

**SOCIAL-STRUCTURAL AND CULTURAL DETERMINANTS
IN THE FORMATION AND OPERATION OF SMALL
ENTERPRISE IN THE UK, WITH PARTICULAR
REFERENCE TO THE ECONOMY OF EAST LONDON AND
ITS ASIAN COMMUNITIES.**

By

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ABSTRACT

SOCIAL-STRUCTURAL AND CULTURAL DETERMINANTS IN THE FORMATION AND OPERATION OF SMALL ENTERPRISE IN THE UK, WITH PARTICULAR REFERENCE TO THE ECONOMY OF EAST LONDON AND ITS ASIAN COMMUNITIES (Nurun Nabi, 1995)

Over the last twenty years, small enterprises have become an important source of employment in the UK economy. Trends identified indicate that such firms are likely to play a continuing and increasingly important role in the future.

A feature of the sector is the growing involvement of ethnic minority entrepreneurs: however, at present, the nature of ethnic enterprise is imperfectly understood, any appreciation of its forms and practices drawing heavily on early theories which stress the primacy of the 'middleman'. A fuller understanding is required if small ethnic businesses are to be supported and their potential contribution to the economy maximised.

This study anticipates the existence of significant differences in patterns of business formation and operation by different ethnic groups, and proposes a new theoretical model to account for them.

Existing 'middleman minority' and related theories are shown to be inadequate in explaining these differences inasmuch as they fail to separate the question of why some minority groups form and operate one type of business rather than another from a consideration of the reasons why some groups achieve greater success in business than others.

This investigation hypothesises that the determinants which typically shape ethnic minority initiatives in the UK and produce variations in business practice between different Asian ethnic groups are linked to inherited, social-structural and cultural differences which aid (+) or restrict (-) their adaptation to the wider market of the host society.

An operational social-structural and cultural "*social action model*" has been devised

to investigate the formation and operation of small businesses owned by four ethnic groups: Bangladeshis, Indian Gujaratis, Indian Sikhs and Pakistanis. The model comprises four sets of social-structural and cultural 'resources' viz. (i) *family structure and underlying cultural values*; (ii) *education and language* ; (iii) *business background and experience*; and (iv) *kin structure and the use of work experience* .

Data were collected using face-to-face interviews based on a structured questionnaire. The stratified sample of 254 randomly - selected respondents constituted an estimated 25% of the total population of selected Asian businesses in the London Boroughs of Tower Hamlets and Newham. The sampling frame was compiled using a street-by-street enumeration of small firms in the area grouped according to business type and owner's ethnicity. (Definition of "small firm" as used in the *Bolton Committee Report*, 1971)

The survey results confirmed the hypothesis intrinsic to the *social action model*. Firm associations emerged between social-structural and cultural differences based on ethnicity, and different forms of enterprise, types of retailing, and business practice.

Gujaratis and Sikhs tended to come from trading backgrounds, to be more educated, and to operate in English better than Pakistanis and Bangladeshis whose work experience was predominantly in Manufacturing and Catering. Gujaratis were typically wholesalers and retail clothiers or newsagents; Sikhs were wholesalers, and retailers of mixed goods; Pakistanis were manufacturers and retailers of food or clothing; Bangladeshis were manufacturers of clothing or leather goods, and retail grocers or restaurateurs. These differences were found to originate in socio-cultural characteristics, including migration background.

As stated, the study was confined to four Asian groups concentrated in two East London Boroughs. Future, comparative studies of minority communities in other British cities and further afield in North America, may yield findings concerning the links between ethnicity and enterprise

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STRUCTURE OF THE THESIS

The thesis is divided into seven chapters covering the following topics:

Chapter One (*Background, Issues, Aim and Objectives of the Study*) deals with the background, issues and rationale of the investigation, and with associated aims and objectives.

Chapter Two (*Asian Minorities: Their Migration Background, Cultural Profile and Structural Position in the UK*) profiles the four Asian ethnic groups selected for the study, in terms of their general social, economic and cultural characteristics and migration history, emphasising family structure and the role and position of women. Both secondary data and personal observation are used.

Chapter Three (*Social-Structural and Cultural Theory in Relation to the Formation and Operation of Ethnic Enterprise*) sets out the theoretical context for the investigation. A brief overview of small and ethnic minority enterprise in Britain is followed by an appraisal of 'middleman minority' theory which enshrines current approaches to ethnic minority business development, and a review of social-structural and cultural theory relating to ethnic minority small businesses. The appraisal concludes with a critique of existing theory together with proposal for a new, conceptual, *social action model* and a related *operational process model* of ethnic minority business, based upon the model introduced in Chapter 1.

Chapter Four (*Methodology*) covers the research design and the primary research methods used, including sampling, interviewing, and data processing, and provides a commentary on the particular difficulties experienced in collecting data from ethnic minorities. It also describes the method used to obtain qualitative data, *i.e.* case-studies.

Chapter Five (*Survey Analysis*) presents an analysis of the results of a sample survey of entrepreneurs from four ethnic groups, Bangladeshis, Gujaratis, Pakistanis and Sikhs. Their social-structural and cultural characteristics are described and compared using primary data collected through 254 structured questionnaires personally administered to the respondents in the London Boroughs of Tower Hamlets and Newham. The chapter covers the social, economic and cultural characteristics of the entrepreneurs, and the relationship between ethnicity and business type, and analyses the four main types of business activity, with particular emphasis on the nature of retailing.

Chapter Six (*Business Formation and Operation By Ethnicity: An In-Depth Analysis and Discussion of Four Case-Studies*) provides a qualitative analysis of one business from each of the four ethnic groups using case material obtained from follow-up interviews. The analysis and discussion shows, in greater depth and detail, the operation of particular attributes highlighted in *Chapter 5*, based on key elements of the '*social action model*'.

Chapter Seven contains a *Summary and Conclusions*.

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CHAPTER ONE

BACKGROUND, ISSUES, AIM AND OBJECTIVES OF THE STUDY

1.1 Issues and Background

1.2 Issues in the Literature

1.3 Conceptual Model and Rationale

1.4 Aim and Objectives

1.1 ISSUES AND BACKGROUND

Analysis of small business development in Europe, North America and the United Kingdom confirms the expansion and increasing visibility of the ethnic business sector over the past decade. The first reasonably reliable figure for self-employment in the ethnic minority population of the UK is provided by the 1971 *Census*. This showed that Asian immigrants from India, Pakistan and Bangladesh were significantly *less* likely to be self-employed than the total population, with those from the Caribbean even less likely to be in small business . (Reeves and Ward, 1984).

This finding reflects a period of economic expansion in Britain during the 1950s and 1960s when large numbers of migrant workers arrived here who were recruited almost exclusively into paid employment. Whilst many of the incoming labour force were placed on 'tied' contracts, workers from the New Commonwealth were recruited primarily for existing, low-grade vacancies which, though poorly-paid, allowed mobility between jobs, and, more importantly for the future development of ethnic business, permitted a switch from employment to self-employment.

By 1982, a national survey undertaken by Political and Economic Planning (PEP) showed Asians to be *over*-represented in the British business population. Using a broad definition of 'self-employment' which put 14% of White males in this category, the equivalent figure for Asian males was

18%, with Afro-Caribbeans still *under*-represented at 7%. (Ward, 1987).

The most reliable figures for the period relating to business participation rates amongst ethnic minorities are those contained in the Department of Employment *Gazette* and its *Labour Force Survey (LFS)*. According to the *LFS* (1986), the proportion of the Indian population then in self-employment had risen to 19% whilst the proportion for Pakistanis and Bangladeshis had increased to 23%. However, the following year saw a reversal of the trend for Pakistanis and Bangladeshis when the proportion engaged in self-employment fell back to 18% (*LFS*, 1987/88). By contrast, the proportion for Indians continued to rise, reaching 25%, with Afro-Caribbeans creeping up to 8%. (*LFS*, 1990/1; Jones, 1993). Jones *et al.* argued that, due to ethnic unevenness, entrepreneurs of Asian origin were achieving vigorous small business formation rates well in advance of the upward national trend for 'new starts' compared to West Indians, Guyanese and Africans. (Jones, McEvoy, Barrett, 1994). In 1990, Skeel wrote that it was not hard to find upwards of 50 Asian millionaires in Britain of Indian origin.

Although in Britain in 1988 businesses owned by ethnic minorities still represented a mere 10% of the total (Curran and Burrows, 1988), non-White ethnic minorities were showing a greater propensity to set up in business than Whites at rates of 16% and 12% respectively. (Department of Employment, 1988).

In 1991, Robin Ward showed that, especially in urban areas, and above all in London, ethnic business was making an important and growing contribution to the UK economy in all the small enterprise sectors, (Ward 1991, p.64). He concluded that, by the year 2000, a significant segment of small business would be located within the ethnic sector, arguing that the younger age-structure of non-Whites favoured a higher proportion of that population becoming entrepreneurs; also, that ethnic minorities (especially Indians) would achieve a higher level of education and should therefore find British society more negotiable.

An outflow of these entrants into the professions and other employment was considered by Ward to be less likely due to persisting racism which would make it harder for them to desert the small businesses of their parents for rewards elsewhere. However, he predicted that, as a result of channelling their enhanced education into family firms, it was probable that some would become highly effective owner-managers, building larger and more successful enterprises.

Such generalisations take no account of the sub-structures of the ethnic business sector and differentiation in business practice within and between them. It will be demonstrated in this study that these differences lead to wide variations in commercial practices; also, that they are correlated with ethnic origin through the operation of social and cultural factors to a degree which makes it possible to predict for an entrepreneur from a particular ethnic

group which sector of business he/she will enter, what business strategy will be adopted, and the likelihood of commercial success.

Such findings have the potential to inform the development of economic and training strategies to guide ethnic businesses towards greater stability and improved prospects for growth, for example, by countering ethnocentrism in product development and marketing, and promoting diversification.

1.2 ISSUES IN THE LITERATURE

A survey of the literature on small and ethnic business in the UK reveals no work which evaluates the role of the above-mentioned cultural and structural factors in producing different types of small business and different modes of operation, particularly in businesses owned or managed by Bangladeshis, Pakistanis, Gujaratis and Sikhs observed in the author's own previous research. The need for such an approach has, however, been highlighted. (See S. U. Ahmed, *Entrepreneurship and Management Practices Amongst Immigrants from Bangladesh in the UK*, unpublished Ph.D Dissertation, Brunel University, 1981; Z. Altaf, *Pakistani Entrepreneurs: Their Development Characteristics and Attitudes*, unpublished Ph.D Dissertation, Birmingham University, 1982; G.M.Khan, *Asian Companies Incorporated in Britain - A Study of Growth and Profitability of Bangladeshi, Indian and Pakistani - Owned Companies, 1973-1982*, unpublished Ph.D Dissertation, Bradford University, 1986).

Previous research undertaken by the present author has also laid a general foundation for the current investigation. This includes an unpublished MBA Dissertation, *Ethnic Minorities' Different Routes to Small Business Self-Employment - A Study of Bangladeshis in London*, (Henley Management College/Brunel University, 1988), and there has been further detailed work amongst the entrepreneurs mentioned in East London in the context of a Survey of Small Businesses in Spitalfields, commissioned by the

Government's Task Force in Spitalfields from the Access and Community Liaison Department at London Guildhall University. In the course of this research, contact was made with, and detailed profiles compiled of, more than 400 businesses in the area, a high proportion of which were Bangladeshi-owned. (Rhodes, C. and Nabi, N., *Small Businesses in Spitalfields: Survey Report*, DTI, London, 1989).

That there are, first and foremost, significant differences in the concentration of businesses belonging to different ethnic groups is evidenced in Employment Department data which reveal *inter alia* that business concentrations are considerably higher in the UK among Indians and Pakistanis than among Afro-Caribbeans and Bangladeshis in relation to group size. (*LFS* , 1988/89, 1990/91).

Earlier research, much of it adopting economic, business management and psychological perspectives, has reflected an individualistic conception of minority business ownership. It has been assumed that the decision to go into business is a strictly personal response to economic opportunities. The individual decides to start a business because he or she sees an opportunity to make money, increase social status, and/or escape from an undesirable work environment. Under this approach, the typical novice entrepreneur is perceived to be a highly-motivated individual with other 'appropriate' psychological tendencies such as aggressiveness and a risk-taking propensity (Decarlo and Lyons, 1979; Douglas, 1976; Schwartz, 1976; Sexton and

Nancy, 1984; Stoner and Fred, 1982).

'Middleman minority' theory, also known as 'labour market disadvantage' theory uses this approach, but differently, explaining the over-representation of ethnic minorities in small enterprises as the aggregation of individuals' decisions to opt for a perceived route out of discrimination and disadvantage. (Bonacich,1973; Light, 1980). But not all minority-group members opt in similar proportions for self-employment though they may be equally disadvantaged. Some minority groups have a consistently higher participation rate in small enterprise than others, and some groups consistently perform better in those enterprises. Further, the field of business chosen varies with ethnic origin as does business practice. Such differences cannot be explained in individualistic terms; nor does 'middleman minority' theory satisfactorily explain them.

Boissevain (1981) and Waldinger, Aldrich, and Ward (1990) have also stressed that future research in small business in Europe must give greater attention to the social networks of entrepreneurs and to family structure. Boissevain comments that, "comparative studies on migration have been strangely silent about immigrant entrepreneurs" (p.41), whilst Waldinger, Aldrich and Ward state that, "ethnic business should not be understood simply as a response to constraints in the labour market". (Waldinger *et al.*, 1990).

They proposed a two dimensional, interactive model of ethnic business development focusing on *opportunity structures* and *characteristics of ethnic groups*. *Opportunity structures* include market conditions that may favour products or services oriented towards co-ethnics, and situations in which a wider, non-ethnic market might be served, and include the route through which access to business is obtained. *Group characteristics* include pre-migration circumstances and a group's reaction to conditions in the host society.

According to this model, success in becoming a small business-owner is governed by three sets of factors : **pre-migration experiences, the circumstances of migration and settlement, and post-migration conditions** , and how these characteristics interact with one another and with the local 'opportunity structure'. The authors demonstrated significant differences between the levels of Asian and Afro-Caribbean business attributed to 'opportunity structure' and group characteristics. (Waldinger, Aldrich, and Ward 1990, *pp.*21,47). But this interactive model is not based on data from primary, empirical research on specific groups of ethnic entrepreneurs. It also fails to consider the social-structural and cultural backgrounds pertaining to ethnic minorities. (*See Chapter 3*).

However, there is a newer body of research literature, much of it produced within the last decade but some earlier, which implies that minority business ownership is an *ethnic phenomenon at the group-level*, a result of

group self-help activities and the social context in which they operate. (Johannison, 1993; Ward,1987).

This approach has its origin in the fact that the individualistic interpretations of business ownership patterns do not adequately account for large differences in forms of ownership, types of business, and business practice across ethnic groups. Some ethnic minorities have proven themselves to be more successful than others, and to prefer particular sectors of business. (Aldrich *et al.*,1981; Aldrich *et al.*,1989; Auster and Aldrich, 1984; Boissevain and Grotenberg, 1986; Evans, 1989; Light, 1972; Light *et al.*, 1994; Marger, 1990; Sowell, 1981; Jones, McEvoy, Barrett, 1992 and 1994).

Cultural theory postulates that both the sector of operation and entrepreneurial success in that sector are *culture-bound*. The main cultural attributes shown by social scientists to be crucial to both business preference and commercial success are "education", "experience" and "family structure". (Benedict, 1979; Goldscheider and Kobrin, 1980; Jenkins,1984; Light,1979; Reeves and Ward, 1984; Aldrich *et al.*,1986; Wong,1977; Werbner,1984; Light and Bonacich,1988; Wilson and Stanworth, 1987; Hurh and Kim,1984; Boyd,1990; Repak,1994; Light *et al.*,1994).

Wong (1977) showed that the Chinese self-employed in a Black neighbourhood of Los Angeles succeeded more often than Blacks, because

they (Chinese) were business-like, made more use of family labour and economised on household consumption to benefit the business. Wong stressed that the Chinese shopkeepers were more effective than their Black rivals in using capital and in collecting debt.

The importance of cultural factors in explaining successful entrepreneurship is given further prominence in Benedict's study of the Seychelles Islands. Benedict attempted to explain why Chinese and Indian businesses were more successful than Creole businesses. His main conclusion was that the success of family enterprise depended upon the existence of an hierarchical family structure, family loyalty and loyalty to family. (Benedict, 1979).

Equally with culture, position in the social structure can offer a minority group positive opportunities to create a niche for its entrepreneurial efforts, and has been shown to be relevant in initiating and running small businesses. Different social and environmental conditions (*viz*, migration background, residential concentration, business experience, racial segregation patterns, role models etc.) confront the same minority group over time, and/or confront different minority groups during a particular period. These conditions define the channels of business opportunity available to each group and its members. The socio-economic and political conditions of the immigrants in the society of origin and the circumstances of their migration will also be directly relevant to their economic activities once settled in the host society. (Dahya, 1974; Anwar, 1979; Robinson, 1986; Helweg, 1986;

Rex and Tomlinson, 1979; Rex ,1991).

Residential segregation is also a significant structural attribute affecting, for example, Korean business success in America. (Kim, 1981). Kim's study found that most Korean immigrants settled in large metropolitan areas such as New York, Chicago and Los Angeles, and that the majority of their businesses were located in inner cities or Black areas. These immigrants seemed to have had one or more advantages, in particular, they were able to operate without facing serious competition from native merchants.

Another explicitly structural argument was developed by Reeves and Ward (1984). In attempting to explain why there was marked under- representation of Afro-Caribbean, self-employed immigrants in Britain compared to Asian immigrants, they offered a number of structural reasons which they claimed led to differential access to self-employment as between the two groups.

(See Chapter 3).

Separate evidence, closely associated with the work of Reeves and Ward has been produced by Jones, McEvoy and Barrett (1993). This suggests that there are significant differences in business type and growth rates between small firms established in the UK by Asians and those set up by Afro-Caribbeans. The latter are significantly smaller and have grown much more slowly. Furthermore, Asians appear to be heavily concentrated in retailing, whilst the major areas of Afro-Caribbean enterprises are in hair-dressing and

the music industry. (Jones *et al.*, 1993).

Other differences, relating to the type of business engaged in according to ethnic background, emerged from the Author's own previous research into the small business community of East London. It was found that Indians were overwhelmingly active as wholesalers and retailers whereas Pakistanis and Bangladeshis chiefly owned restaurants and manufacturing firms. Again, Bangladeshis and Pakistanis were dominant in the leather goods, clothing and footwear sectors, whilst Indians predominated in household goods and business services. (Rhodes and Nabi, 1989, *pp.*11,13-14)

Since all these groups originated from the Indian Sub-continent, *how are such differences in the formation and operation of their businesses to be explained?* Clearly, ethnic entrepreneurship is an economic activity which emerges and functions in a social and cultural setting : it could be conceived of **either** as an individual's free choice of activity while suffering labour market disadvantage, **or** as the occupation or profession of a social group drawing on its own, inherited social, economic and cultural resources, in particular those represented by kin and community.

The study of ethnic minority and other social groupings reveals that they have a history, a value-system or systems, and traditions relating to their occupations and professions; also collective preferences as regards their forms of economic organisation and practice. Thus, an individual embarking

on some entrepreneurial activity is likely to seek the sanction and support of the wider group, and to negotiate this within a validated framework derived principally from a social-structural and/or cultural frame of reference. To understand forms of entrepreneurship it is therefore necessary to study their operational context and the reciprocal dynamics of the relationship between the individual and his/her society; also the relationship between the elements of the societal infrastructure, its subgroups and social institutions.

Therefore, the investigation of business formation by the selected Asian ethnic groups may be viewed **either** from the perspective of *individual free choice*, (the '*middleman minority*' approach,) **or** from the perspective of a nexus of *social-structural and cultural 'resources' underpinning the occupation or profession of a social group*. (See Chapter 3).

Whilst the former view is positional and passive, the notion that social-structural and cultural factors act as 'resources' in developing ethnic small enterprise suggests an interactive approach. According to this concept of business formation and operation, different groups of ethnic minority entrepreneurs confronting the challenge of adapting to the wider markets of the host society may be expected to display different response patterns according to the opportunities afforded or denied by their respective social-structural and cultural inheritances.

1.3 CONCEPTUAL MODEL AND RATIONALE

The following model is presented as a means of (i) conceptualising the variability of Asian businesses studied in this investigation, and (ii) explaining this variability with reference to inherited social-structural and cultural factors which aid (+) or restrict (-) adaptation to the wider markets of the host society .

CONCEPTUAL MODEL

SOCIAL, ECONOMIC AND CULTURAL 'RESOURCES'

(+)

(-)

INTERACTION WITH MARKET

Adaptive to external market

<p>Gujaratis Sikhs <i>Wholesaling</i></p>	<p>Bangladeshis <i>Restaurants</i></p>
	<p>Bangladeshis Pakistanis <i>Manufacturing Retail Food and Grocery</i></p>

Co-ethnic market (autarky)

The model will allow us to position the four Asian groups to be studied

anticipating their likely degree of adaptation to the external market of the host society based upon an appraisal of their inherited social, economic and cultural 'resources'. (Examples are: collective business experience (+) or lack of it (-); high (+) or low (-) educational attainment; developed (+) or under-developed (-) English Language skills; access (+) or denied access (-) to female labour; outward-directed (+) or inward-directed (-) attitudes etc.)

The groups which have a 'positive' balance of social, economic and cultural 'resources' are expected to be able to adapt to the external market in the host society and to be observed operating outside their own cultural milieu. It is anticipated that the groups which have fewer, or a 'negative' balance of these resources will be found operating within a market of co-ethnics (autarky).

In the course of this research the *pattern* (in the model) will be empirically established. But, in addition, the research will seek to understand and interpret the above relationships, *i.e.* between the 'positive' and 'negative' factors listed. In order to do this, the model will be further conceptualised from a *social action* perspective in Chapter 3.

Sociologists and anthropologists relate *social action* to the culture and social structure of ethnic groups. (Weber, 1947 p.88; Rex, 1961 p.85; 1979 p. 298; 1986 p.82). It is therefore probable that the reaction and adaptation of

ethnic groups in the light of *combined* social-structural and cultural factors will ultimately provide the most comprehensive explanation of the patterns discernible in ethnic minority business.

This conceptual model will be further explained in the context of a discussion of '*middleman minority*' and related theory, social-structural and cultural interaction, and the positional placement of different groups. The concepts of 'culture', 'social action' and 'social structure', their key components, and how they operate, will also be more fully examined.

The analysis in Chapter 3 concludes with a proposal for a new, *operational process model* from the *social action perspective* based on the conceptual model.

1.4 AIM AND OBJECTIVES

The main aim of the present study is to investigate whether cultural values and structural factors are significant in creating the diversity of business types and practices to be found within and between the Bangladeshi, Gujarati, Pakistani, and Sikh groups in the ethnic business sector in the UK.

Groups originating in the Indian sub-continent have been selected on the assumption that they will hold many of their socio-cultural and religious attributes in common, thereby rendering more distinct and more significant any divergencies identified in the patterns of business they have adopted once they have settled here.

With reference to these selected Asian businesses in East London, the objectives are:

- 1. to show the limited applicability of the '*middleman minority*' theory;**
- 2. to demonstrate the potential of the *social action* perspective in relation to the interaction theory of Waldinger *et al.*;**
- 3. to show how the selected Asian ethnic groups adapt to commercial operation in the host society by forming and running businesses according to their social-structural and cultural 'resources'.**

CHAPTER TWO

ASIAN MINORITIES : THEIR MIGRATION BACKGROUND, CULTURAL PROFILE AND STRUCTURAL POSITION IN THE UK

2.1 Introduction

2.2 Migration Theory

2.3 The Selected Asian Groups: Their Socio-Economic, Cultural and Migration Profiles

a) INDIANS

(i) Gujaratis

(ii) Sikhs

b) PAKISTANIS

c) BANGLADESHIS

2.4 Family Structure and the Position of Women in the Selected Asian Groups

2.5 Size, Structure and Concentration of the Selected Asian Groups in the UK

2.6 Summary

2.1 INTRODUCTION

Before sense can be made of any part of a community's economic activity, it is necessary first to understand its social and cultural patterns. Where communities have been formed by migration, it is also important to clarify the motives for that migration, since these will have determined group settlement patterns, which in turn are linked to group behaviour.

