEURSHIP AND SMES IN LONDON (UK): EVALUATING THE ROLE OF BLACK AFRICANS IN THIS EMERGENT SECTOR

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Abstract: The development of Small and Medium Enterprises (SMEs) has been the subject of growing interest among academics and practitioners, as well as multi-lateral institutions. However, the interest in the growth of African business evolution has been under-researched, even though developments and market dynamics are increasingly impacting upon this sub-sector, especially in the UK. The urgent need arises for a study that enables practitioners and educators in planning. It also gives some insight into the limitations in the UK environment with a view to improving entrepreneurial education that is focused on these minorities. This study therefore focuses on the development of Black African SMEs (BASMEs) in London by examining the various factors that impact upon their development. A qualitative methodological approach was used to gain a better understanding of the BASMEs. It discusses the trend of growth in the last decade. This research proceeds by developing a conceptual matrix to classify the Black Africans into four groups, but significant emergent groups. Finally, it draws conclusions on managerial implications by identifying the various social, economic and environmental limitations that impact upon (BASMEs) growth. It goes on to make suggestions as to how those may be ameliorated, as well as identifying new areas of possible research.

Keywords: Entrepreneurship, Growth, Ethnic Minority, Constraints and Environment.

INTRODUCTION

Ethnic minority businesses, especially black Africans' businesses, have witnessed an increased growth in recent times. This is believed to be largely due to the increasing number of black African immigrants to the UK. Many of these immigrants are found in different parts of the country, although statistics show that they are concentrated in a few urban locations, with London accounting

for a significant number (See Table 1). The focus of this research is their level of participation in the development of small and medium businesses. As part of its data collection, this study undertook exploratory research in the form of a focus group, which was carried out amongst the Black African Ethnic population. The trend of growth for the past ten years has been examined using the social trend, past studies in this area, and the latest GEM report.

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Table 1 Black African population of major London boroughs

<i>London borough</i>	<i>Percentage of population</i>
Barking	4.4
Barnet	4%
Camden	6%
City of Westminster	4%
Croydon	4.4%
Ealing	4.4%
Enfield	4.3%
Greenwich	7%
Hackney	12%
Haringay	9%
Hammersmith	4.8%
Islington	6%
Kensington & Chelsea	3.8%
Lambeth	12%
Lewisham	12%
Newham	13%
Southwark	16%
Tower Hamlet	3%
Wandsworth	4%

Source: Population of Black Africans In London Boroughs (Census, 2001)

EMERGING TRENDS

The London Office of National Statistics (ONS) 2001 survey shows that the estimated minority population in London alone is about 33.9%. The black African population increased by 37% since 1994. Besides, the British ethnic minority population as a whole is growing, approximately 15 times faster than the white population (ONS 2001). The number of people in minority ethnic groups grew by nearly 500,000 (15%) between 1994 and 1999 when compared with the white population, which grew by about 450,000 over the same period, an increase of just 1%. Apparently, this may be explained by the age profile of the different ethnic groups, which is made up of young adults who had a higher birth rate. This increase has not only contributed to the high number of start-ups among the black African businesses, it has also afforded the emerging sector a pool of cheap labour,

which may not otherwise be available, at a competitive wage level. (Cook et al., 2004).

There has also been a noticeable increase in the influx of other minorities, who go on to set up their own businesses. Indeed Curran and Blackburn (1993) found that members of the ethnic minorities own one in ten small businesses in the UK. According to The Guardian Newspaper (Tuesday 29 June 1999) it is estimated that members of the ethnic minority communities own 20% of 241,000 businesses in London. The growing importance of this sector in the city's economy is being increasingly acknowledged, as it forms a vital component of the city's economic and market dynamics. It is estimated that the black population of the UK is set to increase by at least three million by the year 2025 (CEEDR African Business and Culture, 2000). From these figures, and the level of concentration in London, it is speculated

that one third of London is occupied by ethnic minorities. The implication is that a substantial part of the London economy in particular, and UK in general, would be greatly impacted; thus, the need to pay serious attention to this emerging sector.