A community or social group has a history, a value system and traditions all of which govern its economic activities and the occupations and professions its members engage in. The patterns displayed are the results of socially-conditioned choices and preferences, not least because individuals in the group, when motivated to take up some entrepreneurial activity, look first for sanction and support from within the group. These cultural patterns lead directly to study of a second, intimately - associated aspect of a community, its social structure, and to the core elements within it, namely the Family and the kin-group surrounding it, all of which are crucial in shaping each individual's decision-making behaviour.

Using secondary data sources, supported by personal observations, this chapter provides a brief survey of the general cultural characteristics and migration background of the Asian groups selected for this study.

2.2 MIGRATION THEORY

Throughout history, people have been migrating from one part of the world to another. That process continues today and causes ethnic societies to be formed in different parts of the world, often far from the countries of origin.

An ethnic group may be defined as a group possessing common cultural traditions and a sense of identity which exists as a sub-group within a larger society. (Glazer and Moynihan, 1975). Ethnic groups are a modern form of social differentiation tied to the development of the nation-state and linked to modernity. Shared religious or linguistic characteristics are often vital ingredients in their construction. Ethnic groups are not merely groups that share a distinct culture: they have a common origin and often a shared destiny. They are united by the existence of solidary bonds and a collective consciousness which operate in diverse ways, historically, culturally or territorially, in their development.

'*Ethnic group*' is a term which can be used to describe any group having a distinct cultural tradition and origin, even if it is the majority ethnic group within a area. Therefore, in the United Kingdom, those who migrated here from different parts of the world such as the West Indies, West Africa, South East Africa, South East Asia, Greece, Cyprus, India, Pakistan,

Bangladesh and the Far East are known as 'ethnic groups'. The sociological and anthropological literature concerning ethnic group formation shows that ethnicity has frequently resulted either from migration, the transfer of rural people to urban areas and the movement of settlers to new regions and countries, or from the incorporation of previously separate individuals or small groups into a single, larger group. (See also Chapter 3).

'Migration' may be defined broadly as a permanent or semi-permanent change of residence. It can be from one country to another, or simply from one part of a country to another. Whilst a number of reasons for migration have been advanced in the literature, there is no single, acceptable theory to account for the phenomenon. The most common theory is based on a 'push-pull' hypothesis. It suggests that, due to socio-economic imbalances between regions, there are certain factors 'pushing' people away from the area of origin and others 'pulling' them towards a new destination. Petersen (1958) dismisses the 'push-pull', hypothesis claiming instead that people migrate because of *wanderlust*. He offers a typology which he regards as "a step towards a general theory of migration".

The push-pull hypothesis and Petersen's typology, if taken together, explain some of the problematic elements of migration, but neither alone can account for the different patterns of behaviour which manifestly occur in

response to similar circumstances. As Anwar pointed out, neither approach covers "social constraints on individual decision-making". (Anwar, 1979).

Everett S. Lee summarises under four clear headings the factors which enter into the decision-making process of an individual about to emigrate. These are: (i) factors associated with the area of origin; (ii) factors associated with the area of destination; (iii) intervening obstacles, and (iv) personal factors. (Lee, 1965).

Another major development contributing to the understanding of the continuity of migration from the same area of origin and the formation of an ethnic neighbourhood in the country of settlement is the notion of *chain migration*. (McDonald and McDonald, 1962). This concept is used to account for the presence of highly localised concentrations of Italians in American cities. *Chain migration* is perceived as the movement of population via a process through which migrants are informed about opportunities elsewhere, are provided with transportation to these locations, and are furnished with initial accommodation and employment, all through the agency of primary social relationships with previous migrants.

The idea of *chain migration* is also well expressed by C. A. Price, particularly in his study of Southern Europeans in Australia. He sees chain

migration as possibly beginning with the arrival of a lone migrant in a foreign land. (Price, 1969). He succeeds there, but loneliness encourages him to contact friends and relatives either by mail or by periodic visits to the homeland spreading the 'good news'. Other men follow his route. The third stage starts when these later arrivals feel sufficiently well-established to call their wives, children or brides to join them. Once families are well-rooted, the group starts to re-create some of its original culture. Traditional ceremonies and social occasions become more numerous, and customs and values of the old country become more strongly entrenched. At this stage greater attention is given to education and religion.

The description of chain migration given by Price fits the pattern of Asian migration to Britain up to a certain point. After World War II, immigration to Britain was principally from the New Commonwealth countries (chiefly the Indian sub-continent, East Africa and the Caribbean) to fill jobs in the rapidly-growing economy. There were constant 'chain flows' of immigrants from certain areas of the Indian sub-continent until 1971 when the British Government ended free immigration from the New Commonwealth.

2.3 THE SELECTED ASIAN GROUPS: THEIR SOCIO-ECONOMIC,

CULTURAL AND MIGRATION PROFILES

Asian migration (*viz.* from India, Pakistan and Bangladesh) to Britain, as, indeed, to many other parts of the world, must be seen in terms of the transplantation of one social system into another and the gradual adjustment of each, not necessarily harmoniously, as they mutually interact. The majority of these immigrants from the Indian sub-continent are from traditional and rural backgrounds, with the exception of Gujaratis from the Indian state of Gujarat. (Desai, 1963 ; Rose *et al.*,1969; Hiro, 1971, Rex 1991).

Many of them on arrival have little education and almost all continue to be governed by the social controls of the society of origin. Living in close proximity to one another, as well as being psychologically comforting, allows these Asian communities to reproduce something akin to their traditional social systems, held together by ethnic institutions. In this way, traditional social controls are replicated and continue to regulate behaviour within the host society, minimising deviance. (Dahya, 1974, Rex, 1991). Furthermore, the closeness of the Asian extended family and the dense network of mutual obligations it manifests, reinforces these controls, helping to ensure that family members overseas remain as closely tied to the social system in their mother country as they are to its replica in the new

settlement .

Much of the anthropological literature on Britain's Asian communities highlights significant differences between the various sub-groups in terms of religion, language, class and caste, both nationally and regionally. These differences appear as variations of social control, behaviour, motivation, outlook and aspiration, and greatly affect the life-style and experiences of Asian people in Britain. Their existence invalidates all but the most superficial cross-group generalisations, and renders unsafe earlier attempts to characterise, in particular, "Asian business" in generic terms.

The major sub-groups represented in Britain are **Indians** (Gujaratis and Sikhs), **Pakistanis** and **Bangladeshis**. A map showing the areas from which they have come is appended. (*See* Appendix B, Map no. 1). These are, respectively, the Indian state of Gujarat (Gujaratis), the Indian East Punjab (Sikhs), Kashmir and West Punjab (Pakistanis), and the Sylhet district of Bangladesh (Bangladeshis).

Most of these groups arrived in Britain between 1953 and 1970, but they migrated here for different reasons. Their background and motivation is analysed below, drawing upon information from both secondary sources and personal observation gained during visits to the countries of origin.

a) INDIANS

(i) Gujaratis

India is a vast country comprising 22 states and 9 territories with a total population of 844 million (*Census of India, 1991*), representing 16% of World population. It has an area of 3,288,000 sq km. The literacy level in 1991 was 52% (*op.cit.*) indicating that, for the first time this century, more than half of the Indian population could read and write. The annual population growth rate is less than 1.8%. India has enjoyed some remarkable economic and industrial success over the past decade and is in process of becoming a leading industrial country. In the 1992/93 fiscal year, GDP expanded by approximately 10%. (*Statistical Year Book, India, 1993/1994*).

There has been migration from India to Britain for a very long time. Even before the First World War, a few hardy individuals came to Britain to peddle cloth and ribbons in the villages. The largest contingent of Indians began to arrive in the late 1950s and early 1960s. During the late 1970s, a large number of East African Indians joined them. The regional origins of these successive waves of migrants are highly important in understanding the subsequent patterns of settlement and economic activity amongst the various groups, in particular the commercial prominence and success of the Gujaratis

and the Sikhs.

Gujaratis are so called because they migrated to Britain either straight from the Gujarat state of India or via East African countries. Of all the Asians in Britain, Gujaratis are those with whom ordinary British people perhaps have most contact, if it is only when they pick up a newspaper, buy a postage stamp or slip out for a packet of cigarettes on Sunday.

Gujarat has one of the most developed patterns of economic life of any area of India, and it is one of India's richest states. Historically, this arises from Gujarat's position as the trading centre of the Indian Ocean. It has the largest, highly-productive dairy plant in Asia. It also has manufacturing industries such as textiles and steel. Ahmedabad, the state capital, has been called the "Manchester of India". Gujaratis with experience in textiles and other businesses have been coming to Britain since the late nineteenth century. More intensive migration occurred after the Second World War. Later, more Asians with a Gujarati background came from the countries of East Africa.

Due to the geographical position of the State of Gujarat, Gujaratis have business experience stretching back over a long period. Many were trading with African and Arab peninsula countries long before Vasco da Gama

discovered the sea route to India. (Rex 1991, p.98).

The population of Gujarat is generally more literate and politically aware than other Indian States, and rural-urban differences seem less pronounced. Gujarat is believed to have the most commercially-minded people in India, yet the mean proportion of the urban population in trade and commerce is only 15%. (Lyon, 1972/73). Comparing Gujarat and the USA, Janaki commented in 1966 that only 25 (14%) out of a total of 175 towns in Gujarat could be classified as "manufacturing" even though the percentage of workers required for this classification was only 26% as against 43% in the United States (where one-fifth of towns were thus classified). (Janaki, 1967).

Gujaratis are known as very hard-working, industrious people, with a flair for business. In 1985, there were at least fifty Gujarati-owned firms in the UK with an annual turnover of at least £1 million. Most Gujaratis have not done so well, but are familiar as small shopkeepers and newsagents in a number of towns. Over half the sub-post offices in London are owned by Gujaratis. (Fyson, 1985). Overall, Gujaratis in Britain have a fairly high level of education and knowledge of English, reflecting the general fact that it is the more educated and successful who emigrate.

Most Gujaratis in Britain follow the Hindu religion (though there is also a sizeable Muslim community). Hinduism is the main religion of India, espoused by 80% of the population. It is very diverse, and although their basic faith is broadly similar, Hindus in different parts of India follow different local practices and customs. However, since most Hindu families in Britain originally migrated from Gujarat, they usually share the beliefs and practices typical of that State.

Hinduism manifests one 'Supreme Spirit' which is the source of the Universe and of all life. This 'Supreme Spirit' exists as a soul in people and in all living things. Hindus believe in reincarnation and in the cycle of birth, death and rebirth. Many Hindus in Britain worship the deity Krishna. People may also pray to other deities on different occasions and for their particular qualities. Hinduism has a clear code of moral and social duties, generally similar to those in other major religions. Most Gujarati Hindus believe in non-violence and respect for all life, and consider that a person's most important duty is to seek truth. Most religious Hindus believe in 'Karma', the natural law by which every word, act and thought is rewarded or punished. As with other religions, some people are more strict than others in following the practice. The most commonly read Hindu holy book is "Bhagavad Geeta".

The traditional Hindu caste system separates people at birth into higher and lower social positions. Caste is related to occupation. People in the same caste may be either rich or poor, and in general may not move from one caste to another. There are four main categories and sub-castes within these: 'Brahmins' (priests), 'Kshatriyas' (rulers and warriors), 'Vaishyas' (businessmen and farmers), and 'Sudras' (the lowest caste of labourers and untouchables.) But it is now forbidden by law in India to discriminate between people because of their caste, and the barriers are breaking down.

Gujarati Hindus are vegetarian and eat no meat, fish, eggs or cheese, or anything made with them. Those who are not vegetarian may still avoid beef. A few, very strict Hindus may worry about food being contaminated during preparation, and may refuse to eat anything prepared outside their own home. But these restrictions are seldom found among second and third generation Gujaratis in Britain who do, normally, eat and drink anything and go to the pub regularly.

Gujaratis are culturally homogeneous. (Michael, 1973). From his study it can be seen that several thousand Gujaratis have migrated from the small districts of Surat and Brach to the central towns of Lancashire, as well as to other parts of Britain, in such substantial numbers and with such homogenous culture that the influence of the society of origin appears to

be at a maximum.

The Gujaratis retain something of their austerity, but they have adapted further than other Asians to their Western surroundings. Unlike the Sikhs, they do not openly advertise their presence. The community includes a number of industrialists, businessmen and shopkeepers as well as professional people. Yet there are also some working-class Gujaratis.

Migration Background

In explaining the economic background and traditional migration patterns of Gujaratis, regional characteristics can only describe the primary local situation. Gujarati economic prospects and external opportunities have partly depended on the region's wider involvement within the British Empire (latterly the British Commonwealth) and the Indian Ocean. For instance, the takeover of Indian trade and restrictions on the cotton industry caused major towns and ports to decline in prosperity. History shows that, from the fourteenth century onwards, Gujaratis were travelling abroad using various ports in Gujarat to access East Africa, Burma, the Far East and the Persian Gulf. When Vasco da Gama, seeking the wealth of the Orient, reached Mombasa, he found nearly 20 trading posts on the East African coast in most of which Gujarati businessmen were operating. (Griffiths,

1987). Thus it was the 'merchant instinct', and the pursuit of trade which drove Gujaratis abroad. They were, and are, a merchant community deriving particular excitement from foreign travel and from exercising their trading skills. For them, the impetus to migrate was never poverty, or starvation, or the lack of opportunity at home.

The Gujaratis in Britain mostly come from traditionally-respected families who have amassed their wealth from property-owning or trade. Clearly, economic necessity has not figured largely in their decision to migrate here. Rather, it reflects a long history of venturing abroad, tempered by such personal motivation as ambition, the desire for Western professional qualifications or English language competence, or an interest in expanding a family business overseas.

(ii) Sikhs

Sikh communities in Britain form the majority of Indian migrants and are by nature enterprising and hard-working people. They have never considered themselves inferior to others. (Rex and Tomlinson, 1979). Sikhs contrast markedly with Muslim groups. Sikhs are by nature an enterprising people and in India most of the Sikhs are land owners (Simmons, 1981). Sikhs in Britain have migrated here either directly from the Indian State of Punjab (85%) or from East African countries such as Kenya, Uganda and Tanzania (15%). (Singh, 1992).

The Punjab lies in the north western part of India. It is known as "the land of five rivers" and also as "the granary of India". In the 1960s, the peak period of Sikh migration to Britain, the Punjabi economy, based on agriculture, was one of the most advanced in India. Farming production had increased greatly and manufacturing had also developed, making the Punjab in 1966/7 the most prosperous state in India with the highest *per capita* income. (Helweg, 1986; *Indian Statistical Year Book*, 1986).

Economic prosperity in the Punjab improved greatly in the 1970s due to the "Green Revolution" in agriculture and large population outflows from rural

areas to the Middle-Eastern countries. Today, the Punjab hums with industries producing a diversity of goods from tractors to sports equipment, the bulk of which is exported. Sikhs have contributed significantly to this heightened productivity.

The word "Sikh" means literally "disciple". Sikhs originally developed from the Hindu warrior caste, 'Kshatriyas'. They were founded *circa* 1469 A.D. by a Hindu reformer, Guru Nanak, but it was Guru Gobinda Singh, the tenth Sikh Guru, who established the religious tenets and external characteristics associated with Sikhism today. He began the practice of the Sikh man taking the surname "Singh" meaning "lion". Women's surnames all include "Kaur" meaning "princess".

Sikhs believe in one personal God who is eternal and who is the source of all being. They stress that people should develop their own individual relationship with God, seeking truth, praying, and leading a virtuous life. Like Hindus, Sikhs believe in reincarnation. Their ultimate aim is to be realised in unity with God. Sikhism has no priesthood: all members of the community play a part in worship and in running the Sikh temple (Gurdwara). As part of their religious duty all Sikhs are required to live honest lives, working hard to benefit their family and the community in which they live, and serving others. The most devout Sikhs wear the five

signs of Sikhism: uncut hair (males), a comb, a steel bangle, a symbolic dagger and special undershorts. This has led many male Sikhs to wear turbans to cover their long hair. An important tenet of Sikhism is that all members should be treated alike. Sikhs have never had a caste system with explicit gradations of value and esteem.

Sikhs have always had a strong, separate, cultural identity, and Sikh parents have generally resisted any attempt by their children to marry outside the community. (Rex, 1991).

Sikhism enshrines the enjoyment of life and the pleasures of dressing and eating well. Devout Sikhs, particularly women, are vegetarians and do not eat meat, fish, eggs, or anything made with them. Even some Sikhs who are not vegetarian by religious conviction do not eat meat. Some Western and younger-generation Sikhs do drink and go to the pub. The Sikhs in Britain tend to drink more heavily than at home, but this is an all-male practice, conducted with some masculinity. The main festivals celebrated by Sikhs in Britain are "Baishakhi" in April and "Diwali" in October or November, the precise date depending on the moon.

Literacy levels among the predominantly rural Jat Sikh communities are high. In Britain, the Sikhs have been more ambitious than other Asian

ethnic communities. They are (or at least were) better educated than the Muslims. Driven by a familial desire for success, they have moved into white-collar jobs more rapidly and have begun the process of 'spatial sorting' along status lines at a much earlier stage, in part related to a much earlier reunion of families and an increase in familial income when children enter employment. (Ballard and Ballard, 1977). These authors suggest that the Sikhs in the UK are at least 15 years ahead of Pakistanis and Bangladeshis. Indeed, the Sikhs here are forward-looking and their British-born offspring are encouraged to acquire training in fields such as Engineering and Medicine which have solid value.

Nowadays, this community is increasingly becoming self-sufficient, with its own shops, hire-firms, travel and insurance agents etc. Sikhs are prominent in sports, particularly hockey and *Kabadi*, a rough and tumble game, rather like Rugby without the ball, that is popular in Punjabi villages. They are steadily demolishing the unfavourable stereotyping to which they have fallen victim in the past, and are today being recognised here, as they have always been elsewhere, for their enterprise and adventurousness.

Migration Background

Migration is a Punjabi heritage. Punjabis were originally grouped in mobile bands having considerable contact with the outside world on account of their location on the East-West trade route. The Punjabi Sikhs who eventually migrated to the UK began arriving between 1947 and 1959 followed by a massive influx which started in the early 1960s and continued until 1970 when their families arrived to settle here.

A number of reasons for the migration of Sikhs all over the world and especially to the UK have been advanced in the literature. Aurora (1970) has identified three factors: first, a high density of population on the land; second, the fragmentation of land holdings and, with this, a fear of becoming landless; third, a tradition of migration from these areas fostered particularly by military service.

The Punjab was under British control for almost a century. During the First and Second World Wars, many Sikhs joined the British Forces and gained a reputation as proud fighters. Almost a third of the Indian armed forces were Sikhs, and nearly half of the Indian army's medal winners in both World Wars came from their ranks. (Collins and La Pierre, 1975.) Thus, serving in the British army in both World wars brought Sikhs into further

close contact with Britain and helped to bring about their migration to this country. Further, in the 1950s and 1960s, the demand for workers in Britain prompted some Sikhs who had fought for Britain to seek employment here, particularly in the West Midland foundry areas in the steel works and in other industries where labour was especially needed. 'Chain migration' has also played an important role. (Singh,1992).

b) PAKISTANIS

Pakistanis in Britain originated in Pakistan, a homeland comprising two, geographically-separated elements, West Pakistan and East Pakistan, which was created for Muslims, followers of the Islamic faith, when India gained independence from British rule in 1947. What is now known as Pakistan was formerly West Pakistan. In 1971, following a war of liberation, East Pakistan emerged as the new state of Bangladesh.

Pakistan has an area of 803,940 sq km and comprises four provinces. Its population in 1994 was estimated at 104 million, most of whom were Muslims. The great majority of Pakistanis are illiterate, the literacy rate being less than 15%. The present population growth rate is 3.1%, three times higher than in India.

Most of the Pakistani community in Britain come from the Mirpur District. Mirpur is in "Azad Kashmir" ("Free Kashmir") that part of Kashmir which is controlled by Pakistan. Since the end of British rule, India and Pakistan have engaged in two wars over the control of Kashmir, and the area is still very volatile with continuing civil unrest. The district of Mirpur has faced much disturbance. Many have lost their homes and have had to move out.

Almost all Pakistanis in the UK follow Islam. The literal meaning of Islam is "submission", and a Muslim is someone who submits to God's will and so is at peace with Him. To become a Muslim, a person must make the following statement of faith, sincerely and with true belief:

"I bear witness that there is no god but God (Allah) and that Muhammed is the messenger of God."

Being a Muslim means following a complete way of life. Islam contains complete, clear, practical rules covering most day-to-day aspects of personal, individual, family and community life which all practising Muslims must follow. There are five, main, compulsory duties. These are: faith, prayer, giving alms, fasting and pilgrimage to Mecca. All Muslims must accept the truths and the code of behaviour laid down in the recorded deeds and sayings of the Prophet Muhammed, and in the "Quran". This is the Muslim Holy Book thought to contain the direct Word of Allah.

Devout Muslims from Pakistan in Britain continue to live by Islam and most are unlikely to adopt aspects of Western culture and lifestyles that conflict with their religious beliefs. Strict Muslims perform five daily prayers. Before each, hands and feet are washed, the mouth and nose are rinsed, and wet hands are passed over head. During the month of Ramadan, all Muslims

have to fast from dawn to dusk. Traditionally, Muslim women should observe "purdhah" by veiling or covering their heads and bodies and not mixing freely with men.

Pakistani Muslims follow the rules laid down in the Holy Quran as regards eating. Muslims are not permitted to eat either pork or anything made with pork products, such as sausages, bacon, ham, biscuits containing pork fat etc. Fish is allowed provided it has fins and scales. They may eat all other meats and meat products provided these are "Halal", that is killed according to Islamic law.

The 'Biraderi' (brotherhood or clan) is the basic unit of social organisation in much of Pakistan. This is a wide network of relatives and friends who provide support for each other as needed. Many immigrants coming to Britain from Pakistan have relied totally on this brotherhood, believing in its infinite capacity to provide material support, assistance in sickness and the sharing of sorrows, as profoundly as if it were an organised, religious system.

The entire Pakistani system of social organisation is in fact rooted in village and kin ties rather than in a sense of shared nationhood. Pakistani communities display many cleavages based on local areas of origin *e.g.*

between Mirpuris and Punjabis, between Chchins and Pathans and so on. Accordingly, wherever Pakistanis settle, they group themselves in small-scale units based on kinship and village affinities.

Migration Background

From the literature it is evident that migration from Pakistan to Britain is both voluntary and undertaken for economic reasons; also that it is characterised by certain factors such as the migrants' area of origin, British colonial links and economic "push-pull" mechanisms which have slowly developed into a process of "chain migration". Most Pakistani migrants (around 95%) are of rural origin, while the remainder are from urban areas (Dahya, 1973). Migrants come from a limited number of villages in specific areas of certain districts. These are the Mirpur district of Azad Kashmir, the Chamblepur sub-district, certain villages of the Nowshera sub-district and from the areas of Jhelum and Lylapur. Amongst young people in the areas mentioned, there is a well-established tradition of emigrating for a few years in order to earn and save money, with the intention of eventually returning home.

During the First and Second World wars, many people from the areas now constituting Pakistan joined the Allied forces. Mirpur, Jhelum and some

parts of the Punjab are particularly well-known for the high percentage of their men in the British army. The British recognised only certain Indian 'races' as having the capacity for military service. The Punjabi Sikhs and Muslims were among these. Military service gave them wider experience and often the opportunity to go overseas. After the Second World War, some of the Pakistanis who had enlisted in the Army and had come with it to Britain, decided to stay.

Another long-standing reason for the migration of Mirpuris has been the need to look for work. Unemployment in the region was fairly high due to a predominantly agricultural economy with limited industrialisation. Driven by the poor quality of land and a tradition of service abroad, as well as joining the army, many migrants joined British steamship companies who recruited a high proportion of their *lascar* (assistant) seamen from Mirpur. During the inter-war period, some of these merchant seamen settled in various British sea ports and were the forerunners of the post-war wave of migrants.

The fact that close links with Britain had been built up over a long period through military service and service with the merchant fleet may well have influenced the choice of Britain as a destination when the mass migration of Pakistanis commenced in the 1950s and 1960s. The fact that these later

migrants followed the route established by their predecessors is further evidence of the tendency for an established tradition of migration to operate as a powerful incentive in its own right, contributing to an exodus by those who may have no economic reason to quit their country. However, the main reasons for migration are demonstrably the economic "push" factors. Sponsorship and patronage by pioneer migrants which helps to overcome intervening obstacles then produces "chain migration" based on kinship-friendship ties. This is the case with Pakistani migrants who continued to reach and survive in Britain despite the passing of the Commonwealth Immigration Act in 1962.

It has been suggested that the large numbers of Mirpuris in the UK are here as a direct result of displacement by the Mangla Dam project and an arrangement at government level to admit them. About 100,000 people were moved from the district in the early 1960s when the Mangla Dam was constructed to generate electricity for a large area of the West Punjab. Villagers in the affected region were given compensation, with which some bought land in the Punjab and elsewhere, and others used to finance relocation. Some, who had relatives in the UK, used the compensation payments to come here to find work. (Anwar, 1979).

Some of the characteristic features of Pakistani migration to the UK include sponsored migration from within village and kin-groups, the predominance of males and adolescents, and the virtual absence of women and girls from the migrant groups (Dahya, 1973; Shaw 1988), although, since 1960, some wives and children have gradually begun to arrive. Anwar (1979), using analyses of their settlement patterns in Britain, has highlighted the importance of Pakistani kinship and friendship networks. He suggests that the differing patterns found in different British towns derive from cultural variations in the migrants' areas of origin, perpetuated through the kinship-friendship "chain migration" process. It appears that the Pakistani settlement process has evolved to a stage where their various communities are now socially, culturally and structurally distinctive.

c) BANGLADESHIS

Bangladeshis in the UK come from the rural areas of the Sylhet district and other parts (Chittagong, Dhaka and Comilla) of Bangladesh. "Bangladesh" means "the land of the Bengali people". It was created in 1971 in the area formerly known as East Pakistan. When India and Pakistan were constituted as two separate States in 1947, Pakistan was divided into two sections, West and East. It was, in reality, an artificial creation, not least because the provinces were a thousand miles apart. Indeed, increasing concern from 1952 onwards amongst the Bengali population of the (then) East Pakistan over a felt lack of political autonomy, and what was seen as economic exploitation by the Western sector, led to a campaign of civil disobedience in 1970. Armed conflict and a war of liberation followed, leading ultimately to the formation of the independent State of Bangladesh in March, 1971.

Bangladesh has an area of 55,598 square miles. It is almost surrounded by India, apart from a small frontier with Burma in the south-east and the coastline facing the Bay of Bengal in the south. Bangladesh is a land of rivers which flood the farmland during the monsoon rains. Sylhet has one of the world's wettest climates. During the monsoon, nearly 70% of the district is inaccessible by road.

The present (1995) population of Bangladesh is estimated at more than 112 million, of whom 85% are Muslims, 14% are Hindus and the remainder are Buddhist and Christian. Compared to other Developing countries, the literacy rate is low: only 24% of the population can read and write. A major reason for the high level of illiteracy is that schooling in Bangladesh is not obligatory by law. 85% of Bangladeshi women have never received schooling.

The economy of Bangladesh is based on agriculture. A large proportion of the active work force (85%) is engaged in subsistence agriculture and is virtually outside the money economy. About 40% of the labour force remains unemployed. Bangladesh relies heavily on foreign aid to finance development of its basic infrastructure, and it is far behind India and Pakistan in terms of industrialisation.

Because of high unemployment, for many Bangladeshi families the only cash income received is that sent by relatives working in the UK. This money is, for most, their only hope of improving their living conditions - perhaps by building a brick house in which they can permanently live, or by purchasing a little extra land.

Bangladeshis are the most recently-arrived and probably the most

disadvantaged of the UK's ethnic minorities. The first family units came to Britain in the mid-1950s joining their menfolk who had arrived earlier, often as seamen and ships' cooks, and taken menial work such as kitchen porters in the hotels and clubs of East London. In the later 1950s and throughout the 1960s and beyond, Bengalis began arriving in significantly larger numbers, driven from what was then East Pakistan by deep poverty, and attracted to the UK by the continuing demand for overseas labour and pre-existing Bengali settlements.

Today's Bangladeshis in the UK came here as young or middle-aged men during the post-war recruitment drive. The majority, originating in Sylhet, which has an agrarian, peasant economy, had received little education at home, and in this country have had little chance to improve it, or their English language skills. Their educational level and competence in English is, accordingly, extremely low. In the Tower Hamlets area, where their concentration is the highest in the UK, three quarters of Bangladeshis have no qualifications, compared with 40% of the UK White group and other ethnic groups. Those Bangladeshis who do possess qualifications have them only at low level. (Aaronovitch *et al.* 1991; Tomlinson and Hutchison, 1991; White *et al.* 1992).

These deficits in education and literacy in turn handicap their children, who

cannot look to their parents for educational support at home. They can also make liaison between schools and parents extremely difficult, further retarding Bangladeshi pupils' progress. Such factors are believed to contribute to the high drop-out rate of Bangladeshis from British schools, compounded by the late arrival of some teenage pupils who may be enrolled with a maximum of four terms in which to acquire English and prepare for GCSE. During schooling, it is common practice for Bangladeshi children to be removed for long periods while the family makes home visits to Bangladesh, further disrupting and diminishing study time. Many leave school without qualifications. The achievement of GCSE and 'A' level qualifications by Bangladeshi children is also low compared to other ethnic groups. (Murshid, 1990; Jones ,1993; Modood and Shiner, 1994).

Although they share certain characteristics with other immigrant groups (particularly other Asian groups) in the UK, Bangladeshis have their own distinct background, religion, language and cultural traditions. Most Bangladeshis come from the rural areas of the Sylhet district and speak Sylheti, a dialect which has no written form. They identify with, and are identified by, the local areas from which they have come, such as the sub-districts of Jaganathpur, Jakigong, Maulavibazar and so on, and they prefer to be known as 'Maulavibazarian', or 'Jaganathpurian' rather than Sylheti. Thus it is clear that loyalties among the Bangladeshi Sylhetis are rooted in

kinship and village ties rather than regional affinities. For example, if a person comes from Jaganathpur, whether he lives in London, or Leeds or Birmingham, his closest links will be with other Jaganathpurians wherever they may be living in the UK. Those ties will be stronger than the bonds formed with people from different parts of Sylhet who are geographically close.

Village society, from which most Bangladeshi migrants have come, is characterised by a rigid adherence to traditional Muslim or Hindu norms and values. These are maintained by the informal social controls typical of small, close-knit communities in which the core institution is the extended family comprising perhaps four generations and numbering between 50 and 100 individuals.

Most Bangladeshis are Muslims and adhere strictly to the tenets of Islam. In Islam the family as an institution is sacrosanct. Free mixing of the sexes is generally disapproved of, and the role of women outside the home is severely restricted. This restraint, and the illiteracy of most Bangladeshi women, contributes to their isolation and restricts their opportunities for meeting the outside world.

Bangladeshi Muslims follow the same restrictions in eating food as do Muslims worldwide. Bangladeshis in Britain are accustomed to eating dried

fish produced in Sylhet and different types of vegetables imported from Bangladesh. In contrast to the Gujaratis and Sikhs, few younger-generation Bangladeshis drink or go to pubs.

Migration Background

Emigration is a long-established practice in the Sylhet district (and to a lesser extent, in the Chittagong and Comilla districts), the area from which most Bangladeshis settled in the UK have come. The political instability of Sylhet has always been an important 'push' factor, but migration was also an escape route out of poverty for the younger male members of small land-owning families who went to the docks in Calcutta and Chittagong and were recruited as seamen by British and other shipping companies. During the first World War Britain needed manpower for the British Merchant Navy. The British Government opened recruiting centres in Bombay, Calcutta and Chittagong and many Sylhetis went to Calcutta and Chittagong to 'sign on'.

'Jumping ship' was standard practice among the seamen, and Sylhetis were no exception to this rule (Alam, 1988; Eade, 1990). In this way, small settlements of Sylhetis became established in the ports of a number of countries, including Burma, Hong Kong, Singapore, the UK, and the USA, But the vast majority of Sylhetis who sought an overseas base, both because

of colonial ties and greater opportunities in sea-going employment, settled in the UK, particularly in the East End of London, Cardiff and Sunderland.

The bulk of Bangladeshi Sylheti migrants arrived in the late 1950s and early 1960s. They were mostly single men, sponsored by their seafaring predecessors who were nearly always their kinsmen. (Islam, 1976; Adams, 1987). This ensured a highly selective process of settlement. It was compounded by the 1962 Commonwealth Immigration Act which served to "... perpetuate the selective process of migration, as kinsmen and fellow-villagers stood an even better chance of being sponsored under the voucher system than those who (had) no kinship." (Rose *et al.*, 1969).

Most of the Bangladeshis settled in the Spitalfields area of Tower Hamlets, but others ventured further afield to seek out employment opportunities in Luton, Birmingham and Bradford. The largest settlement of Bangladeshis is in East London. In the early 1970s, about 2% of the total population of Tower Hamlets was of Sylheti origin. By 1991, this had risen to around 23% (*Census*, UK, 1991), and the current (conservative) estimate is 35%.

The growth of the Bangladeshi community in this area is partly due to families coming over to join their menfolk already here, partly to their subsequent high birth rates, and partly to the inward movement of

Bangladeshis from other parts of Britain. Those who first settled in East London worked as labourers in small factories, and increasingly, as time went on, in the clothing trade. Many Bangladeshis also established themselves as restaurant-owners and workers. It is estimated that 85% of so-called "Indian" restaurants in Britain are in fact run by people from Bangladesh.

Most Bangladeshi men came initially as migrants, rather than as immigrant workers, leaving their wives and families at home in Bangladesh. Their original intention was to come for a short period to earn money to support their families at home, and eventually to return there. But although they had moved to live in a relatively rich country, they continued to live in poverty and were more socially and psychologically disadvantaged in the UK, than they might have been had they remained in their own villages.

Their living conditions in Tower Hamlets were miserable. They inhabited dilapidated, rented accommodation, often sharing one room in which they slept, cooked and ate, and, contrary to all their expectations, continuing in East London the impoverished living standards of village life back home. (Duffy, 1980, Rhodes and Nabi, 1992)

The pressures of living apart from their families for much longer than they

had intended and working long hours in order to send money home, took their toll in illness, as is evidenced in Tower Hamlets health records. One solution was for these men to bring wives and sons who were at, or near, working age to the UK. Thus it was that the ideology of 'returning home' began to crumble in the mid-1960s, by which time many men had not seen their families for five or even ten years, and there still appeared to be no prospect of saving enough money to return in the foreseeable future. The idea of reuniting families in Britain slowly gained momentum and plausibility, and began to be acted upon. Sons were the first to arrive, followed by wives and the remaining children. The process of settlement was slow, however, because of such factors as the very high cost of travel, problems in finding suitable housing, and the increasingly harsh application of immigration procedures to applicants from Bangladesh.

Meanwhile, Bangladesh's weak economy, political instability after the assassination of two Presidents in the 1970s, and the imposition of martial law, have all intensified the demand by Sylhetis to migrate to Britain. The numbers of legal immigrants have been swelled by unregistered, illegal entrants who have also gravitated to East London and made their home there, often working, as did their forebears, in the garment and restaurant trades.

2.4 FAMILY STRUCTURE AND THE POSITION OF WOMEN IN THE SELECTED ASIAN GROUPS

The traditional family structure in the Indian sub-continent is the 'joint' or 'extended' family. This may mean three, or even four, generations living together. Family ties are important, involving many obligations and duties, and the wishes of individual members are subordinate to those of the family group.

Asians in Britain retain a very strong sense of family and a great respect for older people. More than four-fifths of them have come from rural villages where the joint family structure is particularly strongly upheld. Thus, with some exceptions amongst the Gujaratis and Sikhs, the extended family system operates powerfully within these Asian communities. Approximately half of all Pakistani and Bangladeshi households and a quarter of Indian households contain large families, compared with 6% of white households. (*LFS* , 1990/1).

In the absence of a welfare state and national insurance to meet the needs of the elderly and other dependants in the Indian sub-continent, the joint family is looked to for every kind of support. Within it, duties and responsibilities are shared, whilst marriage is regarded as the union of two families rather than of two individuals. Daughters leave their own families to become part of their husbands' joint family.

Though the family structure of Gujaratis, Sikhs, Pakistanis and Bangladeshis is similar, there are some differences between them as regards value systems and the position of women in the family. These will now be examined.

Gujaratis

Traditionally, Hinduism has always respected both goddesses and mothers. One of the distinguishing characteristics of ancient India was, in addition to a deep appreciation of beauty, a tender regard for womanhood. As followers of Hinduism, Gujaratis perpetuate these traditions, according women a relatively important position in their households. Gujarati women are well educated and are able to share in a number of tasks outside the home such as looking after the family business, working in the office or at the trading centre etc.

Sikhs

Sikhism lays more stress on the equality of the sexes and Sikh women often appear more independent than other Asian women. For most Sikh women, working outside the home is not a new experience. In their villages, Sikh women generally do farm work and share a number of tasks with male family members. Sikh working women on the whole now enjoy enhanced economic and social status in the family and within their own communities.

Pakistanis

Because Pakistanis follow the Islamic religion, Pakistani women have no freedom in the outside world. They normally work at home, cooking and washing for the family. Under previous Pakistani governments, there was no attempt to pursue equality for women: rather, they acquiesced in their treatment as 'second class' citizens. Unlike Gujaratis and Sikhs, Pakistani women today still have no important position in the household.

Bangladeshis

Since the majority of Bangladeshi women come from the predominantly rural areas of Sylhet and are mostly followers of Islam, they show a high degree of conservatism. Like Pakistani women, they have no position of importance in their households: their prime, indeed, their sole role is to cook and to care for their children and their husbands. Bangladeshi women are seldom seen working outside the home. They are generally unable to take up paid employment in offices and trading centres as are Sikh and Gujarati females. The level of education among Bangladeshi women is also very low compared to other ethnic groups. (Tomlinson and Hutchison, 1991; Murshid, 1990).

2.5 SIZE, STRUCTURE AND CONCENTRATION OF THE SELECTED ASIAN GROUPS IN THE UK

The 1990/1 *Labour Force Survey* by the Office of Population Censuses and Surveys (OPCS) indicated that the number of Asians (Indians, Pakistanis and Bangladeshis) in Great Britain totalled more than 1.4 million or 2.5% of the population. (Table 2.1).

TABLE 2.1

PRIVATE HOUSEHOLD POPULATION, BY ETHNIC GROUP, GREAT BRITAIN, 1989-91

(Thousands)

Ethnic Group	1989 LFS	1990 LFS	1991 LFS	1989-91 (average)
White	51,595	51,847	51,981	51,808
All Ethnic Groups	2,535	2,636	2,859	2,677
West Indian	488	423	455	455
African	144	142	163	150
Indian	761	779	836	792
Pakistani	427	479	550	485
Bangladeshi	127	105	149	127
Chinese	134	136	142	137
Arab	70	57	73	67
Mixed	261	335	331	309
Other	123	179	160	154
Not stated	683	499	303	495
All groups	54,813	54,982	55,143	54,979

Source: *Labour Force Survey*, 1990/1

The survey figures indicate that people of Indian origin constitute the largest single group within the ethnic population at 792,000 (30%), Pakistanis being the second-largest 485,000 (18%), whilst the Bangladeshi population stands at 127,000 (5%).

It is interesting to note that the proportions originating from each country do not correspond to the population size of those countries. The 1991 *Labour Force Survey* suggests ratios of around 56 : 35 : 9 between Indians, Pakistanis and Bangladeshis in the Asian population of Britain as compared with ratios of 80 : 9 : 11 in the corresponding countries of origin. Thus, Indians are under-represented, whilst Pakistanis are considerably over-represented, and Bangladeshis are in roughly equal proportions.

Age distribution

The total population of the selected Asian groups has a much younger age-structure than the indigenous population. 41% are under 16 years compared to 19% of the White population. (Table 2.2).

TABLE 2.2

AGE DISTRIBUTION, BY SELECTED ETHNIC GROUP, 1988-90

(Percentages)

Age	All Origins	White	Indian	Pakistani	Bangladeshi	Ave. for Asian Groups
Under 16	20	19	31	45	46	41
16 - 24	14	14	16	17	20	18
25 - 44	29	29	35	26	21	27
45 - 59/64	19	19	14	11	12	13
Post-retirement	18	19	4	1	1	1

Source: *Labour Force Surveys*, 1988, 1989, 1990 (augmented)

However, there are substantial differences in age-structure between specific groups. The Pakistani and Bangladeshi populations contain a very large proportion under age 16, (45% and 46%, respectively). The age structure of the Indian population is less skewed towards the lowest age-group.

Regional Concentration

The regional concentration figures for each Asian group are reproduced below from the 1988-91 *Labour Force Survey* figures (Table 2.3 and Table 2.4). They show that the ethnic minority population as a whole is heavily concentrated in the South-East region, with 42% living in the Greater London area. For each individual group, the biggest single concentration is also in the Greater London area.

The Pakistani population is less concentrated in Greater London, and more evenly distributed between four main areas: 31% in the South-East (19% in Greater London); 19% in Yorkshire and Humberside; 18% in the West Midlands; and 18% in the North-West. Of the Bangladeshi population, 63% live in the South-East, (49% in Greater London) and a further 10% in the West Midlands. Nearly half of the population of Indian origin live in the South-East (37% in Greater London). (*See also* Map no. 2, Appendix B.)

These distributions pattern show that the social ties binding people to a particular geographic area ('ghetto-isation' as it is sometimes referred to), are greater for some ethnic groups than for others. Bangladeshis are rarely found outside metropolitan areas, but it is more common amongst Pakistanis and Indians. For Indians, 'big city' living is very much the norm, with

London, the West Midlands and Yorkshire as their heartland. Two-thirds of Pakistanis are likewise to be found in the big cities, but principally in the West Midlands and West Yorkshire, with fewer of them in London. Bangladeshis, too, favour large, metropolitan areas (70%), but they are mainly a London-based community. 47% reside there.

TABLE 2.3
USUAL REGION OF RESIDENCE, BY SELECTED ETHNIC GROUP, 1988-90

Column Percentages

Region	Indians	Pakistanis	B'deshis	African Asian	All Ethnic Groups
England	97	96	98	98	95
(i) Northern Region	1	1	4	0	1
(ii) South East Region:	47	31	62	63	54
Greater London	37	19	47	49	42
Rest of South East	10	12	15	14	12
(iii) South West Region	2	1	2	2	3
(vi) East Midland	9	4	3	12	6
(v) West Midland	21	18	9	10	14
(vi) North West Region	8	18	8	5	9
(vii) Yorkshire & Humberside	7	19	7	5	8
Scotland	2	3	1	1	2
Wales	1	1	1	1	1

Source: *Labour Force Survey, 1988,1989, 1990* (and modified version of the table produced by Jones, T., 1993. p.27)

TABLE 2.4

**PRIVATE HOUSEHOLD POPULATION RESIDENT IN METROPOLITAN COUNTIES, BY
SELECTED ETHNIC GROUP, GREAT BRITAIN, 1989-91**

Thousands

Metro Areas	Indians	Pakistanis	B'deshsis	White	All Ethnic Groups
Greater London	316	106	59	5,375	1,145
Greater Manchester	37	50	10	2,408	134
West Midland	129	80	10	2,238	321
West Yorkshire	31	75	-	1,880	142
Other met. counties	11	13	-	3,699	78
All met. counties	523	325	88	15,601	1,821
Great Britain	792	485	127	51,808	2,676
% living in metropolitan counties	66%	67%	69%	30%	68%

Source: *Labour Force Surveys*, 1989, 1990, 1991 (modified)

In broad terms, therefore, it is true to say that Indians are mainly found in London and other metropolitan areas with some significant exceptions; that Pakistanis inhabit the cities and provinces elsewhere than London, and that Bangladeshis have largely opted for London, with a few other metropolitan outposts.

TABLE 2.5**CONCENTRATION OF SELECTED ASIAN GROUPS IN SELECTED
GREATER LONDON BOROUGHES**

(% of total borough population)

London Boroughs	Indian	Pakistani	Bangladeshi	Selected Asian Group Total
Tower Hamlets (inner)	1.0	0.7	22.9	24.6
Newham (inner)	13.0	5.9	3.8	22.7
Wandsworth (inner)	3.1	1.7	0.4	5.2
Camden (inner)	1.7	0.4	3.5	5.6
Brent (outer)	17.2	3.0	0.3	20.5
Ealing (outer)	16.1	2.7	0.3	19.1
Harrow (outer)	16.1	1.2	0.3	17.6
Hounslow (outer)	14.3	2.6	0.3	17.2
Redbridge (outer)	10.2	2.8	0.8	13.8
Waltham Forest (outer)	3.3	6.3	0.9	10.5

Source: *Census, 1991, County Monitor, Inner and Outer London* (modified)

In Greater London, the majority of Asians live in Outer London areas though most of their businesses are located in Inner London. The highest inner-city concentrations (in relation to local population) occur in the boroughs of Tower Hamlets, Newham, Wandsworth and Camden. In the outer boroughs, concentrations are greatest in Brent, Ealing, Harrow, Hounslow, Redbridge and Waltham Forest. In Tower Hamlets, Newham and Camden, the Asian population is mainly Bangladeshi; in Newham, Brent, Ealing, Harrow, Hounslow and Redbridge, Indian Sikhs and Gujaratis predominate, whilst Pakistanis form the largest group in Walthamstow, Newham and Ealing.

(Table 2.5 and *see* Map no. 3, Appendix B).

2.6 SUMMARY

This chapter has provided a brief and very general profile of the social, cultural, economic and structural characteristics of the Asian minorities selected for this study, together with an indication of their varied migration patterns.

The profile suggests that Indians are more resourceful than Pakistanis and Bangladeshis. Indians Gujaratis and Sikhs have higher proportions of well-qualified people, have attained comparable job levels to Whites, and have lower unemployment rates. At the opposite end of the spectrum are the Pakistanis and Bangladeshis. They have the largest proportion of young people, attain only low qualifications, and fill lower-level jobs than the other Asian migrant groups. Pakistanis and Bangladeshis are the least likely of all the groups to possess formal qualifications. The culture of Gujaratis and Sikhs accords more importance to education, and these groups are more forward-looking than Bangladeshis or Pakistanis, achieving a higher position in the socio-economic structure.

There is a marked disparity in the position of women as between the four ethnic groups. Bangladeshi and Pakistani women have a very lowly position in the family and a very low rate of economic activity. The vast majority do not work outside the home and have no formal qualifications, indeed no

education of any kind. The 1986 Select Committee on Home affairs Report, *Bangladeshis in Britain*, remarked on the backwardness of Bangladeshi women. By contrast, Indian women have a very strong position in the household and their economic activity rates and qualifications levels are much nearer to those of White women. In this group, there is far less difference between the overall position of men and women .