The need for studying this emerging area is very important, especially when consideration is given to the fact that no sustainable pattern of growth seems to emerge, despite the interests so far given to ethnic minority small/medium businesses by academics and practitioners. Analysts are of the opinion that there is a dearth of research on patterns and effective marketing practices of African and Caribbean businesses (Curran and Burrows, 1993; Jones 1993; Sills and Desai, 1996; *The Guardian Newspaper*, 1999; Atherton, 1999). The current dearth of information in the subject area needs urgent attention, at least to complement the little information or what may have been overlooked by researchers and analysts. Since the UK has the largest population of people of African decent in Europe and an enlarging market segment, with an estimated annual spending power of over £10 billion amongst all ethnic minority communities (CEEDR African Business and Culture, 2000), it is important that this gap is filled.

This apparent lack of, and obvious need for, research into the African businesses community has been observed by Cook et al. (2004), who noted that despite media attention, little is known about this growing African Sector. This study tries to fill in gaps in the market regarding the BASMEs.

The objectives of this study are as follows:

- to examine the various factors that impact on the role and development of BASMEs
- to develop a conceptual matrix to classify the BASMEs

- to provide policy makers and academics with the enabling insight to assist with policy making and implementation in this sector.

OVERVIEW OF THE UNDERLYING ISSUES

The underlying questions range from the origins, nature and source of growth of Black African Businesses in the UK, to finding their sustainability potentials. These would be used to understand both their capacity for employment capabilities, as well as the most effective vehicle for raising capital and/or credit, product and/or service delivery. It is also hoped that their less obvious, but perhaps complementary characteristics in terms of socio-economic benefits to the overall economy, may be identified through this process. This may include the potential to alleviate the prevalent human capacity 'waste' arising from unemployed or under-employed ethnic minorities.

Analysts are of the opinion that there is growing diversity of ethnic minority enterprises in the UK, both sectorial and geographical (Curran and Blackburn, 1993; Jones et al., 1994; Ram and Deakins, 1995). These businesses are proactive and this implies taking initiative, aggressively pursuing ventures and being at the forefront of efforts to shape the environment in ways that benefit the business.

It would appear that black African ethnic residential concentration has provided a strong consumer core for many ethnic entrepreneurs, especially for immigrant groups in the early decades of their settlement in Britain. Aldrich et al. (1985) stated that ethnic businesses have captive markets generated by patterns of chain migration from many of the black African countries.

Table 2 Illustrates the number of Approved Asylum applications during the last 17 years

	1986	1991	1996	1997	1998
Europe	0.2	3.7	6.5	9.1	17.7
Africa	1.1	27.5	11.3	9.5	12.4
Asia	1.8	10.5	7.9	8.6	11.9
Middle East	1.2	2.5	2.1	2.3	2.8
Americas	-	0.2	1.8	2.8	1.0
Nationality not known	-	0.4	0.1	0.1	0.2
All regions	4.3	44.8	29.6	32.5	46.0

Also that majority group discrimination creates ethnic residential areas (e.g., Brixton, Hackney, and Tottenham), presenting entrepreneurs with a rather unintended captive market.

This appears to be the view shared by other writers. For instance, Cook et al. (2004) in putting forward the 'protected market hypothesis' stated that the initial market for ethnic entrepreneurs typically arises within the ethnic community itself. Ward (1985) also noted the concept of 'ethnic niche', protected market space, which can only be supplied by members of a particular cultural community. Current trends would tend to suggest that recently these businesses are now facing increased national and international competition.

Immigration trends have a crucial impact in this overall process. The quality of African entrepreneurs in the UK is directly related to the increase in the number of immigrants that were admitted. Because of recurring civil disorder strife in several African countries, there has been need for the UK government to meet its obligations under the 1951 United Nations Convention, and the 1967 Protocol, relating to the Status of Refugees. This has given rise to the UK admitting many refugees from Africa into the country, who brought with them a wealth of experience and knowledge (for example many Somalis settling in London are doing well in their businesses)

(Cook et al., 2004). An examination of the Table 2, one could note that within a 12 year period the number of asylum seekers accepted into Britain has gone up from 1.1% 1986 to 12.4% in 1998.

BASMES IN PERSPECTIVE

For any business to thrive there must of course be a demand for the products and services it offers. The increase in the population has obviously increased demand in the market, as well as supply. The black African communities are in the unique position of possessing special sets of needs and preferences that can most effectively be served by those who share their needs and preferences and know them intimately. Indeed, this has generated the growing competition among the ethnic businesses, which goes to highlight a level of competitive aggressiveness and tendency to challenge competitors intensely, (Lumpkin and Dess, 1996; Miller and Friessen, 1986). In line with this, Day and Wensley (1988) suggest that in addition to customer characteristics, the number and power of competitors could strongly affect the focus of the intelligence gathering activity.