As regards migration, the groups show significant differences. Pakistanis and Bangladeshis have tended to come to Britain to escape the poverty in their own country, bringing with them relatively little in terms of capital, educational qualifications and business experience. The opposite is true of the Indian Gujaratis and Sikhs, particularly those who have migrated from East African countries, who have come to Britain well-equipped with business skills, qualifications and even capital.

CHAPTER THREE

SOCIAL STRUCTURAL AND CULTURAL THEORY IN RELATION TO THE FORMATION AND OPERATION OF ETHNIC ENTERPRISE

3.1 Introduction

3.2 Small Enterprise and the Growth of Ethnic Enterprise in the UK

- i) Small Enterprise**
- ii) 'Ethnicity' and 'Ethnic Minority Groups'**
- iii) 'The Ethnic Economy' and 'Ethnic Enterprise'**

3.3 'Middleman Minority' and Related Theory: An Appraisal

- i) 'Labour Market Disadvantage' Approach**
- ii) 'Sojourners' Approach**
- iii) 'Protected market' Approach**
- iv) 'Ethnic Sub-Economy Participation' Approach**
- v) 'Opportunity Structure' Approach**

3.4 The Concepts of 'Culture', 'Social Action' and 'Social Structure'

3.5 A Review of Social-Structural and Cultural Theory as Applied to the Formation and Operation of Ethnic Enterprise

3.6 Operationalising the Conceptual Model from the Perspective of 'Social Action' to Explain the Formation and Operation of Asian Businesses in the UK

3.7 Main Social-Structural and Cultural 'Resource' Categories of the Operational Process Model

- a) Family Structure and Underlying Cultural Values**
- b) Education and Language**
- c) Business Background and Experience**
- d) Kin Structure and the Use of Work Experience**

3.1 INTRODUCTION

In Chapter 1, it was anticipated that an investigation of the ethnic small business sector in Britain would reveal significant differences in their formation and operation as between the component ethnic groups. It was proposed to demonstrate these differences with reference to Asian groups, four of which were selected for this study.

It was hypothesised that cultural values interact with social-structural factors to determine differing types of entrepreneurship. Chapter 2 identifies contrasting sets of social-structural and cultural characteristics for these Asian groups, including distinctive aspects of their migration backgrounds.

In Chapter 3, a new, operational *social action model* of the role of social-structural and cultural factors in the formation and operation of ethnic enterprise is proposed with reference to the model put forward in Chapter 1(p.32.). This is then used as a basis for analysing the business activities of the selected Asian groups in East London. The model incorporates the key factors to emerge from a preliminary review of structural and cultural theory.

The chapter begins with a brief overview of small enterprise and ethnic enterprise in Britain. There follows an outline, and an assessment, of a key body of theory, 'middleman minority' theory, which enshrines current approaches to this sector of business organisation. The analysis is completed by a review of social-structural and cultural theory as it relates to ethnic minority small business. Chapter 3 concludes with a description of the operational *social action model* based upon the model described in Chapter 1 and the totality of these theoretical findings.

3.2 SMALL ENTERPRISE AND THE GROWTH OF ETHNIC ENTERPRISE IN THE UK

i) Small Enterprise

Economic development theory has traditionally emphasised the importance of large-scale, capital-intensive methods of production and output in promoting economic growth. The existence of small enterprise has accordingly been associated with low levels of economic development in both developed and developing economies. (Storey, 1983). This view has since been challenged as a result of recession in the World economy and the increase in energy costs. In both the developed and developing economies there is increasing awareness of the importance of small enterprise in the development process. Trends identified suggest that such firms are likely to play an increasingly important role in the economy. (Fuller,1992, p.11; Storey, 1994, *pp.* 397-8).

The term "small business" tends to be used pejoratively in Britain, causing some owners to reject the label (for example when applying for training courses). The inappropriateness of this evaluation is evident from the relatively small number of firms in Britain which can be classified as "large": only 9,000 (one-third of 1%) out of a total of 2.7 million employ more than 200 people. By contrast, 96% have fewer than 20 staff, and two-thirds of all businesses consist of only one or two people. Their positive contribution to the economy is indicated by the fact that, between 1989 and 1991, firms with fewer than 20 employees created nearly half a million new

jobs, whilst in the large firms the workforce actually declined. (Hewson, 1995, p.3). Similarly, in Italy, 90% of all industrial firms are categorised as small businesses and account for 84% of total employment. In Denmark, 92% of all manufacturing firms are small businesses employing 43% of the work-force. (Barrow, 1993, p.1).

A 'small entrepreneur' is someone who recognises an opportunity, raises the money and other resources needed to exploit that opportunity, and takes some or all of the risk associated with executing the ensuing business plan. 'Entrepreneurship' can be correctly viewed as a behavioural characteristic rather than a personal trait. The natural habitat of entrepreneurs is small business. In France, the word 'entrepreneur' denotes the owner of a very small business, someone who employs five people or less. The English language provides a broader meaning: *entrepreneurs* are people who start and operate their own businesses.

The small business has traditionally been defined as a private, profit-seeking organisation with annual sales/annual gross profits/ assets, and numbers of employees below some arbitrarily selected level. In Britain, the concept of 'small enterprise' varies from industry to industry. For the purposes of this study, the definition of "small firm" used is that given in the Bolton Committee Report (1971).*

* For the Bolton Committee's definition of small firm *see* note p.147

ii) 'Ethnicity' and 'Ethnic Minority Groups'

The term ethnicity is derived from the Greek '*ethnikos*', the adjective of *ethnos* which refers to a people or nation. In this sense, it describes a group possessing some degree of coherence and solidarity which is composed of people who are, at least latently, aware of having common origins and interests.

'Ethnicity' is a problematic notion and has been subjected to a number of definitions . (Weber, 1969 ; Barth, 1969 ; Cohen, 1974; Gordon, 1975; Kahn, 1981; Khan,1982; Rex and Tomlinson ,1979 ; Rex, 1983, 1991; Van Den Berghe, 1983, and Hall, 1988). In order to develop operational concepts of 'ethnicity' and 'ethnic minority group', a representative selection of those adopted by anthropologists and sociologists is presented here.

"Ethnic categories are organisational vessels that may be given varying amounts and form of content in different socio-cultural systems". (Barth, 1969, p.14).

"Ethnicity is the consciousness of common identity, common exploitation and oppression, and a common conflict with the host society."

(Rex and Tomlinson ,1979, p.208).

"Members of the ethnic group may share cultural traditions that shape values, beliefs, attitudes and ethics of human behaviour". (Gordon ,1964).

"An *ethny* is a group of people who claim common descent and share common language and culture". (Van Den Berghe, 1983, p.222).

Rex (1991, p.11) differentiated ethnicity and ethnic identity from three kinds of ties and identity, *viz*, ties and identities based upon group membership and the obligations which go with it, ties and identities based upon cultural rules which the members feel bound to follow, and those which arise out of congruent interests.

From these definitions some key features of ethnic groups can be extracted: shared culture, regular social interaction, and a sense of 'belonging'. A common characteristic of these groups is that they tend to constitute a separate and distinct community from the surrounding society. (Becker, 1956; Eitzen,1971; Rex,1986 and 1991). They often have a different religion or culture that marks them off from the rest of society, and they tend to be highly solidary within their own ethnic group. '*Culture*' is the key term in ethnic studies which Khan (1982) defines as: "the system of shared meanings developed in a social and economic context which has a particular historical and political background".

Ethnicity, then, defines the salient features of a group that regards itself as distinct in respect of language, religious beliefs, culture and social class. For the purposes of this study, the operational concept of 'ethnic group' used will be that of a self-conscious group of people who share a sense of tradition, have common religious, linguistic, cultural, aesthetic, or geographical origins, and possess some degree of coherence and solidarity.

iii)' Ethnic Economy' and 'Ethnic Enterprise'

An ethnic minority group as defined in the previous section, is a group of people who share a sense of tradition which may be of religious, physical, linguistic, aesthetic, historical or geographical origin. Members of ethnic groups may share cultural traditions that shape values, attitudes, beliefs, and ethics of human behaviour.

The concept of *ethnic economy* derives from the historical sociology of Max Weber and Werner Sombart, (Berger, 1991), and, following them, from the literature on 'middleman minorities'. (Zenner, 1982, p.457). Bonacich and Modell were the first to define the concept, by which they meant the self-employed in small business and their co-ethnic employees. (Bonacich and Modell, 1980, p.14). Bailey and Waldinger (1991) and Light (1994) also conceptualised 'ethnic economy' and 'ethnic enterprise' similarly to Bonacich

and Modell. The ethnic economy is 'ethnic' because business owners and their employees are co-ethnic.

In the 1980s, the United States discovered that ethnic entrepreneurship, a phenomenon of immense historical importance, was still a potent economic force in big cities. The primary and secondary sectors of the general labour market coexisted with an immigrant-owned business sector in which immigrants worked as employees of co-ethnics, or as entrepreneurs. (Bailey and Waldinger, 1991, p.432) . Moreover, it was found that the rate of self-employment among immigrants was in fact higher than the rate among native-born Americans. (Light and Bonacich, 1988, p.18). Marger showed that the intriguing features of contemporary migration to North America had been the utilisation by immigrants of small business enterprise as a mode of economic adaptation. (Marger, 1990, p.551)

'Ethnic economy' or 'ethnic enterprise economy' designates an immigrant or minority business employment sector that coexists with the general economy. (Baker, 1982, p.478; Cobas, 1987, p.468; Zhou and John, 1989,p.809; Model, 1992; Light *et al.*,1994, p.65). Hence, '*ethnic entrepreneurship*' means immigrant self-employment in small business typically undertaken at a rate higher than that for the wider population.

In European countries, initial immigration has nearly always been a response to the demand for labour by the receiving country. (Castles, 1984; Castles and Kosack, 1985.) The different terms of entry for immigrants have had important consequences in shaping their subsequent role in the economy. (Ward, 1986,p.1). Some countries have been able to use internal migrants to satisfy the industrial demand for labour. Those turning to former colonial subjects to supply labour needs have drawn in migrants from a wide range of backgrounds, including some communities with previous experience of business, and a substantial element from urban and middle-class occupations. While some have been recruited for particular jobs, others were free to seek their own means of livelihood.

Higher levels of ethnic business formation can be expected, therefore, in Britain and the USA, where immigrants have been attracted from a wide range of backgrounds. In these countries, bureaucratic obstacles to business formation are relatively few, and help and advice is available to assist ethnic minority members wishing to become small entrepreneurs.

The formation and growth of ethnic businesses has become a widespread phenomenon in many industrial societies. Small business ownership today forms an important strategy in immigrant adaptation to industrialised societies. (Glazer and Moynihan, 1963). For a time, however, it was thought

to be outmoded in mature industrial and post-industrial economies, researchers viewing the *petit bourgeoisie* as a class on the road to extinction. (Bonacich, 1973, p.584). Recently, however, it has become clear that small business is not vanishing but blossoming - especially immigrant small business.

A feature of the resurgence of small firms in the British economy is the growing involvement of members of ethnic minority communities in business ownership. As previously noted, ethnic minorities tend to have a higher propensity to participate in self-employment and small business ownership (Curran and Blackburn, 1991, p.6; Atkinson and Storey, 1993,p.12). In the major urban centres of Britain, ethnic minorities are prominent as owners of restaurants and corner shops (grocers, newsagents etc.). They are also, though less visibly, the proprietors of small garment factories.

3.3 'MIDDLEMAN MINORITY' AND RELATED THEORY : AN APPRAISAL

Small business development among members of minority communities has frequently been seen as a response to constraints experienced in obtaining employment in the wider labour market. 'Middleman minorities' emerge from the ranks of ethnic entrepreneurs when a succession of generations has forged a tradition of commercial specialisation in a non-assimilating ethnic minority. The term has been used to describe the wide range of minorities concentrated in intermediate economic niches in which they engage in trade and broking but encounter hostility in doing so. The term occurs in analysing the history of the Jewish Diaspora, but it has also been used in descriptions of many other ethnic groups including Greeks, Koreans, Japanese and Mexicans in the United States, Indians in East Africa, Arabs in West Africa, Indians, Pakistanis and Bangladeshis in Britain, Chinese in South East Asia, and East Indians in North America. (Becker,1956; Bonacich,1973,p.583; Rex and Tomlinson, 1979, p.237; Bonacich and Modell, 1980, pp. 14,15,18); Turner and Bonacich,1980, p.144; Kim and Hurh, 1985; Kim 1987; Aldrich *et al.*, 1986, p.52; Marger,1990, p.551;Rex,1991,p.30).

Common characteristics of 'middleman minorities' are that they typically become concentrated in the small business sector and tend to be self-employed or, if they are employed, are on the way to becoming self-

employed. (Bonacich and Modell, 1980, p.18). Thus, a group is considered to be a 'middleman minority' if a substantial and proportionate number of its members are engaged in small commercial enterprises or are employed in such enterprises by other members of their group. (Zenner, 1982, p.457). The concept is utilised in a body of theory known as 'middleman minority theory' devised to explain the concentration and success of ethnic minorities in self-employment and small business. These theories, including *labour market disadvantage*, *sojourners*, *the protected market*, and *ethnic sub-economy participation* are briefly appraised here to consider how far they may assist our understanding of the overall concentration of ethnic minorities in the small business sector, together with differences in the formation and operation of small businesses by the different ethnic groups.

i) '*Labour Market Disadvantage*' Approach

According to this theory, the immigrant group occupies a disadvantaged position within the labour market in the host society, experiencing discrimination and antagonism which keeps its members from entering all but the least desirable forms of employment. Compounding these obstacles are handicaps such as unfamiliarity with the language, and limited educational and occupational background, which impel them to seek alternative opportunities in self-employment and small business. (Bonacich, 1973; Bonacich and Modell, 1980; Light, 1984; Aldrich *et al.*, 1986). Disadvantage thus offers a plausible explanation for the over-representation of ethnic minorities in small enterprise.

However, the theory fails to account for the fact that some disadvantaged minorities have been consistently *under-represented* in small business, for example, American Blacks and British West Indians, as compared to Asian groups. (Light, 1972; Ward and Jenkins, 1984). Also, some immigrant and ethnic minority groups have a higher rate of urban self-employment than others. (Goldscheider and Kobrin, 1980, p.275; Boissevain, 1984; Jenkins, 1984). Assuming they are equally disadvantaged, why do some foreign groups have a higher rate of self-employment than others?

Light (1980, p.35) criticised the '*labour market disadvantage*' theory both for ignoring cultural heritage and for being *ad hoc*. It lays strong emphasis on discrimination. Aldrich *et al.* (1982) also attacked it. They tested four characteristics of 'middleman minorities' on Asian immigrant businesses in Britain : i) superior access to capital, labour, and business experience; ii) superior competitive practice; iii) export orientation, and iv) specialisation and the creation of jobs for their own group. The 'middleman minority' model was partially supported by the first characteristic, family labour. On the second point, except for longer working days, they were no different from indigenous businesses. The third characteristic was not supported.

The authors emphasised that two-thirds of Asian small businesses in Leicester, Bradford and Ealing traded primarily with their own groups. They concluded, therefore, that the 'middleman minority' theory was not applicable to immigrant Asian shopkeepers.

ii) 'Sojourners' Approach

According to this theory, minority group members are characterised by a 'sojourner' caste mentality *i.e.* a sense of non-identity with the receiving society and a belief in an eventual return to the homeland. Siu (1952, p.34) defined the 'sojourner' as a stranger who has spent many years of his life in a foreign country without being assimilated by it. Such newcomers migrate to a foreign country primarily for economic or commercial reasons. Thus, the intention is for a temporary stay with speedy repatriation in view - hence 'sojourner'- leading to a desire to earn as much money as possible as quickly as possible. (Bonacich,1973, p.584).

Thus motivated, these immigrant entrepreneurs invest only in ventures which provide them with a quick return and which are 'liquid', *i.e.* they can be sold or otherwise abandoned with little loss. Migrants of this type are extremely frugal and work hard, so that they have money to send to their families back in the home country. They generally do not become involved in local politics. Such attitudes were found in Bonacich's study (1973) and that of Bonacich and Modell (1980), also amongst the Japanese communities (Isseis) in America.

However, the studies of Anwar , *Pakistanis in Britain* (1977), Aldrich *et al.*,

Indians and Pakistanis in Britain (1981) and Werbner, *Pakistanis in Britain* (1984) found that the strength of the sojourning orientation did not distinguish between more or less competitiveness. Further, instead of returning home to Pakistan and India, these migrants settled permanently in the UK and did become involved in local politics.

Among the American Jews there were many successful entrepreneurs long before the creation of the State of Israel provided a real possibility for return to the 'promised land'. As Light has observed: " The myth of repatriation in the preceding centuries of the Diaspora was a strictly cultural phenomenon, intimately connected with the religious expression of the Jews and their sense of peoplehood". (Light, 1979, p.31). He further points out that Koreans in Los Angeles have no intention of repatriation to Korea, regarding themselves as permanently in the USA, and, therefore, "sojourning plays no role in ethnic minority theory." (Light, 1980, p.53).

iii) '*Protected Market*' Approach

The term 'protected market' refers to the existence of a preferential trading situation for ethnic entrepreneurs created wherever the special, culturally-based tastes of ethnic groups can only be served by co-ethnic businesses.

The first and positive meaning of 'protected market' was noted by Kinzer and Sagarin (1950), who argued that some ethnic businesses benefited from being able to serve the special consumer tastes of their co-ethnics. This approach offers a two-fold explanation of the concentration of ethnic minorities in self-employment. First, ethnic businesses are held to enjoy a trading advantage when they possess 'insider knowledge' of the special, culturally-based tastes of their co-ethnics which other entrepreneurs lack. (Light, 1972; Brooks, 1983). Second, where an ethnic business-owner in a socially and politically dominant group refuses to serve customers from other ethnic minority groups, a 'protected market' in a negative sense is also created. (Aldrich *et al.*, 1985, p.997, and 1986, p.52).

The benefits accruing to ethnic traders under these special market conditions are considered sufficient to account for the disproportionate attraction of ethnic minorities into self-employment. This approach does not, however, account for the extensive development of some 8,000 Bangladeshi-owned restaurants in the UK, 95% of whose customers are not co-ethnic but White. (*Bangladesh Caterers Association*, 1993).

iv) '*Ethnic Sub-Economy Participation*' Approach

This approach again offers a two-fold explanation of ethnic minority involvement in small business. On the one hand, it is postulated that those immigrants who go into business soon after arrival are enabled to do so by drawing upon the existence of a 'subsidiary economy' in which the resources of relatives may be pooled to facilitate a group-undertaking, or channelled to assist a solo entrepreneur operating on behalf of an extended kin grouping. (Anwar, 1979). On the other hand, those who are unable themselves to go into business shortly after arrival, are able to take advantage of the sub-economy via the opportunities it offers for employment in a firm owned by a co-ethnic. In return for their loyalty and hard work, the owners later extend their support when these employees try to start their own businesses. (Bonacich and Modell, 1980; Barth, 1985). This is also known as *ethnic solidarity*.

It is claimed that the existence of the ethnic sub-economy rests entirely upon the communal solidarity of a particular ethnic minority group. Such a high degree of solidarity is, however, only found among the Japanese and Chinese in America. Other American minorities, and minorities in the UK, do not display it as strongly; nor do they manifest the same degree of participation in the ethnic sub-economy. Immigrants who have money, education and

skills no longer need to depend on it. (Kim, 1977). The second-generation ethnic minorities in North America, equipped with MBAs and business skills, do not need to turn for management advice to informal, ethnically-linked agencies: they are free to operate their businesses as if they were isolated individuals.

v) '*Opportunity Structure*' Approach

Waldinger *et al.*, 1990, proposed a two-dimensional, interactive approach to ethnic business development. According to this theory, ethnic small business owners are governed by '*opportunity structures*' (which include both market conditions and access to ownership) and '*group characteristics*'.

Market conditions determine the need for ethnic consumer products, whether openings exist to serve a wider customer-base, and the practical possibilities for doing so. Access to ethnic business ownership result from a process of ethnic succession ; vacancies for new businesses arise as the older group that have previously dominated small business activities move into higher social positions.

'*Group characteristics*' include pre-migration circumstances and the various features of the ethnic community which may assist in resource mobilisation. These characteristics sub-divide into *pre-migration experience* (skill, language, business experience); *the circumstances of migration* (temporary or permanent settlers) and *post-migration characteristics* (economic and occupational position, and discrimination).

The authors of this theory stressed that no single factor could, in and of itself, determine the level of self-employment ; rather, it stemmed from the *interaction* of various characteristics. They demonstrated that, on the basis of pre-migration characteristics, those Russian Jews who had prior experience in tailoring moved rapidly into the garment factories of the USA. (Waldinger *et al.* 1990, p.41).

However, the theory fails to take into account *the influence of important socio-cultural attributes of immigrant groups (i.e. family structure and family value-systems and education levels)*. Nor is it grounded upon *data acquired through primary empirical research on specific ethnic groups*.

The authors recognised that there were significant differences between Asian and Afro-Caribbean businesses in the UK, but offered no satisfactory explanation as to whether these differences - such as why Afro-Caribbeans signally fail to exploit their market opportunities in their own residential areas - were wholly attributable to opportunity structures.

A serious question also arises as to how this theory may explain the concentration in Britain of Bangladeshis in the restaurant trade and Indian Gujaratis in wholesaling and retail newsagencies.

Notwithstanding these deficiencies, the approach taken by these authors offers a more comprehensive account than other theories concerning the determinants of ethnic business formation and operation.

The above appraisal shows that existing theories *do not distinguish between different ethnic minority groups* in accounting for the formation and operation of ethnic minority business; nor do they identify, much less explain, *differences in business patterns between the various ethnic groups*. 'Middleman minority' theory in particular is derived from the *labour market disadvantage* approach and other approaches applied to the positional disadvantage experienced by new migrants coming from a poor class background, for whom there is less possibility for social action. There is, however, some evidence in the wider literature that *interacting social-structural and cultural factors* are influential in producing variations in entrepreneurial practice.

With reference to the conceptual model outlined in Chapter 1, p.32, 'middleman minority' theory and 'interactive' theory can be placed as follows:

MODEL

**SOCIAL ECONOMIC
AND CULTURAL RESOURCES**

(+)

(-)

**INTERACTION
WITH
MARKET**

**Adaptive
to
external
market**

Interactive

**Co-ethnic
market
(autarky)**

*Middleman
minority
theory*

The proposed model suggests that each ethnic minority's preferences in the formation of small businesses will be substantially influenced by the interaction of social-structural and cultural factors; also, that each group's ability to adapt to markets outside their own ethnic market in the operation of those businesses will depend upon their *inherited, available social and*

cultural 'resources'. The more 'positive' (+) attributes a group possesses, the greater its adaptive ability; the more 'negative' (-) attributes it possesses, the weaker is its adaptive strength.

Thus, groups with a 'positive' social, economic and cultural background, are potentially able to utilise these 'resources' - and to do so more effectively - in adapting to, and exploiting, wider markets for their economic activities. This is the *interactive* process enshrined in the *social action model*, which should be observable in the form of *groups of ethnic entrepreneurs operating outside their own ethnic communities*.

Conversely, groups with a 'negative' social, economic and cultural background are potentially less well-equipped to enter external markets and may be expected to be found confined largely within co-ethnic (autarkic) markets of the type predicted by '*middleman minority*' theory.

In the above model, "*interactive theory*" is placed in the top left-hand box and "*middleman minority theory*" in the bottom right-hand box. In the conceptual model (Chapter 1, p.32) the ethnic groups were placed in the *corresponding boxes, i.e.* those found to have the greater amount of social-structural and cultural 'resources' were placed in the top boxes (= *interactive*); those groups found to have lesser amounts of these 'resources'.

were placed in the bottom boxes (= '*middleman minority*'). The model further illustrates the limitations of '*middleman minority*' theory and emphasises the role of social-structural and cultural interaction in ethnic minority business formation.

Having introduced this conceptual model (p.32 and p.107), before proceeding to operationalise it, it is necessary to highlight some of the key terms within the concepts of 'culture', 'social action' and 'social structure'.

3.4 THE CONCEPTS OF 'CULTURE', 'SOCIAL ACTION' AND 'SOCIAL STRUCTURE'

In this study, significant questions are being investigated regarding the relationship between cultural and social-structural factors and the formation and operation of Asian businesses in East London. It is therefore necessary, before entering upon any analysis and interpretation of cultural and social-structural theory in this connection, to outline concepts of 'culture', 'social action' and 'social structure'. These concepts are fundamental to our understanding of the complex patterns of cultural and social structural adjustment through social action displayed by the ethnic groups surveyed.

(a) 'CULTURE'

What is meant by 'culture'? In what way does it relate to social interaction? Society exists in, and through, social interaction, since human beings are continually reacting to, and being influenced by, one another. Each member learns to accept the behaviour of others and in so doing learns to make the appropriate response. Social interaction is thus reciprocal, with each member modifying his behaviour in terms of the expectations of others. The product of this group interaction is its 'culture'. (Merrill, 1970).

Interaction is responsible for the development of culture on the human level, and gives it significance in the determination of action. Culture is

incorporated in the individual personality through heritage and thereby creates the framework for individual behaviour. It is also part of the 'external' environment to which individuals respond insofar as it determines others' expectations of them. In order to comprehend fully what exactly is meant by 'culture' and also to indicate its richness and ramifications, some representative definitions are examined below.

E. B. Tylor's classic definition states that, "culture ... is that complex whole which includes knowledge, belief, art, morals, law, custom and any other capabilities and habits acquired by man as a member of society." (Tylor, 1871, p.1). This definition clearly includes such non-material products of group-life as folkways, mores, and laws which emerge from social interaction and help to create behavioural norms. It also encompasses the meaningful relationships between the parts of culture and the symbolic interpretation placed upon them.

The symbolic and transmitting aspects are stressed by Leslie A. White who stated that, "Culture is an organisation of phenomena, acts (patterns of behaviour); objects, tools (things made with tools); ideas (beliefs, knowledge); and sentiments (attitudes, values) - that is dependent upon the use of symbols." (1947, p.63). For White, culture is "a symbolic, continuous, cumulative and progressive process."

Coon (1954, p.5) in his definition of culture, stresses its learned quality. He suggests that we may view culture as "the sum total of the ways in which human beings live, transmitted from generation to generation by learning." He identifies the elements of culture thus: "It includes the relation between people in pairs and in groups, man's work activities involving actual materials, and his expenditure of energy in the realm of symbols, including speech, music, the visual arts, and the human body itself". As he further points out, the cumulative existence of culture is made possible by the symbolic learning and the transmission of its products from generation to generation.

Emphasising the abstract aspects of culture, Rothstein explains: "Culture is a system of knowledge which exists on several interrelated levels. On the most abstract level, culture is the ontology and cosmology of a society or group; a system of knowledge which conceptualises and describes the nature of the universe and the nature of the man". (Rothstein, 1972, p.671). By the term 'cosmological and ontological' he means ideas about the nature of the universe and ideas about the nature of being.

Every society comprehends a new idea, event, or phenomenon within its own conceptual framework, *i.e.* with questions unique to that society's cosmological and ontological understanding. Such conceptualisations

determine, through the questions they allow to be asked, the answers to those questions as they are manifest in norms and values; and they have a determining effect on social action itself. Values and norms comprise the next level of culture, representing the goals of social action and the rules for attaining those goals. They are derived from ontological and cosmological conceptualisations and are specific to a given culture, *e.g.* religion.

From the above, widely differing definitions, it appears that there exists no single, universally-accepted concept of 'culture'. Merrill's summation of the attributes of culture, based on his analysis of the definitions presented, offers a useful delineation. He concludes that culture is : (a) the characteristically human product of social interaction; (b) that it provides socially acceptable patterns for meeting biological and social needs; (c) that it is cumulative, being handed down from generation to generation in a given society; (d) that it is learned by each person in the course of his development in a particular society; (e) that it is necessarily a basic determinant of personality; and (f) that it depends for its existence upon the continued functioning of the society but is independent of any individual group. (Merrill, 1970).

Culture is the distinctive 'design for living' that a group possesses, the sum total of its rules and guidelines for shaping behaviour and patterning its way

of life. This cultural bond can be so strong that, when members move from one country to another - as is the case with the different immigrant communities in Britain - they frequently make determined efforts to sustain their ethnic identity by pursuing traditional religious and cultural customs, and keeping alive the languages and dialect of their homelands.

ii) 'SOCIAL ACTION'

The concept of *social action* is very important in the understanding of the cultural interaction and adaptation of immigrant groups in the host society. By '*social action*' Weber meant, "all human behaviour when and insofar as the acting individual attaches a subjective meaning to it. Action can be considered *social* by virtue of the subjective meaning attached to it by the acting individual or (individuals), insofar as it takes account of the behaviour of others and is thereby oriented in its course". (Weber, 1947, p.88).

Rex (1961, p.87) argued that some of the elements of an individual's motivation (in terms of ends, means, conditions and ritual rules or symbolic expression) may involve the behaviour of other parties and that the action is then "social action."

Rex defined 'social action' in the Weberian sense as, "Given the motivation of an individual, and given that he is able to interpret the behaviour of other individuals we may sometimes be able to interpret his action as a social action" (Rex, 1961, p.86).

(iii) 'SOCIAL STRUCTURE'

The concept of 'social structure' is used widely in sociology, often broadly, and with a variety of meanings. It may refer to social differentiation, relation to production, forms of production, forms of association, value integration, functional interdependence, status, roles, institutions, or any combination of these and other factors. There is a generic contrast among social scientists as to whether social structure is conceived explicitly as being composed of different elements and their interrelations, or abstractly as a theoretical construct.

Radcliffe-Brown's view is that, " social structure is a system of social relations among differentiated parts of a society or a group, which describes observable, empirical conditions." (1952, p.195). On the other hand, Levi-Strauss stressed that, "social structure is a system of logical relationships among general principles, which is not designed as a conceptual framework to reflect empirical conditions but as a theoretical interpretation of social

life." (1958). Blau (1974), defines social structure in terms of its components and their inter-relationship, rather than theorising about the whole. The parts are groups or classes of people, such as men and women, ethnic groups or socio-economic strata: more precisely, they are the positions of people in different groups and strata. The connections between, as well as within, the parts are the social relations of people that find expression in their social interaction and communication.

A social structure is delineated by its 'parameters'. A structural parameter is any criterion implicit in the social distinctions people make in their social interaction. Age, sex, and socio-economic status all illustrate the existence of parameters, assuming that such differences actually affect people's role-relations. The social positions that govern social relations between their holders define the social structure. The simplest description of social structure is on the basis of parameters, hence the references in sociological literature to the 'age structure' of a population, the 'kinship structure' of a tribe, the 'authority structure' of an organisation, the 'power structure' of a community, and the 'class structure' of a society.

3.5 A REVIEW OF SOCIAL STRUCTURAL AND CULTURAL THEORY AS APPLIED TO THE FORMATION AND OPERATION OF ETHNIC ENTERPRISE

Many authors and researchers have argued that similarities and dissimilarities in cultural factors such as language, religion, family patterns, attitudes and value systems between some ethnic minorities in the USA, Europe, and the UK are responsible for the formation of different types of businesses and differential rates of business success.

People of different ethnic backgrounds possess different attitudes, values and norms that reflect their cultural heritage. Differences in cultural values affect the ability of would-be entrepreneurs to mobilise family labour, which has been seen to be an important resource for ethnic minorities. Following Max Weber, many social scientists concerned with entrepreneurship have claimed that cultural influences are highly important. In his study, "*The Protestant Ethic and the Spirit of Capitalism*" (1958), Weber argued that the Protestant ethic of work, parsimony and sobriety prepared the way for the capitalist entrepreneurial ethos.

This argument was later taken up by McClelland and his followers who maintained that social change and development was brought about by people with a strong '*achievement motivation*'. Their thesis was that a certain frame of mind, an ethos, and a specific value-orientation were essential for

dynamic, capitalist entrepreneurship, and that this could bring about economic and social change. Maries and Somerset (1971) described the competitive advantage that joint family ideology gave Asians over Kenyan entrepreneurs. Whereas the former could draw extensively on family labour and capital, the more egalitarian inheritance system of the latter and their competitive relations with kinsmen precluded cooperation.

Strodtbeck (1957) argued that the value-systems of Jews and Italians in America explains their different rates of social mobility, asserting that the higher occupational mobility of the Jews was due mainly to the high value they placed on education, achievement and rational mastery of the world. Hill (1977) claims that value congruity, along with ethnocentrism and community organisation, is a crucial variable which explains differential responses between the Japanese and the Jews on the one hand, and other 'non-middleman' minorities on the other.

Min and Jarett (1984, p.412) evaluated three cultural factors, *viz.* a value-system stressing hard work, family and kin patterns, and language in their study of ethnic business success in Korean small businesses. They showed that working long hours as well as fluency in, and frequency in the use of, the English language was associated with business success. They found that, in order to expand and to reach the highest level of business success,

competence in English was a virtual necessity.

A class background characterised by education and knowledge of English was also found by Light to be a factor contributing to the heavy involvement in retailing and the wholesale trade by Koreans in Los Angeles. (Light, 1980, p.41). However, it appears that fluency in the host country's language matters much more in occupational status and the operation of businesses in some ethnic groups than in others. (Evans, 1987 and 1989; Portes, 1987; Sanders and Nee, 1987).

Boyd (1990, p.258) also evaluated two important cultural factors, *viz.* family structure and education, in his study of Black and Asian self-employment in large U.S. metropolitan areas. His study showed that: (i) Asian married couples with children are more likely to be self-employed than Blacks, and (ii) that, for Asians, a low educational level is not a barrier to self-employment - perhaps because Asians rely on informal networks of assistance and advice. Conversely, low education is a barrier for Blacks because, unlike Asians, poorly-educated blacks lack similar informal support systems.

Other social scientists have maintained that social factors are the most important variables in explaining entrepreneurial dynamism.

Entrepreneurs, they argue, arise out of peripheral social groups who see entrepreneurship as a means of mitigating their existence. These authors base their conclusions on the structural characteristics of the groups from which entrepreneurs emerge. (Hoselitz, 1960; Geertz, 1963). Usually, those addressing the issue do not marshal exclusively cultural or structural arguments but present a combination of both, often showing considerable differences in the importance they attribute to one or the other.

The discussion has been continued, albeit in a slightly different form, by sociologists and anthropologists who have examined the development and integration of immigrant groups in Britain, Europe and North America. One of the first, Light (1972), posed the central question : why were there so many more White than Black entrepreneurs in a Los Angeles Black neighbourhood? Discrimination against the Blacks was not the cause. There was considerable discrimination against Chinese and Japanese immigrant businessmen, yet these groups were over-represented in the USA in the ranks of the self-employed. Light showed that the Chinese and Japanese were able without great difficulty to finance their businesses. They could do this because of cultural arrangements such as rotating credit associations. Such arrangements apparently did not exist among American Afro-Caribbeans. Among the Japanese and Chinese there were also strong organisations, reminiscent of the traditional guilds, that united the traders

and provided mutual support, protection and capital.

Wong (1977, *pp.*439-64) showed that the self-employed Chinese in a black neighbourhood of Los Angeles succeeded more often than Blacks, because they were more business-like, made more use of family labour, and more frequently merged their business and household budgets so that they could economise on household consumption to benefit the former. Wong stressed the greater loyalty among the Chinese, which resulted in less pilfering among employees. He also noted that Chinese shopkeepers were more able than their Black competitors, and thus more successful in collecting debts and limiting credit.

The importance of cultural factors in explaining successful entrepreneurship is given further prominence in Benedict's study of the Seychelles Islands (1979). In this important study, Benedict attempted to explain why Chinese and Indian businessmen were more successful than Creoles. His main conclusion was that the success of family enterprise depended upon the existence of a hierarchical family structure, family loyalty and loyalty to the family business. (Benedict,1979,p.305). He also highlighted the cultural differences between Creoles on the one hand and Indians and Chinese on the other regarding saving, consumption and leisure activities. Creoles spent money easily and were relatively unconcerned about the future. The attitudes

of the Chinese and Indians were the opposite. They stressed soberness, cooperation and long - term goals.

The contrasts Benedict developed between Creoles on the one hand and Chinese and Indians on the other were based on *ideal types*. Though he gave some attention to class background and reciprocal influences, he provided an explicitly cultural explanation for the difference in entrepreneurial style among the different ethnic communities in the Seychelles.

Other authors have argued for a more explicitly social-structural approach. To explain the over-representation of certain ethnic groups in the field of small business, a social-structural argument was developed by Reeves and Ward (1984). They attempted to explain why there was a marked under-representation of Afro-Caribbean self-employed immigrants compared to Asian immigrants in Britain. In 1977, 3.6% of West Indians were self-employed compared to, respectively, 11.6% and 7.9% of Indians and Pakistanis/Bangladeshis. (Reeves and Ward, 1984 p.128). They noted that West Indians were active in building and transport, often as taxi-drivers. Fewer were involved in the distributive trades.

Reeves and Ward advanced structural reasons for the differences in access to self-employment among Asian and Caribbean immigrants. They

pointed out that most of the Asians were concentrated in the centre of the older cities, which provided them with a wide network of clients. In contrast, there were fewer Caribbean immigrants in these centres and they were geographically dispersed. Moreover, this immigrant group possessed fewer of the skills necessary to run a business. This was the result of less education and the absence of family traditions oriented towards business practice. In contrast to Asian businessmen, they did not have access to an infrastructure of book-keepers and professional advisers from their own ethnic community.

The study of Asian and Afro-Caribbean businesses in Brent by Wilson and Stanworth explicitly supports the argument of Reeves and Ward. Their study also confirms that Afro-Caribbean firms are in a significantly disadvantaged position in Britain compared to Asians. They argued that the difference between the two groups was a function of their command of cultural resources and their access to opportunities. They revealed that the factors giving the Asians an advantage included the availability of cheap labour, more finance from family and associates, and access to supplies and advice from co-ethnic businesses. (Wilson and Stanworth, 1986).

Ward (1991, *pp.* 56,57) stressed that there are sharp differences among the different ethnic groups in the emergence of ethnic enterprise in Britain; also

that Asians are more successful than other ethnic groups especially the Afro-Caribbeans. He argued that this is made possible where a community is culturally oriented to business and has a family structure to support it.

Sengstock (1983), Lovell-Troy (1980) , Wong (1977) and Light (1980) suggest that Koreans in the USA form a highly organised community and that communal resources are important for Korean business. Bonacich (1979) and Kim (1980) indicated that family and ethnic labour is valuable to Korean small business not only because it is cheap but also because it is loyal. These studies all suggest that family labour, kin-ties and ethnic networks confer substantial advantages in entrepreneurial activity on their members, including business information, a ready source of customers, easy access to capital, experience and training, and commitment to the firm. Japanese cultural traditions likewise emphasise an obligation to kin and to individuals from the same province. For this group also, the social network of family, family kin and fellow ethnics provides the basis for the emergence of useful economic mechanisms such as rotating credit associations, partnerships, and cooperatives, all of which have their origin in Japan.(O'Brien and Fugita, 1984).

Boissevain and Grotenberg (1986, *pp.* 1,4,7) stressed that Chinese and Indian success in small business is due to their business experience in the country

of origin. Their study demonstrated both the greater degree of involvement of Chinese and Indians in self-employment in Surinam as well as Amsterdam and the fact that their commercial success derived from their family and business background. They also showed that Chinese and Indians are better equipped for entrepreneurship than Creoles, and that, despite being a trading minority, they dominated the distributing sector of the Surinamese economy.

Tambs-Lyche (1980) shows how 'merchant ideology' permeates all aspects of social life among Gujarati settlers in North London. It is this 'ideology' plus the business background of Gujarati communities in Britain which, it is claimed, has made them the most successful entrepreneurs in the ethnic small business sector. For East African Gujaratis, their shops in Britain provide the means of re-erecting existing family traditions. (Aldrich, Jones and McEvoy, 1984, p.197). A similar situation was found to exist among the Koreans in Los Angeles. Light and Bonacich (1988, p.386) found Korean entrepreneurship in that city could be explained by reference to entrepreneurship in the country of origin. They indicated that the Koreans who became successful entrepreneurs in Los Angeles were those whose families possessed a tradition of business culture in Korea.

Waldinger *et al.* (1985, p.592) reviewed two approaches, cultural and

ecological. They saw these as contributing to an interactionist approach which stressed the need for *both* cultural resources and ecological opportunities to be favourable in order for the successful economic growth of ethnic enterprise to take place. A particular strand of the cultural argument is that certain groups, including the Chinese and Indians, have a long-established tendency to act as self-employers in a range of overseas countries. East African Asians in Britain originate from communities of this type which existed for generations under British colonialism and had their roots in pre-Imperial trading patterns. As well as having a cultural predisposition to trade, many were able to bring with them substantial capital and could start up in business on arrival. Other Asians came to Britain as migrant labour and only moved into self-employment as circumstances changed.

The ecological 'opportunity structure' approach stresses the limitations on business activity imposed by the structure of the modern urban economy, rather than the long-term decline of business. It is suggested that ethnic segregation has been able to offset these limitations by producing a demand for goods and services which was not being met by existing British-run businesses, many of which were closing down or moving out. As those businesses became vacant, they tended to be taken over by Asians, and - to a lesser extent - by West Indians.

Kin-structure has been viewed as an important instrument in the creation and survival of small businesses for many ethnic groups. Wilson and Porters (1980), Wilson and Martin (1982), Zimmer and Aldrich (1987, p.422) and Evans (1989, p.950) have all described ways in which structured interconnections among ethnic minorities and ethnic businesses influence the overall attainment of business skills and ethnic minority business development.

As discussed earlier, the interactive approach for studying ethnic enterprise proposed by Waldinger *et al.* (1990) also stressed the importance of factors similar to social-structural and cultural attributes, in particular 'group characteristics' and 'opportunity structures' including pre-migration experience, the immigrant group's reaction to conditions in the host society, orientation towards co-ethnics, and situational factors such as the presence of vacant businesses and immigration policies.

Reeves and Ward, together with other structuralists, have argued that social characteristics such as education, experience, residential pattern and - not least - government policy are significant in explaining differences in entrepreneurial style among immigrants. Whilst such characteristics are demonstrably important, they should not be permitted to overshadow other cultural attributes such as family structure and family value-systems which

will in a later chapter also be shown to be highly influential. Clearly, many of these attributes are interrelated. Education, experience and even family structure are facets of socio-economic resource. Culture is influenced by socio-economic, structural constraints and *vice versa*. Both dimensions must be brought into the analysis of the differences in style of immigrant enterprise.

3.6 OPERATIONALISING THE CONCEPTUAL MODEL FROM THE PERSPECTIVE OF SOCIAL ACTION TO EXPLAIN THE FORMATION AND OPERATION OF ASIAN SMALL BUSINESS IN THE UK

The body of theory previously examined has been shown to be inadequate to explain the formation and operation of ethnic minority businesses in the UK. In particular, '*middleman minority*' theory fails to separate the question of why some minority groups form and operate one type of business rather than another, from the question of why some groups achieve greater success in business than others.

Popular accounts of ethnic minority small enterprise tend to adopt an entrepreneurial image of the proprietor. They refer to cultural attributes such as predisposition to 'independence' and 'hard work'. These cultural characteristics are held to be typical of at least some ethnic minorities, leading them to choose self-employment as a way of making a living. They are perceived as working exceptionally hard, and this is believed to give ethnic minorities a competitive edge over their White counterparts.

A variety of factors, and many different views have been put forward to explain ethnic minority entrepreneurship. In the light of this, the concept of entrepreneurship offered by Frederic Barth (1967) appears particularly relevant. Barth uses the term 'entrepreneurship' to refer to the process whereby, "an individual manipulates different sets of relationships in which

he is involved so as to achieve his objective." The entrepreneur is seen as mobilising various kinds of resources in the form of relationships and normative behaviour patterns which are available to him in his social environment. Where sets of social relationships are organised on the basis of different underlying principles, such as particularism or universalism, there are opportunities for entrepreneurs to select and combine those which best suit their goals.

This concept of 'entrepreneur' offers a view of small business drawing selectively on the economic and cultural resources available to him. It does not assume that one type of behaviour pattern nor a particular combination of relationships is necessarily more efficient and rational than others, but views the organisation of the enterprise as being constructed by the entrepreneur within a particular social and economic environment. The entrepreneur mobilises those social and cultural relationships which he feels can best be used to pursue the goals which he holds for his business activity.

In designing this study of the different types of business formation among Asian communities in East London, Barth's approach provides a useful starting-point. It was anticipated that cultural and social-structural differences among selected Asians might be reflected in their business behaviour. Before proceeding to examine if, and how, cultural and social-

structural factors do indeed influence the formation and operation of small businesses by selected Asian groups, working concepts of both 'culture' and 'structure' must be distilled from the array of theoretical positions reviewed in the foregoing section to form the basis of an operational model based on the theoretical model proposed in Chapter 1.

'*Culture*' is defined in this study as the way of life of ethnic minority people, encompassing conventional patterns of thought and behaviour, (values, beliefs, rules of conduct etc.) which are passed from one generation to the next by learning and not by biological inheritance.

'*Social structure*' is defined as the pattern of behaviour to which individuals and social groups of ethnic minority conform in their dealings with one another and the fulfilment of socio-economic activities. Thus a social structure is delineated by its parameters. Education level, age and sex structure, socio-economic and kinship status, illustrate these parameters, assuming such differences affect people's role relations. There is a striking formal parallelism between traits of culture and traits of social structure. Both are parallel and complementary to each other.

Relating people's *social action* to their culture and structure, Rex and also Weber have argued that individuals react to new situations and adapt their

behaviour in the light of their cultural characteristics and social-structural circumstances. (Rex, 1961, p.85; 1979, p.298; 1986, p.76; Weber, 1947, p.88). Thus, it has been assumed in this study that the four selected immigrant Asian groups will have adapted to their position in the host society, in particular choosing economic activities according to their social-structural and cultural resources.

Therefore, the theoretical model presented in Chapter 1, p.32 will be operationalised from the *social action* perspective to produce a *social action process model* to explain the formation and operation of small businesses by the selected Asian groups. This model shows how their social interaction, rooted in their social, economic and cultural 'dowries', may account for different levels of economic adaptation to the markets of the host society on a positive (+) - negative (-) continuum.

For the purpose of constructing the proposed model, *cultural traits* are identified as the education, skills, family background and values ethnic minorities possess. *Social structural traits* are identified as kin structure, business experience, migration background, and the group's position in the host society. Again, education, skills, and even family structure, are also treated as aspects of social structure because culture is known to be influenced by socio-economic, structural constraints, and *vice versa*.

Instead of a clear-cut separation between these working concepts of *structure* and *culture*, they are employed in this study as parallel and complementary constructs.