It seems that the growing number of black African businesses has generated an increase in competition amongst the minority businesses and appears to be

drawing in competition from the mainstream sector. In order to compete effectively, BASMEs' managers must market their products or ideas by using various creative marketing techniques. Understanding the competitors is also important in adding to the longevity and survival of the business (Cosh and Hughes, 1998), and also the competitive strategy employed by the organisation, (Porter, 1985). According to Dalgic and Leeuw (1994), and Chaston (2000), following a niche market or one based upon relationship marketing may be a way of differentiating SME businesses.

FUNCTIONAL CONSTRAINTS

The mainstream support agencies have not been very successful in accessing the black African minority business community, with a view to financial and organisational support. As a result the owner managers are receiving very little support from these agencies (Cook et al., 2003). Consequently the owner managers are turning to informal channels for support, typically their peers operating either similar businesses, or, less frequently, other lines of businesses (Ram, 1994). The growth of African businesses is not only as a result of main stream support but also other factors, as the businesses already in existence are struggling to survive (GEM Report, 2002).

There is a long-held belief that African and Caribbean small businesses in the UK are not as successful as Asian small businesses. On the contrary, Fadahunsi et al. (1999) concluded in their study that apart from the fact that most Africans (e.g., Nigerians) small business owners were first generation settlers and may not have access to local role models; however, they are equally as creative and successful business owners as their South-Asian counterparts.

According to the Centre for Enterprise and Economic Development Research (CEEDR, 2000) research, African/Caribbean businesses tend to have no tradition of entrepreneurship in the family, and when they are not taking over an existing business with its own goodwill, they tend to lack basic trade skill or management skills to develop one from scratch. The same research found that black businesses do not relate properly, they do not return calls promptly, they do not keep to plan, they keep what is derisively described as 'African time', when they do not keep to time. It also found that they are impolite to people, if not downright rude, and appear unreasonable in their expectations.

A large proportion of black African minority businesses are in sectors such as catering, retail and clothing, where survival is becoming increasingly difficult. Black African minority businesses operate in run-down, deprived and decaying inner-city locations and in highly competitive low-value activities (Bank of England, 1999; Focus Central London, 1999). These issues do not in any way help the growth of the Black African businesses.

There has been a noticeable increase in the number of SMEs being established by Black African ethnic minorities. The question, however, is whether this increase or expansion is an evidence of BASMEs effectiveness and success in marketing or alternative job creation outlet for otherwise gainfully unemployable black African minorities. Interestingly, the general observation seems to be that AEMS have not been very effective, and are thus unsuccessful in marketing to other cultures or ethnic groups.

The majority of African businesses face various problems (Jones et al., 2000) such as, religious and gender issues that affect the structure and viability of black African

businesses (Cook et al., 2003). However, in some cases there are some additional ethnic dimensions in relation to the business owner's background.

Structurally and operationally, these black African enterprises are normally small businesses with fewer employees than the large businesses (Carson and Gilmore, 2000). Understandably, size has made it difficult for these businesses to take advantage of special SME features as identified by Carson and Gilmore (2000), which include inherent and learned skills, embodied in competent and effective marketing. Apparently these African small businesses have evolved with a high propensity to adapt and innovate, in the context of a changing competitive market environment in which they find themselves (Iyer and Shapiro, 1999; Robinson, 1988).

Generally, the ethnic minority businesses are owned and managed by an individual owner, or the extended family (Iyer and Shapiro, 1999; Robinson, 1988). The Black African minority businesses have their origins in Africa, and have grown more responsive to the local market and dynamic structure within the African communities in the UK. The collection of countries in the African continent, apart from being a colonial creation, is also an aggregation of different tribes, ethnic groups, cultures and language structures, which in most of the countries overlap, creating what looks like homogeneous similarities across national boundaries. The significance of these continental similarities in culture is enormous; creating an effective common marketing as the demand seems to be similar. Their entrepreneurial practice can be disparately applied within and outside the sub-region. BAEMS from Africa have some uniqueness about their ethnic and/or national practices. Yet, what seems discernible in their overall

collective practice is a seeming uniformity (marketing and service delivery style) that is hard to differentiate. The marketing practices of a typical Ghanaian and Nigerian in London would be hard to differentiate. Even then, what each brings to bear is the strength of their cultures.