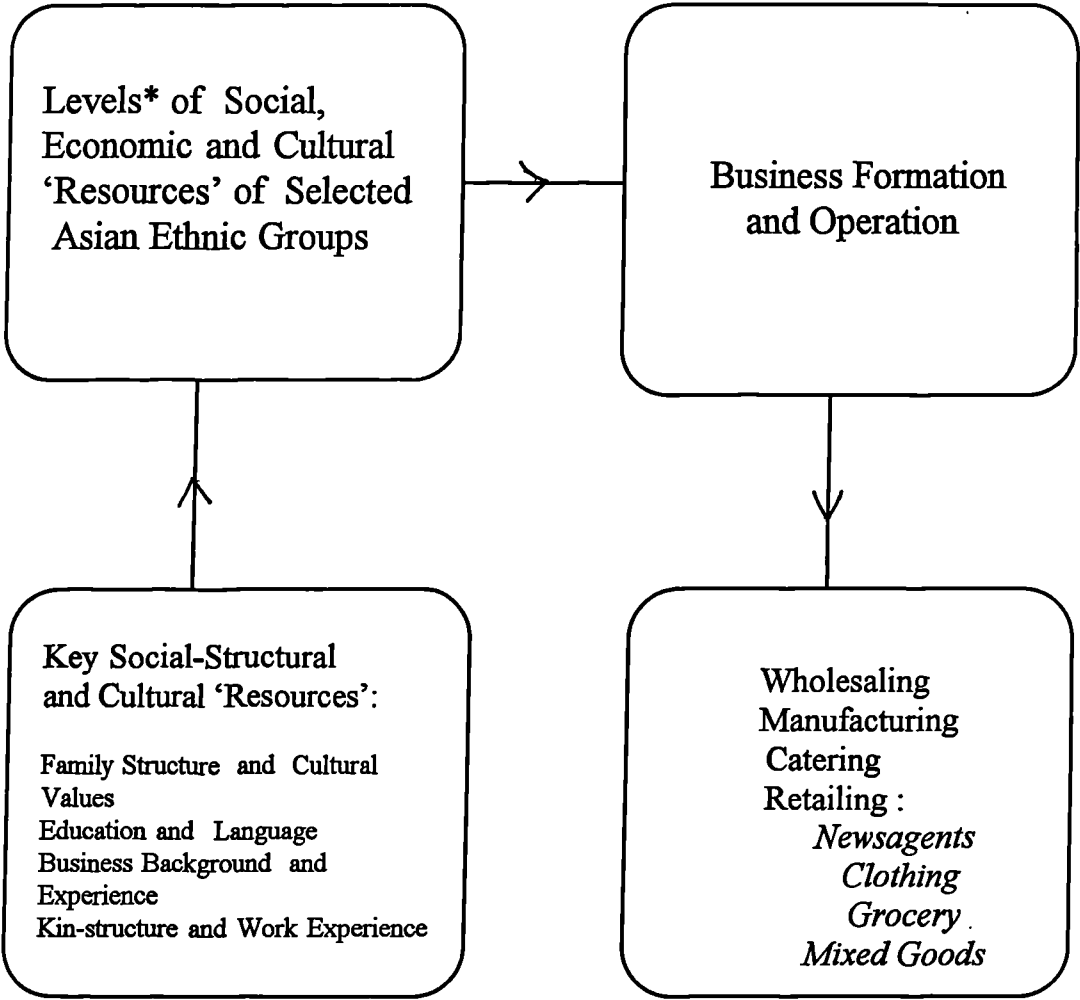
A number of cultural and social-structural traits have been classified by sociologists and anthropologists as the *socio-economic and cultural 'resources'* of immigrant ethnic groups. (Rex, 1961, 1979, 1986, 1991; Light and Bonacich, 1988; Ward and Jenkins, 1984). The 'resources' they have identified include (variously): educational and professional level; their relational networks, business background and experience; and family structure and value-systems (including use of both male and female family members in economic activities).

A number of such 'resource' factors have been identified in this chapter (also in the account of the migration background, cultural profile and structural position of the four selected Asian groups given in Chapter 2) as being potentially important for ethnic entrepreneurs. For the purpose of proposing an *operational process model* from the perspective of *social action*, these 'resources' are grouped into four main categories considered to be of particular importance, *viz: family structure and underlying cultural values; business background and experience; education and language; and kin structure and work experience.*

Clearly, if certain ethnic groups possess, or can access, more of these 'resources', they have an assumed advantage over those who have less. Furthermore, as indicated in the model previously described (Chapter 1, p.32) these same factors may provide them with the interactive ability to start, and to concentrate on, one type of business operation rather than another.

This model will form the basis for analysing ethnic business formation and operation in East London. It is illustrated, diagrammatically, below.

OPERATIONAL PROCESS MODEL EXPLAINING THE FORMATION AND OPERATION OF ASIAN SMALL BUSINESS IN UK



***Levels : These are assessed as 'positive' (+) or 'negative' (-) according to their contribution to business formation and operation**

3.7 KEY SOCIAL-STRUCTURAL AND CULTURAL 'RESOURCE' CATEGORIES IN THE OPERATIONAL PROCESS MODEL

The *operational process model* described above comprises **four** main social-structural and cultural 'resource' categories: (a) **family-structure and underlying cultural values**; (b) **education and language**; (c) **business background and experience**; and (d) **kin-structure and work experience**.

a) FAMILY STRUCTURE AND UNDERLYING CULTURAL VALUES

In the social structure of a society the basic constituent is the family : its structure, its decision-making processes, its functions and its underlying values. As the agent of primary socialisation, the family is the conduit, the shaper of the roles its members play in society, the arbiter of morality, and the maker of values, beliefs, and attitudes that determine how individuals behave in their social interaction. Around the family is the kin-group, with a set of consanguineous and affinal kin, also shaping and influencing the individual's decision-making and behaviour.

The family and its members, particularly the father, mother and wife, play the most powerful role in establishing the desirability and credibility of entrepreneurial action for an individual. (Oxfeld, 1993, *pp.* 19, 23, 25). 58% of company founders in the USA had parents who were company

owners. (Sapero and Sokol,1984). A study of Northern Italy by the same authors showed that 56% of entrepreneurs had parents who were self-employed.

The cultural ideal of the family which is common among the selected Asians in this study is the extended family with a male head of household. But there are differences in their underlying value-systems, the role of female family members, the decision-making processes and functions as described in Chapter 2.

Perhaps the most important characteristic of small enterprises is that they are *family* affairs and *family* businesses. The family appears to be vitally important to them for labour, expertise, capital, public relations and general moral support. It is of paramount importance in their formation. Here, family value-systems heavily influence the type of business formed and the way in which business is conducted, both of which may ultimately have significance for its commercial success. Family values will determine, for example, the extent to which family members can be called upon for their help and co-operation, in particular females and children. Family type (*nuclear or extended*) will also be influential, as will family leadership styles, the role permitted to women, and other factors.

Thus, it is hypothesised that, among the Asian groups selected for this study, differences in family structures and systems will affect both the type of business entered upon, and its style of operation, with implications for commercial viability and the degree of business success ultimately achieved. This will be examined with reference to: *the amount of help family members provide in the business; the overall roles performed by women members of the family; the structure of the family and how family decisions are made; and the part played by wives in the day-to-day running of the business, e.g. work-sharing in a grocery store.*

b) EDUCATION AND LANGUAGE

Education has two basic functions - it transmits culture between generations and socialises individuals into particular cultures. In performing these functions, education contributes to social adaptation. It is through education that people can seek to gain access to higher occupations and prestigious positions in the social structure. (Rex, 1970, p.96).

Thus education and language proficiency merit close attention as key factors in ethnic minority business formation and operation. Educated minority group members are normally proficient in more than one language and possess the human capital needed to facilitate enterprise and self-employment. Light identified education as an element of the class background of Koreans in Los Angeles. (1980, p.54). A high level of education and language competence have been demonstrated to be a 'resource' that contributes positively to entrepreneurship, whereas low education and low language proficiency have been shown to be a barrier to business ownership.

Therefore, it is reasonable to postulate that individuals' language skills might equally influence who within an ethnic group becomes an entrepreneur and what type of business is chosen. Businesses having to deal with banks

and suppliers outside the ethnic market require personnel who are fluent in the language of the host society. It follows that individuals fluent in that language are more likely to become business-owners. Similarly, businesses requiring high educational qualifications, high literacy levels and multi-lingual capability are able to be formed only by those possessing such skills.

Education is often mentioned as an important factor affecting the supply of entrepreneurs. It is argued that education enhances a person's ability to perceive economic opportunities, to gain control over resources and also to manage an enterprise well. A high degree of association between education and industrial and business success has been noted in the previous discussion. Education and training also provide various kinds of technical knowledge and information, for example, access to information networks, computerised accounting systems, marketing data etc., which is essential for business survival in the age of advanced technology. Thus, the more education and proficiency in English an ethnic entrepreneur has, the more business ventures and risk-taking he or she is able to undertake.

It is therefore expected that, among the Asian ethnic groups under investigation, those whose member-profiles are characterised by relatively high educational qualifications and competence in spoken and written English will be prominent in those businesses which require these qualifications and

skills. Examples of such trades are wholesaling, and retail newsagents and tobacconists, in which it is necessary to be able to speak and write English well in order to be able to communicate with suppliers and customers. Conversely, it is expected that those minority group members who lack the relevant knowledge and skills will confine their commercial activities to those types of business which can be operated with less education and knowledge of English.

These propositions will be examined with reference to: *the level of education of the Asian entrepreneurs surveyed, the educational level of their fathers and family members, and their degree of proficiency in the use of English, for example in their language use with customers.*

c) BUSINESS BACKGROUND AND EXPERIENCE

Business background and experience in the family business are other key factors, since they represent an important cultural resource for ethnic minorities. The close relationship between business experience and small business self-employment has been highlighted earlier. It has also been demonstrated from a number of sources that immigrant groups who already have a tradition of business involvement in their own countries trade more successfully in the host country. Many of these immigrants acquired their business experience either as entrepreneurs themselves, or as helpers or employees in the family firm. Concentrations of this type of small entrepreneur in the receiving country derive from their ability to transfer their previously-acquired business 'know-how' to a new commercial environment.

It is commonly assumed that the quality needed for commercial success is a sound 'business sense' in the proprietor, with some minorities being considered 'well-endowed' and others 'poorly-endowed' with this trait. The value of 'human capital' stored in the business-owner should not be underestimated, and it seems very likely that some minorities are much better-equipped than others to set up their own businesses when they come to Britain. However, it is important to translate this vague notion of 'business

sense' into objective, measurable components which may be correlated with business performance and the propensity for risk-taking.

Several components have so far been identified, including business background and self-employment experience in the country of origin, and similar experience in the host country, which may incline the possessors to favour higher-risk, diversified, growth-oriented business opportunities rather than operating in declining sectors.

The contribution of these factors to ethnic business formation and operation will be measured by: *identifying the occupations of the fathers of respondents; whether respondents have working connections with a family business and in what position he or she works (or has worked) in that business; also the business activities of respondents' relatives and associates.*

d) KIN STRUCTURE AND WORK EXPERIENCE

Ethnic kin-structure and the use of work experience are other factors which may be shown to have a close relationship with the type of business chosen by a particular ethnic group. A common form of migration has been called 'chain migration' in which immigrants follow others from their own locale to the new land and into the new occupation. This results in an intensification of the so-called 'founder's effect'. This occurs when one or two individuals who start a particular type of business bring over some of their own kin to work in it. This encourages the new arrivals, as well as those who have gained skills working in the same type of business elsewhere, to start businesses of their own.

Migration, and ensuing business formation in these circumstances, is determined by the kin-structural position of the migrating group. If an Indian or a Bangladeshi starts a newsagent's or a restaurant, then his or her compatriots arriving subsequently are likely to follow the same line of business, the more so if they have acquired skills working in a business of the same type.

Experience, and awareness that not only craftsmanship but also managerial skills are important to enterprise, are themselves valuable 'resources'.

Those born into self-employed families, whether peasants, crafts-people or shop-keepers, are brought up with these attributes. A person's choice of a commercial occupation may also reflect the possession of entrepreneurial 'resources' such as capital and skills gained through working in a similar type of commercial firm. Occupational status embodies the content and skill demands of jobs, and people often train for, and work in, occupations as employees for some years before establishing their own business (*e.g.* carpenters, bricklayers, or lawyers). The skills required in operating a particular type of small business are usually acquired "on the job" as people discover much of their work experience is irrelevant to actually operating a business.

Kinship-structure is an important way of acquiring necessary skills. Waldinger (1986) pointed out that relatives and co-ethnics may tolerate harsh, poorly-paid working conditions for the chance to learn the skills required to set out on their own.

It is therefore hypothesised that kin-structures among those with work experience will provide the basis for occupational choice, *i.e.* where a family group has a tradition of involvement in a particular trade (say) the restaurant or manufacturing business, and its kin-members have a history of learning skills through employment in that trade, migrating kin-folk will

choose to enter the same trade in the receiving country.

This will be examined with reference to *the migration background of respondents, comparing their work experience at home and in the host country in co-ethnic businesses, together with identifying any advice and help etc. received from the co-ethnic group.*

NOTE to Chapter 3

DEFINITION OF A SMALL FIRM (BOLTON COMMITTEE)

Manufacturing	200 employees
Retailing	turnover of £300,000 p.a. or less
Wholesale trades	turnover of £1,200,000 p.a. or less
Construction	25 employees or less
Mining/quarrying	25 employees or less
Motor trades	turnover of £600,000 p.a. or less
Road transport	5 vehicles or less
Catering	all (excluding multiples and brewery-managed public houses)

Source: Bolton Committee Report (Cmnd. 7937, 1971)

CHAPTER FOUR

METHODOLOGY

4.1 Introduction : Nature of the Research and Methods

4.2 The Survey Design: Concepts and Methods

4.3 Framing the Questionnaire

4.4 The Pilot Study

4.5 The Population and the Sampling Frame

- i) The Target Population : Location**
- ii) Determining the Sample Population**
- iii) Enumeration**
- iv) Data Base and Mapping**

4.6 The Sample

4.7 Interviewing

- i) Interview Techniques**
- ii) Administering the Questionnaire**
- iii) Method of Approach**
- iv) Use of Networks and "Goodwill"**
- v) Commentary on Field Experiences**
- vi) Contextual Problems: BCCI and the Economic Recession**

4.8 Data Processing

4.9 The Qualitative Data

4.1 INTRODUCTION: NATURE OF THE RESEARCH AND METHODS

The present study focuses on establishing the nature of the impact of social-structural and cultural factors in the formation and operation of ethnic small enterprise in the UK with particular reference to the economy of East London and its Asian communities.

Data have been collected from a range of secondary and primary sources including a sample survey of small businesses operated by four selected Asian groups, **Bangladeshis, Gujaratis, Pakistanis and Sikhs**. Secondary sources have been used to build up a picture of these ethnic businesses and the socio-cultural background and structural position of the four ethnic groups.

The sources of secondary data were: (i) published and unpublished research papers on small businesses, and particularly ethnic minority businesses; (ii) Government publications; (iii) *Census and Labour Force Surveys*; (iv) reports and bulletins of Local Authorities and other agencies; (v) national press; (vi) periodicals (particularly those targeted on ethnic minorities, small businesses and ethnic minority businesses); and (vi) other documentary materials and current literature.

The main research focus was the collection of primary data on ethnic businesses in East London. The research design follows that produced by Rex and Tomlinson for their study of immigrant and ethnic minorities. The strategy adopted is to present and propose an argument and a model both theoretically and empirically, and to support these with data gathered by appropriate methods. (Rex and Tomlinson, 1979, p.32; Rex,1980, pp.45-6).

The study relied mainly on quantitative methods, viz. a stratified sample survey; qualitative techniques were used to a lesser extent. The survey was used to collect primary data to profile and to compare the characteristics and mode of operation of businesses from four selected Asian groups.

In stratified sampling, pre-existing knowledge of the population is used " to divide it into groups such that the elements within each group are more alike than are the elements in the population as whole." (Hansen, Hurwitz and Madow, 1953, P.40). This method is therefore used primarily to ensure that different groups of the population are adequately represented in the sample, so that the level of accuracy remains high for the validity and generalisation of the results.

Primary data were collected from a stratified, random sample of 254 Asian businesses. The sample was drawn from a list of the total population of

Asian small businesses in the two East London Boroughs (Tower Hamlets and Newham) where the concentration of the selected Asian groups and their businesses is highest. (*Census, 1991; Labour Force Survey, 1990/91*). Interviews with the owners or managers of these businesses were conducted during the period October, 1990 to December, 1993.

4.2 THE SURVEY DESIGN: CONCEPTS AND METHODS

Concepts

As discussed in Chapter 3, *social action theory* offers the most satisfactory explanation for the pluralistic and variable behaviour of immigrant ethnic groups as they adapt to the host society and its economy and attempt to form businesses. Because this behaviour is theoretically attributable, not to individual free choice, but to the interplay of the social, cultural and economic factors characteristic of these groups, the study sets out to investigate a proposed new, operational *social action model*. Hence, compatible data-collection techniques are required to obtain information on the model's four main categories of social-structural and cultural 'resource' factors. These are:

i) *family structure and underlying values*; ii) *business background and experience*; iii) *education and language*; and iv) *kin-structure and work experience*.

It was decided to use a structured interview in order to cover all these 'resources' in the fairly large number of businesses sampled. (See Section 4.7).

Kahn and Cannell (1957) have suggested that the interview must serve two purposes: i) it must translate research objectives into specific questions whose answers will provide the necessary data for evaluation; ii) it must also aid the interviewer in motivating respondents so that the necessary information is obtained. Interviews were carried out using a questionnaire which comprised two main aspects.

The first aspect consisted of a series of questions about **business ownership**, (single owner, partnership, company etc.), **ethnic background** and the **classification of businesses** (according to categories drawn from the Standard Industrial Classification of the Central Statistical Office, 1990) so that the results could be compared with other Government statistics. The second aspect reflected the main categories of social-structural and cultural 'resources' contained in the operational, *social action* model of ethnic minority small business development previously mentioned.

4.3 FRAMING THE QUESTIONNAIRE

The questionnaire was framed in two stages. A draft questionnaire was worked out covering all the issues and strategies previously discussed. This was piloted, and a final questionnaire was produced incorporating necessary amendments.

The draft questionnaire incorporated all the questions relating to the main categories of social-structural and cultural 'resources' contained in the operational, *social action model* as follows:

(i) Family Structure and Underlying Values

Questions were included on: the structure of the family and the family decision-making process, the amount of help family members provide in the businesses, and the roles of female family members.

(ii) Education and Language

Questions were included on: the educational level of respondents, their fathers and other family members, and respondents' level of proficiency in written and spoken English.

(iii) Business Background and Experience

Questions were included on: the occupation of respondents' fathers; the length of time respondents had spent working in the family business, how long they had spent in business overall and the business connections of respondents' relatives.

(iv) Kin-Structure and the Use of Work Experience

Questions were included on: respondents' experience of working in a particular type of business, their migration background, their involvement in co-ethnic businesses, and the help and advice provided by co-ethnics.

In designing the questionnaire, most of the studies on small businesses, and specifically ethnic minorities in small businesses and related areas, were consulted, together with a range of other relevant literature. The author's previous experience during the *Spitalfields Small Businesses Survey* and several other research projects in East London, together with consultations with local Asian minority communities, strongly indicated that intrusive and potentially sensitive questions on matters such as capitalization, turnover, religion and precise figures on employment should be avoided.

In preparing the draft questionnaire, the above key issues and the likely sensitivities of respondents were taken into consideration. It was also felt

that requesting highly-detailed information would be unreasonable given that for hard-pressed, individual traders, time was a limited and valuable resource. It was also recognised that the total amount of time consumed by such a large number of interviews would also represent a sizeable burden on the Asian business community as a whole.

Most of the questions were in 'closed', multiple-choice form. Responses were pre-coded to facilitate computation and analysis. The few questions which were not multiple-choice were coded after finishing the interview. As there were a relatively small number of response categories for each question, the categories which most frequently appeared were coded by giving them a value-label and code number: the remainder were categorised under the value-label "other".

Question 23 was kept wholly 'open-ended' with no prompting so that respondents could freely discuss their reasons for choosing to establish and run a particular type of business. Here, respondents were given the opportunity of narrating their past history and how they initially got started in business. (*See Appendix A - Questionnaire*).

4.4 THE PILOT SURVEY

A pilot survey was conducted during the period July - September 1990. The draft questionnaire was administered to a stratified, random sample of 45 respondents drawn from across the four Asian minority groups selected for the main study and from the types of businesses to be investigated. (See Section 4.5). Of the 45 respondents contacted, 10 were very reluctant to be interviewed and 35 questionnaires were successfully piloted.

The pilot study showed that the wording of some of the questions, and, in some cases, their sequencing, required modification to reduce response error and also to promote and facilitate productive participation by respondents. The draft questionnaire was modified accordingly. For example, questions concerning the exact numbers of full- and part-time employees, religious affiliation, and the degree of free-mixing permitted between the sexes, proved too sensitive and were dropped in their previous form. The question on numbers of employees was made less specific by the use of ranges instead of precise figures.

The pilot also revealed a tendency in some interviewees to under-respond or to give false information. This information was valuable in helping to select the appropriate strategy to adopt in the interviewing process itself, and in

providing guidance as to the most fruitful approaches to use person-to-person in potentially sensitive areas of questioning.

The pilot study confirmed the viability of the proposed investigation based on the conceptual and operational models previously described.

4.5 THE POPULATION AND THE SAMPLING FRAME

i) The Target Population: Location

Initially, the aim was to cover all of the United Kingdom. This was no longer practicable once the face-to-face personal interview had been chosen as the principal means of primary data collection, given that personal resources of time and money were finite.

It was considered preferable to obtain high quality, accurate data using direct interview methods from those areas where the selected Asian groups and their businesses were concentrated, even if this meant limiting the geographic area covered. Widening the catchment would have necessitated using alternative methods (*e.g.* a postal questionnaire) which are considered inappropriate in this type of research since they are likely to yield less reliable information and would have to rely on a dubious sampling frame.

The regional concentration of Britain's ethnic minority population is shown in Table 2.3, Chapter 2, which gives the distribution for the three years 1988-1990. The ethnic minority population as a whole is heavily concentrated in the South-East region, with 42% living in the Greater London area. For each individual ethnic group, the biggest single concentration is in Greater London. (Jones, 1993, p.15; *Labour Force*

Survey,1990/1,p.34).

The main groups of Asian ethnic minorities represented in Britain are Indians (Gujaratis and Sikhs), Pakistanis, and Bangladeshis all of whom migrated directly from the Indian Sub-Continent, later to be joined by Indians from East Africa. (Desai,1963; Hiro,1971; Rex,1991). The concentration of these Asian groups is highest in Greater London. (*See* Table 2.4, Chapter 2).

Among the Greater London Boroughs, the heaviest concentrations of the selected Asian groups are in Tower Hamlets (24.6%) and Newham (22.7%), which together contain 47.3% of the total Asian population in Greater London. (*Census*, 1991: *County Monitor* (Inner and Outer London), p.17).

It is apparent from various studies that there are common features in the business patterns displayed by ethnic minorities regardless of where they are located in the UK, and that these differences derive from ethnicity or social class. It was therefore decided to limit the survey area to the two East London Boroughs, Newham and Tower Hamlets, which contain the highest concentrations of the four selected Asian groups and their businesses. In many respects, the two Boroughs are economically, socially and culturally similar to other UK inner-city areas containing multi-ethnic populations in significant numbers.

ii) Determining the Sample Population

It is common practice for studies of minority businesses to use secondary sources (such as business directories, *Yellow Pages*, *Thomson Local Directories*, rating records etc.) to identify the population to be sampled. However, this method is known to introduce unquantifiable inaccuracies. It is worth mentioning that, for the *Spitalfields Small Businesses Survey*, two lists of small businesses in the Spitalfields ward were produced, one compiled by the Research Officers after they had conducted a careful street-by-street enumeration of small businesses in the research area, and another produced from Tower Hamlets rates records and the local *Thomson's Directory*. The latter, when compared with the Research Officers' listing, revealed considerable over-counting and under-counting of existing businesses. (Rhodes and Nabi, 1989, p.4).

A thorough check of official records and official publications undertaken by the author prior to this study revealed that they contain very scant information concerning the number, location and other characteristics of Asian enterprises. Further searches of the *Thomson Business Directory* and BT's *Yellow Pages* also proved valueless as there is no system of maintaining lists of businesses on an ethnic basis. Fragmented attempts to plug this gap have from time to time been made by sponsored projects

originating in the Community Sector (*e.g. The Black Business Directory* for selected Inner London boroughs), but these have lacked adequate resourcing to achieve comprehensive coverage and regular updating.

In view of the problem with secondary sources, therefore, it was preferred to create a list of selected Asian businesses by a careful street-by-street enumeration, identifying ethnicity and types of undertaking through direct observation. The complete street survey was conducted by the author using a small questionnaire to record the ethnicity, names, addresses and types of business located.

iii) Enumeration

The first step was to create a systematic street-by-street and block-by-block listing of all the businesses operated by the four selected Asian groups in the survey area. During the period March-June, 1990, all business premises in the area were visited, their ethnic origin identified and the short questionnaire relating to ethnicity, type of business and address completed.

Familiarity with the community was an important advantage in this operation. About 10% of the businesses had no signboard or name to advertise their existence and were relatively invisible, being conducted from basements, attics, garages, and sometimes from the family living-room. Entry to this type of business was gained only because the researcher was personally known in the area.

For the purposes of the present study, all premises occupied by doctors, dentists, lawyers, and other such professionals were excluded from the enumeration.

The enumeration revealed a total of 1,365 businesses that could be used as a sampling-frame. These businesses were stratified by type and ethnicity of ownership to give the break-down shown (Table 4.1). The Gujaratis and

Sikhs dominate the Wholesale and Retail trades, whilst the Pakistanis and Bangladeshis are concentrated in Manufacturing and Catering.

TABLE 4.1
ASIAN BUSINESSES IN THE SURVEY AREA, BY TYPE AND ETHNICITY

Business Type	Gujarati	Sikh	Bangladeshi	Pakistani	Total in 1990	Bus. Closed 1992
Wholesaling	155 (57%)	72 (27%)	04 (1%)	41 (15%)	272 (19%)	(40) 15%
Retailing	275 (44%)	130 (21%)	106 (17%)	115 (18%)	626 (46%)	(110) 17%
Manufacturing	45 (14%)	44 (14%)	141 (44%)	89 (28%)	319 (24%)	(80) 26%
Catering	07 (7%)	00	66 (62%)	30 (31%)	103 (8%)	(10) 11%
Others	11 (24%)	12 (27%)	12 (26%)	10 (22%)	45 (3%)	(10) 17%
Total	493 (36%)	258 (19%)	329 (24%)	285 (21%)	1365(100)	(250)18%

Source: Street-by-street enumeration, March-June 1990, and further comparison, July-August 1992. (Author).

iv) Data Base and Mapping

Using *dBASEIV*, a database was created from the enumeration schedule comprising the names, addresses, types of businesses and ethnicity of ownership of the businesses listed. Later these data were transferred into *SPSS win. 6.1*.

The author's street enumeration of the businesses operated by the four selected Asian groups was also used to produce a map showing their location, by London postal district. (*See Appendix B, Mapping, Map no. 4*). This mapping revealed the important spatial information that Indian Gujarati and Sikh businesses are concentrated in High Street areas, whilst Bangladeshi and Pakistani businesses are clustered around the inner zone. This suggests that Bangladeshis and Pakistanis may be less geographically mobile than the other groups.

4.6 THE SAMPLE

Since the survey was conducted entirely through personal, face-to-face interviews (which imposed time and cost constraints), it was decided to draw a 25% sample from the list created by street enumeration, amounting to 341 businesses. However, due to the closure of more than 250 businesses in the survey area during the survey period, the total population of businesses fell to 1100, yielding a reduced sample size of 275.

The businesses were stratified by type and ethnicity. The sample for each stratum was determined using a uniform sampling fraction, *i.e.* the sample size was proportional to the population of Asian small businesses within each type and ethnic group. Within each stratum, 25% of the sample were selected at random.

The category "Others" (which includes travel agents, financial services, accountants, tax advisers, mini-cabs, amusement centres, video shops and other services) was excluded from the sample. These accounted for less than 5% of the total population of businesses, and the variation among the different ethnic groups was almost equal. (Table 4.1). It was therefore considered that they had no significant contribution to make to the theory and model under examination.

To compensate for non-contact or refusal during interviewing, a number of "sweeps" were made in order to maintain the objective of achieving a 25% sample of respondents in each category. The final yield was 260 successful interviews obtained from Bangladeshi, Gujarati, Pakistani and Sikh businesses across all the business types. 6 of the resulting interview schedules were incomplete and could not be used in data processing .

The 254 usable interview schedules constituted nearly 25% of the stratified sample of the businesses still operating at the end of 1993.

4.8 INTERVIEWING

i) Interview Techniques

In the field of social science research different interviewing methods and techniques of gathering data from primary sources have been developed. In the context of this study, the personal, face-to-face interview technique in the language desired by the respondent was considered to be the most appropriate and helpful, taking into account the personal and socio-cultural traits of interviewees all of whom would be drawn from ethnic groups. This method is known to be one of the most effective in collecting data from ethnic minorities. (Burns, 1988). Since the interviewer (the author) was fluent in the languages of all four selected Asian groups, *viz.* **Bengali/Sylheti, Urdu, Hindi** etc., it was practicable to offer respondents their choice of language medium for each interview.

This method was chosen in order to ensure that respondents were able to answer for themselves without external assistance or undue prompting, thereby providing the most accurate information. Respondents were contacted personally for interview by prior appointment.

ii) Administering the Questionnaire

Personal interviews were undertaken using the questionnaire reproduced at Appendix A. Questions were put to respondents and their answers were simultaneously recorded on the interview schedule. The Bangladeshis were interviewed mostly in Bengali/Sylheti; some Pakistanis opted for Urdu/Hindi, whilst the rest chose English.

Responses to the 'open-ended' question (Q.23) were fully recorded, continuing where necessary on a separate sheet attached to the questionnaire. The recording of replies was done openly. No attempt was made to conceal anything from respondents, who would occasionally look to see what was being written. It was hoped this would reassure them.

To obtain the maximum value from each interview, respondents were encouraged to enlarge on their answers and give reasons for their views, even where only a "yes" or "no" reply, or one answer from a pre-coded, 'multiple-choice' list was required. It was hoped that this would aid comprehension when the responses were analysed and ensure greater accuracy. All respondents appeared to answer truthfully and to the best of their ability. Truthfulness was judged on the basis of the length and thoughtfulness of the replies; also by reference to the interviewer's own knowledge of the culture of the selected ethnic groups. The questionnaire also contained built-in consistency checks.

iii) Method of Approach

The essential strategy in interviewing these ethnic minority respondents was to establish a sound relationship of mutual confidence and cooperation and to create a friendly environment, which would encourage them to provide true information. A short period of relaxed conversation before the actual interviewing began was a great help in breaking down respondents' initial reserve and getting them talking.

Respondents were told that the study was an academic exercise and had nothing to do with any "official" agency, with the Government, with private consultants and, particularly, no connection whatever with VAT inspections or any other Inland Revenue activity. They were given a guarantee of confidentiality and anonymity, and assured that the dissertation would only contain general information concerning the survey area as a whole, and that no individual firm would be identified or identifiable.

The author introduced himself as an Associate Professor of the Department of Management at the University of Chittagong, Bangladesh, presently a Ph.D student and part-time research consultant at London Guildhall University in East London. Respondents were shown a Letter of Introduction from the author's Director of Studies, Dr. Cynthia L. White,

who is also well-known and respected in the local ethnic minority business communities being studied.

To further establish the interviewer's credentials, and to emphasise the important contribution the respondent would be making to a major piece of academic research, interviewees were also shown copies of the author's previous academic research reports and MBA Dissertation. This was required because a large number of studies of different kinds were at that time being carried out by various national and local agencies regarding the local economy and labour market. Consequently, local businesses were becoming over-burdened by these collective demands on their time and were growing reluctant to submit to more interviews which diverted them from running their businesses.

iv) Use of "Networks" and "Goodwill"

Winning the trust and cooperation of members of the ethnic minority business community in Tower Hamlets and Newham was crucial in securing their agreement to give up their time to be interviewed, and in obtaining data of high quality and reliability through those interviews. Here, personal networks proved indispensable. By making contact initially with Asian organisations in the community sector in East London, it was possible to alert the targeted groups to the impending survey, and by familiarising them with its nature and objectives, help to break down natural resistance and engender a climate of acceptance and support. Many of the organisations were known personally to the author, who was able to draw upon a fund of goodwill and interest in the research. Those who were instrumental in facilitating the survey were the Bangladesh Welfare Association, the British-Bangladesh Chamber of Commerce, and the East London Small Business Association.

v) Commentary on Field Experiences

A brief description of the experiences gained in the course of administering the questionnaire will be helpful in understanding the problems of data collection in this sensitive area, particularly the behaviour and attitudes of the respondents, their fears, worries, queries and questions.

The task of being introduced, and the administration of formal interviews, became smoother and easier through the active co-operation and help of the above-mentioned community organisations and other key individuals. Nevertheless, even the most interested and cooperative respondents expressed underlying anxieties about the true nature and purpose of the research through such questions as : " Do the Economic Development Units of Tower Hamlets and Newham, the Department of Trade and Industry, the VAT authorities or the Inland Revenue have any involvement in this investigation?" "Why have I/my firm been selected for interview?" "Who is the sponsoring authority for this research ?" " How will I/my firm benefit from this study?"

In reply to most of these questions, the interviewer had to repeat the method of approach described in sub-section (iii) above, and assure respondents that he did not belong to any of the agencies referred to, and that they had been

selected at random through a sampling procedure.

Many interviews had to be carried out on Sundays, or on weekdays in either the morning or the afternoon. Restaurant-owners generally avoided Fridays, Saturdays and evenings; wholesalers avoided Mondays and Fridays. The wholesalers located on busy arterial roads such as Commercial Street, E1 and Commercial Road, E1 preferred daytime appointments in mid-week, and especially at lunch time, or, failing this, after 5pm. Retail grocery stores avoided evenings entirely. In some cases, the author had to make several visits to complete one questionnaire where respondents were very reluctant to provide the required information.

It is interesting to note that, as soon as they became aware that they were receiving the attention of an Associate Professor of Chittagong University and a member of London Guildhall University, most of the Bangladeshi restaurant-owners extended their traditional hospitality by inviting the interviewer to have either lunch or dinner at their restaurant, or to join them in a cup of tea or coffee. Some of these invitations were accepted in order to take advantage of the opportunity they afforded to discuss more fully and freely with respondents their reasons for becoming restaurateurs, and also to obtain further contacts in, and inside information about, traders in other sectors.

vi) Contextual Problems : the BCCI and the Economic Recession

International banking regulators shut down the Bank of Commerce and Credit International (BCCI) worldwide on July 5, 1991, in one of the most spectacular fraud cases ever to be uncovered in the banking sector. Depositors lost millions of dollars and pounds as the regulators seized the BCCI's assets. It had been observed that, due to extra facilities the bank provided in respect of credit terms and interest rates, Asians preferred to bank with the BCCI, and an estimated 70% of Indian and Pakistani respondents in the survey area had BCCI accounts. This resulted in major disruption to the conduct of interviews over a long period. In the event, 50% of Indian and Pakistani businesses suffered due to the closure of the BCCI.

Economic recession also caused serious problems in collecting data, leading to attrition in the original survey population during the course of the study, high refusal rates, and a marked reluctance to divulge business information. It was revealed from a street survey conducted in July and August 1992 that about 250 businesses had disappeared from the list compiled for the same area in 1990 when the research commenced. The main explanations given by respondents for the loss of these businesses were: (1) the closure of the BCCI and the freezing of their accounts;

(2) the wrong policy adopted by the Government for controlling inflation;
(3) extreme economic recession; (4) high bank charges ; and (5) the high
Poll Tax.

Survey refusal rates were very high during 1991 and the beginning of 1992. The interviewer encountered severe problems, especially with the Gujarati and Pakistani wholesalers and manufacturers, who were more reluctant than most to set aside time to be interviewed. Given this increased number of refusals and lack of cooperation, a number of 'sweeps' had to be made to maintain a 25% sample. Multiple visits were required to Gujarati and Pakistani wholesalers in Commercial Road, E1 and Commercial Street, E1 in order to complete each questionnaire. By dint of exercising great patience, and being prepared to absorb harsh words from these respondents, whilst endeavouring to persuade them into compliance through repeated visits, the completed interview schedules were eventually obtained. The process proved exceptionally time-consuming, but the target of 260 satisfactory interviews was ultimately achieved.

4.8 DATA PROCESSING

A data-entry form for entering data from the interview schedules was designed and created using the *Data Entry II* module included in the *Statistical Package for the Social Sciences (SPSS PC+)*. All the coded information from the 254 completed schedules were entered on this form. Subsequently, these data were transferred to, and processed by, *SPSS Windows Version 6.1*

The first step in data-processing was to generate simple frequency tables and percentage distributions of all the variables, together with some cross-tabulations by ethnicity and the main activities of the firms, in order to gain an overview of the results on which to obtain the initial comments of advisers.

It was later decided to present tabular analyses, based on ethnicity and type of business, showing the various characteristics of the selected Asian groups. Accordingly, those tables were generated using *SPSS* and are incorporated in the main body of the thesis. (*See Chapter 5, Data Analysis*).

4.9 THE QUALITATIVE DATA

Contemporary small enterprise research emphasises qualitative research strategies more than past studies have done, because they promise understanding of a kind unlikely to result from a variable-centred approach. Further, where much of the research concerns cultural and structural phenomena, and delineates *social action*, strategies for qualitative analysis are more likely to be required. (Layder, p.127, 1993).

Hence the study also attempted to obtain *qualitative* information regarding the role played by the social-structural and cultural 'resource' factors specified in the operational *social action* model of the formation and operation of ethnic small businesses.

The case study approach was used. Four particularly informative cases were selected from the respondents interviewed, one drawn from each of the four Asian groups. (See Chapter 6). These respondents were followed up and re-interviewed in some depth to exemplify how the process of *social action* operates in the context of Asian small business.

The four entrepreneurs supplied, often over three or four meetings, detailed information about their date of arrival in Britain, their work experience,

family structure, family assistance, and the specific reasons why they had chosen to start a particular business. All of this information was recorded in front of the respondents during the interviews, and is analysed and discussed in Chapter 6. The case-histories demonstrate how, from their inception, the formation and operation of these Asian businesses was *conditioned* and *resourced* through the interaction of social, economic and cultural factors.

Respondents were given a guarantee that neither their names nor the names of their businesses would be revealed, and that they would not be able to be identified from the information they provided. They were also promised the opportunity to see and approve the case-study material to be presented in the thesis. Accordingly, the author submitted the drafts to the respondents concerned. With minor changes, and the addition of some information, all were approved.

CHAPTER FIVE

SURVEY ANALYSIS

5.1 Introduction

5.2 Section I - Social, Economic and Cultural Characteristics of the Four Selected Asian Groups

- a) Family Background
- b) Business Experience
- c) Educational Qualifications
- d) Ability to Operate in English
- e) Work Experience

Section Summary

5.3 Section II - The Relationship between Ethnicity and Business Types

Section Summary

5.4 Section III- Characteristics of the Four Business Types

- a) Form of Ownership
- b) Size of Firm and Numbers Employed
- c) Women Employees
- d) Family Assistance
- e) Sources of Finance
- f) Ethnic Minority Markets
- g) Use of English

Section Summary

5.5 Section IV - Characteristics of Retailing

- i) Form of Ownership
- ii) Size of Firm and Numbers Employed
- iii) Women Employees
- iv) Family Assistance
- v) Sources of Finance
- vi) Ethnic Minority Markets
- vii) Use of English

Section Summary

5.1 INTRODUCTION

This chapter describes some salient characteristics of the selected Asian entrepreneurs and their enterprises in the light of the data collected through a structured questionnaire using the proposed *social action* model. A systematic comparison is made of the social, economic and cultural characteristics of the four groups of respondents in the survey area to ascertain whether differences in these characteristics affect the type of businesses formed by these groups, and the manner in which they are operated.

There are four sections. *Section 1* delineates the personal and social characteristics of the respondents as small ethnic entrepreneurs; *Section 2* examines the extent to which the type of business formed is related to ethnicity; *Section 3* analyses the operating characteristics of the four business types which have emerged from the survey, *viz.* manufacturing, wholesaling, catering and retailing; finally, *Section 4* presents a more detailed analysis of retailing, as being the most diversified of the four business types.

Throughout, the main foci of the analysis are the four selected Asian groups and the types of business they operate.

5.2 SECTION I - SOCIAL, ECONOMIC AND CULTURAL CHARACTERISTICS OF THE FOUR SELECTED ASIAN GROUPS

This section examines a number of the social, economic and cultural characteristics of the selected Asian respondents in order to ascertain how Gujarati, Sikh, Pakistani and Bangladeshi entrepreneurs compare with respect to the '*resource*' categories contained in the proposed *social action* model *i.e. family background, business experience, education, ability to operate in English and use of work experience.*

a) Family Background

Data on father's primary occupation, which present a picture of the family background of the selected Asian respondents, are reported in Table 5.1. This table indicates that the majority (58%) of Gujarati respondents' fathers were in business, compared to a minority (2%) of Bangladeshis' fathers. Most of the latter were peasants (68%) while 17% were in 'service' occupations. 58% of the Sikhs interviewed came from 'service'- oriented families, and 24% from business backgrounds. Pakistanis, with some variation, showed a similar pattern to the Bangladeshis. A significant proportion of Pakistani respondents (36%) originated from 'service'- oriented families and 47% from peasant families.

The high percentage of Gujarati respondents who had fathers in business indicates the strength of their family business background, and the likelihood that they had access to advice from parents when starting up their businesses, particular regarding crisis - management. The Bangladeshis were at the opposite end of the spectrum, having the highest percentage of fathers who were peasants, a fact which locates them in the poor, lower-class, with little prospect of being able to call upon business advice from their families.

Table No. 5.1

FATHER'S OCCUPATION, BY ETHNICITY

Ethnicity	Father's Primary Occupation										Total	
	Peasant		Teacher		Business		Service		Other		N	R%
	N	R%	N	R %	N	R%	N	R%	N	R%		
Gujarati	2	2.4	7	8.4	48	57.8	20	24.1	6	7.2	83	100
Sikh	2	4.3	2	4.3	11	23.9	27	58.7	4	8.7	46	100
Pakistani	27	46.6	4	6.9	4	6.9	21	36.2	2	3.4	58	100
Bangladeshi	44	67.7	1	1.5	1	1.5	11	16.9	8	12.3	65	100
Total	75	29.8	14	5.6	64	25.4	79	31.3	20	7.9	252	100

b) Business Experience

The degree of business experience possessed by respondents is indicated by a number of variables *viz.* the respondent having started his/her own business, the respondent having a relative (or relatives) in business, and the total length of time the respondent had spent in business, either in his/her own business or as a business employee.

The picture emerging from the data contained in Tables 5.2, 5.3, and 5.4 is one of Indian Gujaratis having had more business experience than the Bangladeshis and Pakistanis, with a greater likelihood of this being reinforced through a family business background.

Table 5.2 shows the percentage of each group who had started their own business. 80% of Gujaratis, 76% of Sikhs, 68% of Pakistanis and 45% of Bangladeshis claimed to have done so. When business start-ups were further related to father's occupation, (Table 5.2 (a)) a similar association to that of all respondents is shown.

Table No.5.2

BUSINESS STARTED BY RESPONDENT, BY ETHNICITY

Ethnicity	Business Started by Respondent?				Total	
	Yes		No			
	N	Row %	N	Row %	N	R %
Gujarati	66	79.5	17	20.5	83	100.0
Sikh	35	76.1	11	23.9	46	100.0
Pakistani	41	68.3	19	31.7	60	100.0
Bangladeshi	29	44.6	36	55.4	65	100.0
Total	171	67.3	83	32.7	254	100.0

Of the Gujarati and Sikh entrepreneurs, more than four-fifths (91.% and 84.4%, respectively,) had a close relative in business. (Table 5.3).

This compares with only 20% of Bangladeshis and 32% of Pakistanis who might have had someone to assist them in starting their own businesses. (Table 5.3).

Table 5.2 (a)**BUSINESS START-UPS, BY ETHNICITY AND FATHER'S OCCUPATION**

Ethnicity	Father's Primary Occupation										Total	
	Peasant		Teacher		Business		Service		Other			
	N	R%	N	R%	N	R%	N	R%	N	R%	N	R%
Gujarati	2	3.0	5	7.6	39	59.1	14	21.2	6	9.1	66	100.0
Sikh	1	2.9	1	2.9	8	22.9	23	65.7	2	5.7	35	100.0
Pakistani	18	46.2	3	7.7	3	7.7	14	35.9	1	2.6	39	100.0
Bangladeshi	19	65.5	0	0.0	0	0.0	6	20.7	4	13.8	29	100.0
Total	40	23.7	9	5.3	50	29.6	57	33.7	13	7.7	169	100.0

Variation was found in the total length of time spent in business (own and others') between the different ethnic groups, as shown in Table 5.4. As expected, the Gujaratis and also the Sikhs had been in business for long periods of time. 56% of the Gujaratis and 40% of the Sikhs had been in business for more than 10 years, whereas 63% of Bangladeshi respondents and 45% of Pakistanis had been in business for a shorter period, less than 5 years.

It is to be expected that the longer the period entrepreneurs have spent in business the more opportunity they will have had to build up their knowledge of the business world, its economics and policies, all of which are helpful

in planning future business strategy. In this respect, the Indian Gujaratis and Sikhs are in an advantageous position compared to Bangladeshis and Pakistanis.

Table No. 5.3

POSSESSION OF A RELATIVE IN BUSINESS, BY ETHNICITY

Ethnicity	Relative of Respondent in Business				Total	
	Yes		No			
	N	Row %	N	Row %	N	R %
Gujarati	75	91.5	7	8.5	82	100.0
Sikh	38	84.4	7	15.6	45	100.0
Pakistani	18	32.7	37	67.3	55	100.0
Bangladeshi	13	20.3	51	79.7	64	100.0
Total	144	58.5	102	41.5	246	100.0

Table No. 5.4

TOTAL LENGTH OF TIME IN BUSINESS, BY ETHNICITY

Ethnicity	Total Length of Time in Business										Total	
	1-5 Yrs		6-10 Yrs		11-15 Yrs		16-20 Yrs		21-30 Yrs			
	N	R %	N	R %	N	R %	N	R %	N	R %	N	R %
Gujarati	6	7.2	30	36.1	43	51.8	4	4.8	0	0.0	83	100
Sikh	8	17.4	19	41.3	16	34.8	2	4.3	1	2.2	46	100
Pakistani	26	44.3	22	37.3	10	16.9	1	1.7	0	0.0	59	100
Bangladeshi	40	62.5	18	28.1	5	7.8	1	1.6	0	0.0	64	100
Total	80	31.7	89	35.3	74	29.4	8	3.2	1	0.4	252	100

c) Educational Qualifications

Education merits attention on the assumption that educated people possess human capital which facilitates self-employment and the acquisition of business expertise. Table 5.5 explores the educational qualifications of the sample of respondents. Among the Gujaratis, 51% had achieved Higher Secondary or 'A' Level education and 41% were graduates, whereas only 17% of Bangladeshis had 'A' levels, (46% were educated to primary level only), and none were graduates. Pakistanis followed a similar pattern to the Bangladeshis: 23% possessed 'A' Levels, with 32% educated only to primary level, and only 5% were graduates.

Table No. 5.5

EDUCATIONAL QUALIFICATIONS , BY ETHNICITY

Ethnicity	Educational Qualifications of Respondents								Total	
	Primary		Secondary/O'level		HigherSecondary /A' Level		Graduate		N	R%
	N	R%	N	R%	N	R%	N	R%		
Gujarati	0	00	7	8.4	42	50.6	34	41.0	83	100.0
Sikh	4	8.9	7	15.6	27	60.0	7	15.6	45	100.0
Pakistani	19	31.7	24	40.0	14	23.3	3	5.0	60	100.0
Bangladeshi	30	46.2	24	36.9	11	16.9	0	0.0	65	100.0
Total	53	20.9	62	24.5	93	37.2	44	17.4	253	100.0

The further breakdown of the educational qualifications of traders

according to their main business activity shows an interesting diversity. (Table 5.6). Starting with the highest level of education, it is observed that nearly 54% of wholesalers are graduates. An examination of their background shows that they are Indian Gujaratis and Sikhs who are mostly urban born and come from middle class business or 'service'-oriented families.