THE ENVIRONMENTAL INFLUENCE

Globalisation has generated competition for the SMEs particularly the Black African Business. The growth in ethnic groups in many advanced economies poses particular challenges for global marketing strategies. In the UK an increasing ethnic diversity of markets is attributed, in part, to an increased mobility of populations across national frontiers and a corresponding growth in ethnic consumers (Wilkinson and Cheng, 1997; Nwankwo and Lindrige, 1998).

The small businesses especially are struggling nationally and internationally to survive. For an organisation to survive and prosper there is need for an understanding and adjustment to the external environment. Lack of response to the changing global environment will result in the organisations not meeting the needs and wants of their stakeholders. Responding to the environment essentially means matching the capabilities of the organisation with the changing environment. This scenario has meant that the success of SMEs in this changing environment of globalisation depends in large part on the formulation and implementation of strategy (e.g., Miles and Snow, 1978; Porter, 1980).

Strategy in this context reflects the firm's short and long-term responses to the challenges and opportunities posed by the business environment. Companies execute strategies to attract customers, meet the

needs of the stakeholders and deal effectively with other environmental concerns, such as environmental issues. The importance of the environment and organisation relationship has been examined by many writers, and from all indications show that the external environment is generally assumed to be given and it is outside the influence of the organisation. The environmental constraints facing the organisation are assumed to be predetermined. Hence the organisation only adapts to the given environment. The environmental issues are factors such as consumer wants and needs and legal and social factors to which they respond in an adaptive manner. Table 3 depicts the economic activities of different ethnic groups.

The importance of SMEs in the social and economic life of Britain can be seen from the above table, which shows that of all ethnic minority men from all ethnic groups, unemployment was much higher among younger people aged under 25 than for older people. Indeed, young Black African men, Pakistanis, Black Caribbean, also had very high unemployment rates: they ranged between 25% to 31% when compared with their white counterparts. This reflected in the high number of self-employed among the

ethnic minorities. Consequently, minority ethnic groups have lower levels of household income than the white population.

In general the ethnic minority groups in Great Britain have a younger age structure than the white population, as a result of the past immigration and fertility patterns.

In addition, an analysis of the data from the GEM report examined the total economic activity rates of all major ethnic groups and the table 4 depicts the emerging picture.

Asian people are twice as likely to be involved in autonomous start-ups than their white counterparts. Caribbean people are three times as likely and Africans nearly five times as likely to be involved in an autonomous start-up compared to white people. The level of motivation and determination of Africans in the area of businesses can explain this. This drive came from the fact that most of these entrepreneurs are more or less economic migrants; they are well educated and left their countries to better their lives. Statistics show that the majority of these owner managers have not been in the country for more than 20 years. Most of them see

Table 3 Economic Activity: by ethnic group, gender and age, 1998-1999 (Great Britain) ONS

	Males				Female			
	16-21	25-44	45-64	All aged	16-24	25-44	45-59	All aged 16-59
White	79	94	78	85	71	77	71	74
Black Caribbean	74	88	72	81	53	78	68	72
Black African	53	84	81	77	34	67	55	59
Other black group	=	85	=	80	=	79	=	77
Indian	60	94	71	80	52	70	51	62
Pakistani	54	88	55	71	37	29	21	30
Bangladesh	52	85	=	68	31	=	=	19
Chinese	31	83	70	62	=	65	66	62
None of the above	54	82	82	75	55	59	69	60
All ethnic groups	77	93	77	85	69	75	70	73

Source: Economic activities rates: by ethnic group, gender and age, 1998, 1998-1999 (Great Britain) ONS

business start ups as the only way forward as they are increasingly discriminated against.

According to the GEM report, African people are the most likely to see good business opportunities and have the highest TEA (See Table 4, Total Economic Activities) index overall of all ethnic groupings. The TEA index for African men is 50% compared to 14.6% amongst Caribbean men, and 11.3% amongst Asian men. This could be explained by the fact that some African men are highly educated and are highly ambitious.

As stated in the GEM report, African businesses are more inclined to fail than those from Asian and white populations. Africans have the highest churning rate. Fear of failure is highest amongst the white population (at 34.5) and lowest amongst Caribbean people (at 30.6%). The black Africans' minority businesses are seen to have a great deal of entrepreneurial potential, which, evidence suggests, does not always translate into actual business start ups. According to a recent survey carried out by Cook et al. (2003), Africans in general do not access official funding; they even use their credit cards to fund their businesses.

They do not trust authorities to be able to help them (Cook et al., 2004).

We can gain insight into the entrepreneurial potential of different ethnic groups by looking at the correlation between attitudes and business start ups (see Table 5). The implications are:

- a strong positive correlation between knowing an entrepreneur
- b seeing good opportunities and skills to start-up a business amongst Africans
- c suggests that this community works particularly well to generate a culture of entrepreneurship
- d and share information and knowledge about setting up a business, this goes to confirm the findings of Cook et al. (2004) that Africans network amongst themselves especially with their religious groups.

According to research carried out by ONS in 2001/2002 people from some minority ethnic groups in the UK were more likely to have degrees (or equivalent) than white people. The research also found

Table 4 An analysis of ethnic SMEs by the GEM report

	White	Caribbean	Asian	African	Other
Autonomous start up	3.4	10.5	6.0	15.3	.
Job start up	1.8	-	5.1	5.9	-
Owner manager	11.2	-	5.1	5.9	10.1
Business angels	1.6	-	3.0	-	-
Expected start up in three years	6.0	10.5	17.1	18.1	9.5
Good opportunities exist	27.8	28.4	37.1	45.2	28.8
Fear of failure	34.5	30.6	33.3	30.9	41.4
TEA overall	5.0	12.3	8.1	24.7	-
TEA opportunity	4.1	8.8	3.9	14.1	-
TEA necessity	0.6	-	4.2	0.0	0.0
TEA male	6.9	14.6	10.3	50.0	-
TEA female	3.0	11.0	4.1	-	0.0

TEA rates and Attitudes Towards Entrepreneurship by Ethnic Grouping GEM report 2002.

Table 5 Correlations of ethnicity with start-up potential

	<i>Know Entrepreneur</i>	<i>Good start-up opportunities exist</i>	<i>Skills to start up</i>	<i>Fear of failure prevents start-up</i>
Age	**	**	++	**
White	*	++	*	*
Caribbean	*	+	*	*
Asian	++	++	++	*
African	++	++	+	*
Other	+	+	+	+
Female	*	**	**	+

Global Enterprise Monitoring report GEM report 2002.

Keys:

++: strong, positive; +: positive

**: strong, negative; *: negative.

that those most likely to have degrees were Chinese people, Indians, Black Africans and other Asians. Among the African immigrants, a majority came with first and second degrees. Africans exhibit different characteristics, depending on how long they have stayed in the country (See Tables 6 and 7).

According to a recent focus group research carried out by the author, the African market is classified, using variables such as: time of arrival in the UK, attitude towards tradition; type of food consumed, education, level of acculturation; and dressing. A focus group of Africans from five different African countries (Kenya, Sierra Leon, Uganda, Nigeria, and Botswana) was

formed. The group was of mixed age, two between age 55–65, two between 40–54, two between 20 and 39 and one was over 18 years. They were four women and five men. They all live in different parts of London. Open ended questions were used. All participants were genuinely happy to participate. The group discussed the different segments of Africans in UK. Unanimously, a clear pattern of classification emerged. The groupings were 'Africa in Africa', 'African Adopters', 'British-born Africans' and 'Johnny Just Come' (See Table 8). To validate the merged outcome was tested by consulting thirty Africans from different countries with the table to comment upon. Every member of the validating group agreed with the outcome.

Table 6 Education

White	0.17
Black Caribbean	0.76
Black African	0.29
Black other	0.57
Indian	0.06
Pakistani	0.13
Bangladeshi	0.09
Chinese	0.05
All	0.18

No. of permanent exclusions as a percentage of the number of full and part-time pupils of all ages.

Source: Department for Education and Employment. January, 1998.

Table 7 A breakdown of education attainment by ethnic groups

<i>England and Wales</i>	<i>Percentages</i>
Indian girls	66
White girls	55
Indian Boys	54
Black girls	46
White boys	45
Other groups	44
Other groups Boys	40
Pakistani/Bangladeshi girls	37
Black boys	31
Pakistani/Bangladeshi boys	22

Proportion of boys and girls aged 16 who achieved five or more GCSEs (grade A*-C) Social Trend 2002
Source: Ethnicity and Education (Source National Statistics)

From the above classification, it would appear that black African minority businesses are far from homogenous. They can be broken down by size, sector, and stage

of development, age and growth-potential. Indeed, it can also be broken down by the ethnic characteristics of the owner-manager, including the socio-economic background.

Table 8 A classification of Africans in London

<i>African in Africa</i>	<i>African adopters</i>	<i>British African</i>	<i>Johnny just come</i>
	Liberal		
Traditional	More sensitive to environment	Born in UK	Get rich quick
Not sensitive to their environment	More educated	Less motivated	In a hurry to adapt to the system
Will only eat mainly African food	Better Jobs	Hold to some general parental values e.g., education extended family	Few years in the UK
Traditional Role models in UK	Could modify attitude to suit situations	More integrated into the British culture	Ready to do any work to get on
Long stay in UK	Dress traditionally only occasionally	English is their first language	Mainly economic migrants
Believe in education	Eating habit adaptable	Occasionally visit Africa	Trendy in their own way
		May not appreciate traditional food	Will work all hours and will see the opportunities quicker
			Traditional food but more adventurous with foreign food
			Will work, save money, and go back to Africa

A focus group survey carried out by the author.

The first classification is the group called Africa in Africa; this group has been in UK for many years, for example 40–60 years. There are not many of them in the UK now, as Africans tend to return to their country of origin as they get older. They are very traditional and not very sensitive to the environment in which they operate. They will mainly eat African food and are the traditional role model in UK. They have a very strong belief in education.

The second group is the African Adopters. They have also been in the country for many years, probably as long as the Africa in Africa group. They are very liberal in attitude and more sensitive to the environment. They are motivated, high achievers and have acquired good jobs in the UK. They have become acculturated though not completely in all areas of life.

The third is the British Born Africans; this group was born in the UK, they are more or less British in behaviour and culture, although they have inherited some elements of their parents' culture, hence they hold some values e.g., in education and extended family culture.

Finally, the 'Johnny Just Come' group: this group is highly motivated, hard-working and, in the main, highly educated from their country of origin. The speed of acculturation is very high. Perhaps members of this group have been in the UK between 5 and 15 years, and are mainly economic migrants; they would like to go back or invest in the country of origin as soon as possible.

In the case of starting a business, the emerging business owners are mainly from the 'Johnny Just Come' group and African adopters.

CONCLUSION/RECOMMENDATION

African SMEs are strong, dynamic and growing in the UK. The active participation of ethnic minorities has not only brought the diverse cultural and social groups to a common and mutually beneficial entrepreneurial group, but would help integrate what is increasingly becoming a wholesomely multicultural and expanding environment. It is also hoped that practitioners and educators in this emerging area would be able to appreciate new areas of debate and possible improvement. One of the objectives of this research is to present a critical picture of the issues that help or hinder equal participation of the ethnic minorities.

The growth of BAEMS business could not only be attributed to profitability but also to other issues that could be considered by the policy makers, especially the employment and revenue generation potentials. Factors such as the increase in population-growth and globalisation trends are also important and would greatly impact upon this growth area.

One of the most difficult challenges in doing business and marketing to ethnic minorities is the level of knowledge and the understanding of their nuances. Supporting the ethnic minority communities and businesses does not mean reinventing the wheel. The basic principles of supporting and marketing apply equally to an Asian, an African or a Caribbean, as they do to the mainstream structure. What is important for success is the understanding of the policy formulators and implementers to the salient issues which influence the commercial decisions of black African minority enterprises.

The Black community is broadly divided into African and Caribbean. The black

African population is far from homogeneous and there is a high level of diversity. This has significant implications for research, policy and enterprise support. The most important point is not to stereotype black enterprises or businesses. Policy makers need to objectively observe and understand the spending habits, usage patterns, attitudes and beliefs of the target group in relation to the services or products to be promoted.

It is hoped that the findings of this study will help researchers, marketers, policy makers, and other stakeholders in dealing with the Black African Small Businesses; especially on how best to harness their capacities and potentials, with a view to help in boosting the local economy, including employment creation. This research will contribute to academic knowledge in this critical sub-sector of the economy. Furthermore, it is hoped that it will also provide the African Businesses and other ethnic businesses with a more robust body of literature and information, from which new and further research can build and expand.

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