Table No 5.6

EDUCATIONAL QUALIFICATIONS , BY MAIN ACTIVITY

Main Activity	Educational Qualifications								Total	
	Primary		Secondary/ 'O'Level		Higher Secondary/ 'A' Level		Graduate		N	R%
	N	R%	N	R%	N	R%	N	R%		
Retailing	15	12.6	30	25.2	58	48.7	16	13.4	119	100
Wholesaling	2	4.2	3	6.3	17	35.4	26	54.2	47	100
Manufacturing	25	39.7	21	33.3	15	23.8	2	3.2	63	100
Catering	11	47.8	8	34.8	4	17.4	0	0.0	23	100
Total	53	20.9	62	24.5	94	37.2	44	17.4	253	100

By contrast, starting with the lowest level of education, it is observed that 40% of manufacturers and 48% of restaurateurs are primary-educated only, and an examination of their background shows that they are Bangladeshis and Pakistanis, who are all rural-born, coming from poor, lower-class, peasant families.

d) Ability to Operate in English

In Tables 5.7 and 5.8 it can be seen that Bangladeshis are poor in both spoken and written English. More than 50% of the Bangladeshis interviewed said they only spoke English "slightly", and for written English the figure rose to 78% (51 out of 65 respondents). 2 (3.3%) said they could not write English at all. Only 12 (18%) could claim to write English "well". English Language skills amongst Pakistanis were similar to those of Bangladeshis. By contrast, 100% of Gujarati respondents, and 97% of Sikhs, claimed to be able to speak and write English "well".

These figures confirm that Bangladeshis generally have a poor grasp of English which disadvantages them when they attempt to start businesses

Table No. 5.7

ENGLISH SPEAKING ABILITY , BY ETHNICITY

Ethnicity	English Speaking Ability				Total	
	Well		Slightly			
	N	Row %	N	Row %	N	R %
Gujarati	83	100.0	0	0.0	83	100.0
Sikh	45	97.8	1	2.2	46	100.0
Pakistani	40	66.7	20	33.3	60	100.0
Bangladeshi	32	49.2	33	50.8	65	100.0
Total	200	78.7	54	21.3	254	100.0

where a good command of the language is essential. The concentration of Bangladeshis in manufacturing and in retail grocery stores is consistent with their low level of English acquisition. It is nonetheless surprising to note how many Bangladeshis are able to run restaurant businesses where the majority of customers are English-speaking Whites and others.

Table No. 5.8

ENGLISH WRITING ABILITY, BY ETHNICITY

Ethnicity	English Writing Ability						Total	
	Well		Slightly		Not at all		N	R %
	N	R %	N	R %	N	R %		
Gujarati	83	100.0	0	0.0	0	0.0	83	100.0
Sikh	42	91.3	4	8.7	0	0.0	46	100.0
Pakistani	19	31.7	39	65.0	2	3.3	60	100.0
Bangladeshi	12	18.5	51	78.5	2	3.3	65	100.0
Total	156	61.4	94	37.0	4	1.6	254	100.0

Where English communication is a necessity, Bangladeshis may either depend on employees (*e.g.* waiters), or manage by speaking a minimum of English with customers and delegating their record-keeping, VAT returns and banking to accountants from within their own community.

e) Work Experience

Table No. 5.9

WORK EXPERIENCE , BY ETHNICITY

Ethnicity	Work Experience				Total	
	Yes		No			
	N	Row%	N	Row%	N	R %
Gujarati	48	57.8	35	42.2	83	100.0
Sikh	37	80.4	9	19.6	46	100.0
Pakistani	46	76.7	14	23.3	60	100.0
Bangladeshi	59	90.8	6	9.2	65	100.0
Total	190	74.8	64	25.2	254	100.0

Table 5.9 shows that 59 (91%) out of 65 Bangladeshis have work experience, and Tables 5.10, 5.11, 5.12 and 5.13 further clarify that work experience according to business type. Of the 29 respondents who had worked in wholesaling, none were Bangladeshi; in sharp contrast, Bangladeshis accounted for 100% (15) of those who had experience in catering. In manufacturing, 42% of the sample of 59 who had worked in this sector were Bangladeshi. Of 82 respondents who had retailing experience, 23% only were Bangladeshi. Of the 59 Bangladeshis who had had work experience, 42% had gained it in manufacturing, 32% in retailing

and 25% in catering. None had worked in wholesaling.

The literature on occupational choice places great emphasis on the *role model*, that is, an experienced personal acquaintance who, by his or her own example, influences the career of the individual. This survey shows that Bangladeshis were much more likely than those from the other selected ethnic groups to have access to role models *in the restaurant and manufacturing trades*, and to have been led by them to form restaurant and manufacturing businesses. In the sample, Bangladeshi businesses are mainly found in manufacturing and catering, whereas Gujaratis and Sikhs are typically in wholesaling and retailing.

Table 5.14 shows the capacity in which respondents acquired their work experience. Amongst the Bangladeshis who had worked prior to owning their businesses, 29 (48%) had been machinists in factories, 14 (23%) had been waiters, and 8 (13%) had been chefs in restaurants. It is interesting to note from follow-up interviews and personal observation that such employees, after working five to ten years and saving most of their earnings, use their savings to start businesses of their own in corresponding fields of operation.

Table 5.14 also shows that the group of Gujarati respondents included 18

(39%) with managerial experience, 13 (28%) who were salespersons, and 11 (24%) who helped in their fathers' businesses.

The analysis contained in Tables 5.10, 5.11, 5.12, and 5.13 reveals that particular ethnic groups gained their experience working in particular types of business. Table 5.14 depicts that experience in detail, and how it is reflected in ethnocentric patterns of business formation and operation.

Table No. 5.10

EXPERIENCE OF WORKING IN RETAILING, BY ETHNICITY

Ethnicity	Experience of Working in Retailing				Total	
	YES		NO			
	N	% T	N	% T	N	%T
Gujarati	28	57.1	21	42.9	49	100.0
Sikh	18	78.3	5	21.7	23	100.0
Pakistani	17	73.9	6	26.1	23	100.0
Bangladeshi	19	79.2	5	20.8	24	100.0
Total	82	68.9	37	31.1	119	100.0

Table No. 5.11**EXPERIENCE OF WORKING IN WHOLESALING, BY ETHNICITY**

Ethnicity	Experience of Working in Wholesaling				Total	
	YES		NO			
	N	Row%	N	Row %	N	R %
Gujarati	13	50.0	13	50.0	26	100.0
Sikh	11	78.6	3	21.4	14	100.0
Pakistani	5	62.5	3	37.5	8	100.0
Bangladeshi	0	0.0	0	0.0	0	0.0
Total	29	60.4	19	39.6	48	100.0

Table No. 5.12**EXPERIENCE OF WORKING IN MANUFACTURING, BY ETHNICITY**

Ethnicity	Experience of Working in Manufacturing				Total	
	YES		No			
	N	Row %	N	Row%	N	R %
Gujarati	7	87.5	1	12.5	8	100
Sikh	8	88.9	1	11.1	9	100
Pakistani	19	90.5	2	9.5	21	100
Bangladeshi	25	96.2	1	3.6	26	100
Total	59	92.2	5	7.8	64	100

Table No. 5.13

EXPERIENCE OF WORKING IN CATERING, BY ETHNICITY

Ethnicity	Experience of Working in Catering				Total	
	YES		NO			
	N	R%	N	R%	N	R%
Gujarati	0	0.0	0	0.0	0	0.0
Sikh	0	0.0	0	0.0	0	0.0
Pakistani	5	62.5	3	37.5	8	100
Bangladeshi	15	100	0	0.0	15	100
Total	20	87.0	3	13.0	23	100

Table 5.14

CAPACITY IN WHICH RESPONDENTS WORKED, BY ETHNICITY

Ethnicity	Capacity in which Respondents Worked, by Ethnicity							Total
	Salesman	Manager	Import/ Export	Mach/ist	Chef	Waiter/ Helper	Assistant to Father	
	N (R%)	N (R%)	N(R%)	N (R%)	N (R%)	N (R%)	N (R%)	
Gujarati	13 (28.3)	18 (39.1)	2 (4.3)	2 (4.3)	0 (0.0)	0 (0.0)	11 (23.9)	46 (100)
Sikh	16 (43.2)	6 (16.2)	5 (13.5)	6 (16.2)	0 (0.0)	3 (8.1)	1 (2.7)	37 (100)
Pakistani	11 (24.4)	2 (4.4)	2 (4.4)	20 (44.4)	4 (8.9)	5 (11.1)	1 (2.2)	45 (100)
Bangladeshi	6 (10.0)	2 (3.3)	0 (0.0)	29 (48.3)	8 (13.3)	14 (23.3)	1 (1.7)	60 (100)
Total	44 (24.5)	28 (14.9)	9 (4.8)	57 (30.3)	12 (6.4)	22 (11.7)	14 (7.4)	188 (100)

Section Summary

From the above analysis and comparison of the personal characteristics of the selected Asian entrepreneurs it has emerged that :

- i) the majority of Gujarati entrepreneurs originate from business families, Sikhs from 'service' and business-oriented families, and Pakistanis and Bangladeshis from peasant families;
- ii) Gujarati and Sikh entrepreneurs have had more business experience in their backgrounds than the Bangladeshis and Pakistanis, and are also more likely to have originated in a business culture;
- iii) Gujaratis and Sikhs are better-educated and are more able to operate in English than Pakistanis and Bangladeshis;
- iv) Bangladeshis and Pakistanis have had more work experience in the manufacturing and catering sectors than Gujaratis and Sikhs;
- v) Gujaratis have acquired managerial experience either through managing the family business or assisting their fathers in the business.

Section II examines how these variations in socio-cultural characteristics between the four ethnic groups affect the formation and operation of their businesses; also, the extent of the relationship between ethnicity and the type of business chosen.

5.3 SECTION II: THE RELATIONSHIP BETWEEN ETHNICITY AND THE FOUR BUSINESS TYPES

Having compared the social, economic and cultural characteristics of respondents in East London, it has emerged that there are significant differences in the social-structural and cultural 'resources' available to the four selected Asian groups. This Section examines the extent of the relationship between these 'resources' and differing types of business formation and operation.

The types of business described are based on the main activities of the firms surveyed, which have been classified according to the *Standard Industrial Classification*. Table 5.15 records the business types, by ethnicity.

Table No. 5.15

BUSINESS TYPE (Main Activity), BY ETHNICITY

Ethnicity	Main Business Activity								Total	
	Retailing		Wholesaling		Manufacturing		Catering		N	R %
	N	R %	N	R%	N	R %	N	R%	N	R %
Gujarati	49	59.0	26	31.3	8	9.6	0	0.0	83	100
Sikh	23	50.0	14	30.4	9	19.6	0	0.0	46	100
Pakistani	23	38.3	8	13.3	21	35.0	8	13.3	60	100
Bangladeshi	24	36.9	0	0.0	26	40.0	15	23.3	65	100
Total	119	46.9	48	18.9	64	25.2	23	9.1	254	100

The sample of 65 Bangladeshi businesses divides principally between manufacturing (40%), retailing (36%) and catering (24%). *Bangladeshis were virtually absent from wholesaling.*

Conversely, a large proportion of the 83 Gujaratis were wholesalers (31%), while a small minority (10%) were in manufacturing. *No Gujaratis were operating in catering.* The majority (59%) were in the retail trade.

Of the 46 Sikh firms, 50% were engaged in retailing, 30% in wholesaling and 19% in manufacturing. *Sikhs were also absent from the catering trade.* Their overall pattern was similar to the Gujaratis.

The 60 Pakistani entrepreneurs were akin to the Bangladeshis, having 38% of their firms in retailing, 35% in manufacturing, and a lesser number (13%) in catering.

Table No. 5.15 (a)

MAIN GOODS RETAILED , BY ETHNICITY

Ethnicity	Main Goods Retailed						Total
	Food	Newspapers, tobacco, etc.	Chemists	Clothing	Leather & Footwear	Mixed Goods & Households	
	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)
Gujarati	1 (2.0)	18 (35.3)	3 (5.9)	12 (23.5)	3 (5.9)	14 (27.4)	51 (100)
Sikh	0 (0.0)	1 (4.2)	2 (8.3)	7 (29.2)	2 (8.3)	12 (50.0)	24 (100)
Pakistani	8 (29.6)	0 (0.0)	0 (0.0)	8 (29.6)	1 (3.7)	10 (37.0)	27 (100)
Bangladeshi	5 (17.2)	0 (0.0)	1 (3.4)	8 (27.6)	0 (0.0)	15 (51.7)	29 (100)
Total	14 (10.7)	19 (14.5)	6 (4.6)	35 (26.7)	6 (4.6)	51 (39.0)	131 (100)

Tables 5.15(a), 5.15(b) and 5.15(c) further show the breakdown of goods retailed, wholesaled and manufactured, by ethnicity. It is interesting to note that, among the Gujarati retailers, 35% are newsagents and tobacconists, 27% retail mixed-goods, 24% clothing and 2% food. Among the Bangladeshis, 51% retail mixed-goods, 27% clothing and 17% food.

Table 5.15(b) shows that the overwhelming majority of wholesaling is in the clothing and textiles industry.

Table No. 5.15 (b)

MAIN GOODS WHOLESALED, BY ETHNICITY

Ethnicity	Main Goods Wholesaled				Total
	Clothing & Textiles	Footwear & Leather Goods.	Household Goods	Machinery & Other	
	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)
Gujarati	21 (80.8)	1 (3.8)	2 (7.7)	2 (7.6)	26 (100)
Sikh	12 (85.7)	0 (0.0)	2 (14.3)	0 (0.0)	14 (100)
Pakistani	6 (75.0)	1 (3.8)	1 (12.5)	0 (0.0)	8 (100)
Bangladeshi	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
Total	39 (81.3)	2 (4.2)	5 (10.4)	2 (4.2)	48 (100)

Table No. 5.15 (c)

MAIN GOODS MANUFACTURED, BY ETHNICITY

Ethnicity	Main Goods Manufactured		Total
	Clothing & Textiles	Leather & Footwear	
	N (R%)	N (R%)	N (R%)
Gujarati	6 (75.0)	2 (25.0)	8 (100)
Sikh	7 (87.5)	1 (12.5)	8 (100)
Pakistani	16 (76.2)	5 (23.8)	21 (100)
Bangladeshi	7 (30.4)	16 (69.6)	23 (100)
Total	36 (60.0)	24 (40.0)	131 (100)

Table 5.15(c) shows that Manufacturing is dominated by the production of clothing and leather goods by Bangladeshis and Pakistanis. There is some variation between the two groups. A large proportion (70%) of Bangladeshi firms are in leather and footwear with only 30% in clothing and textiles. Conversely, Pakistanis are predominant in clothing and textile manufacture (76%), with a minority (24%) producing leather goods and footwear.

Section Summary

From the above analysis, the following relationships emerge between the selected Asian ethnic groups and the types of businesses formed:

- i) **Gujaratis** are wholesalers and retailers, mostly newsagents, and purveyors of mixed-goods and clothing;
- ii) **Sikhs** are wholesalers and retailers of mixed-goods;
- iii) **Pakistanis** are clothing manufacturers, and retailers of mixed-goods and food;
- iv) **Bangladeshis** are leather manufacturers, retail caterers and retailers of mixed goods (groceries) and clothing.

Section III contains further analyses, with comparisons, of the characteristics of the businesses owned by the four ethnic groups in order to explore differences in their operating structures.

5.4 SECTION III - CHARACTERISTICS OF THE FOUR BUSINESS TYPES

The previous Section examined the extent of the relationship between ethnic social-structural and cultural background and varying types of business formation and operation. The enumeration of Asian businesses in the survey area revealed that the four selected ethnic groups mainly operate four types of business *viz.* wholesaling, retailing, manufacturing and catering. Sampling excluded other categories as these were found to be insignificant.

This Section examines and compares a number of the characteristics of these four types of business operation *i.e.* form of ownership, size, assistance provided by the family, finance, clientele, and the importance attached to being able to use English with customers.

a) Form of Ownership

Table 5.16 shows how the businesses were owned. Two-thirds of the firms (64%) were in single ownership, 20% were partnerships, and 15% were limited companies.

Wholesaling had the highest numbers of limited companies (44%) and Retailing had the highest numbers of sole traders (89%), whereas

Manufacturing and Catering had the highest numbers of partnerships, 38% and 44%, respectively.

Table No. 5.16

FORM OF BUSINESS OWNERSHIP, BY BUSINESS TYPE

Business Type	Form of Ownership								Total	
	Sole Trader		Partnership		Ltd. Company		Co-operative			
	N	R%	N	R%	N	R%	N	R%	N	R%
Retailing	106	89.1	11	9.2	2	1.7	0	0.0	119	100
Wholesaling	20	41.7	7	14.6	21	43.8	0	0.0	48	100
Manufacturing	24	37.5	24	37.5	15	23.4	1	1.6	64	100
Catering	13	56.5	10	43.5	0	0.0	0	0.0	23	100
Total	163	64.2	52	20.5	38	15.0	1	.4	254	100

Table no. 5.16 (a)

FORM OF BUSINESS OWNERSHIP, BY ETHNICITY

Ethnicity	Form of Ownership								Total	
	Sole Trader		Partnership		Ltd. Company		Co-operative			
	N	R%	N	R%	N	R%	N	R%	N	R%
Gujarati	61	73.5	7	8.4	15	18.1	0	0.0	119	100
Sikh	29	63.0	8	17.4	9	19.6	0	0.0	48	100
Pakistani	36	60.0	16	26.7	8	13.3	0	0.0	64	100
Bangladeshi	37	56.9	21	32.3	6	9.2	1	1.6	23	100
Total	163	64.2	52	20.5	38	15.0	1	.4	254	100

b) Size of Firm and Numbers Employed

However size is measured, by square feet of floor space, by number of employees, or by volume of annual sales, past experience from the Spitalfields Survey, from further consultations, and from the pilot study, confirmed that asking specifically about the number of workers employed, the volume of annual sales or profits and the area of floor-space occupied would be sensitive issues in the survey area. Questions on the "volume of annual sales" and "square footage occupied" were rejected by respondents during piloting. It was therefore decided to measure the size of the firm by offering respondents ranges within which they could place their response, though this would mean that no precise figure could be placed on certain variables, for example, the total numbers employed by a firm.

Table No. 5.17

NUMBER OF FULL-TIME EMPLOYEES, BY BUSINESS TYPE

Business Type	Number of Full-time Employees								Total	
	"Just Me"		2 - 5		6 - 10		10 - 15		N	R%
	N	R%	N	R%	N	R%	N	R%		
Retailing	73	61.9	43	36.4	2	1.7	0	0.0	118	100
Wholesaling	12	25.0	32	66.7	3	6.3	0	0.0	48	100
Manufacturing	0	0.0	35	55.6	28	44.4	1	2.1	63	100
Catering	3	13.0	14	60.9	6	26.1	0	0.0	23	100
Total	88	34.9	124	49.2	39	15.5	1	0.4	252	100

Table No. 5.18

NUMBER OF PART-TIME EMPLOYEES, BY BUSINESS TYPE

Business Type	Number of Part-time Employees								Total	
	One only		2 - 5		6 or more		None at all			
	N	R %	N	R%	N	R %	N	R%	N	R%
Retailing	72	61.0	23	19.5	0	0.0	23	19.5	118	100
Wholesaling	18	37.5	24	50.0	0	0.0	6	12.5	48	100
Manufacturing	17	26.6	39	60.9	4	6.3	4	6.3	64	100
Catering	13	56.5	8	34.8	0	0.0	2	8.7	23	100
Total	120	47.4	94	57.2	4	6.3	35	13.8	253	100

From the categories recorded in Table 5.17 it appears that a minority of firms (16%) have 6-10 employees. The majority (59%) have 2-5 full-time employees, and a substantial proportion (35%) have only one full-time worker.

Table 5.17 also shows that 45% of manufacturing and 25% of catering businesses have work-forces in the range 6-10 employees, while none of the retailing or wholesaling firms have staffs of this size. 61% of retailers and 38% of wholesalers employ only 1 individual. Restaurants and manufacturing firms have comparatively more employees than others. Those businesses which are owned by Bangladeshi and Pakistanis typically employ 6 or more workers.

With regard to part-time workers, the majority of firms (57%) employ 2-5 part-timers, and a further 47% only 1.

Wholesaling and retailing firms had comparatively fewer employees than manufacturing and catering firms. However, the fact that the latter firms (mainly owned by Bangladeshis and Pakistanis) employed a larger labour force, did not necessarily imply higher profits or increased turnover. It was observed that the wholesaling and retailing businesses owned by Indian Gujaratis and Sikhs were making money by employing fewer people while getting extra help from family members.

c) Women Employees

Table 5.19 analyses the employment of females by the four business types. 36% of the firms sampled employed no women at all. 31% employed a minority of women, and in a further 19% of firms, about half of those employed were women.

Table No. 5.19

PROPORTION OF WOMEN EMPLOYEES, BY BUSINESS TYPE

Business Type	Proportion of Women Employees								Total	
	None at all		A minority		About half		All			
	N	R %	N	R%	N	R %	N	R%	N	R%
Retailing	58	48.7	26	21.8	17	14.3	19	15.1	119	100
Wholesaling	4	8.3	20	41.7	13	27.0	12	23.0	48	100
Manufacturing	11	17.2	29	45.3	19	29.7	2	7.8	64	100
Catering	18	78.3	5	21.7	0	0.0	1	0.0	23	100
Total	91	35.8.	80	31.5	49	19.3	34	13.4	254	100

Wholesaling firms had comparatively more women employees than the other types. Out of a sample of 48 such firms, 23% respondents stated they had an "all women" labour force; 27% stated that women constituted "about half" of their staff, while 42% replied that they retained "a minority" of women employees. Catering firms were comparatively less likely than other firms to employ women. 78% of catering firms employed no women at all. Taking account of the patterns of ownership in the four types of firms, the

above findings imply that Gujaratis were more progressive with regard to employing women than were Bangladeshis and Pakistanis.

Tables 5.19 and 5.19a further reflect the cultural barriers to employing women which exist amongst Bangladeshis and Pakistanis. Only a small proportion of women were working in the manufacturing businesses owned by Bangladeshis. Gujarati and Sikh entrepreneurs employed a higher proportion of women.

Table 5.19a shows the breakdown of women workers according to ethnic group. The majority of Bangladeshi firms (63%) and nearly half of Pakistani firms (47%) employed no women at all. In sharp contrast, only 17% of Gujarati and Sikh firms, respectively, did not employ females.

Table No. 5.19 (a)

PROPORTION OF WOMEN EMPLOYEES, BY ETHNICITY

Ethnicity	Proportion of Women Employees								Total	
	None at all		A minority		About half		All			
	N	R %	N	R%	N	R %	N	R%	N	R%
Gujarati	14	16.9	25	30.1	25	30.1	19	22.9	83	100
Sikh	8	17.4	14	30.4	12	26.1	12	25.0	46	100
Pakistani	28	46.7	22	36.7	8	13.3	2	3.4	60	100
Bangladeshi	41	63.1	19	29.2	4	6.2	1	1.5	65	100
Total	91	35.8	80	31.5	49	19.3	34	13.4	254	100

d) Family Assistance

An important factor affecting the formation of small businesses and self-employment, is family structure and its underlying value-systems. Families, along with ethnically-based networks, are the special endowment of minority businesses. The self-employed and other small entrepreneurs rely heavily on the labour of family members, especially spouses and children. Unpaid, educated family workers make a vital contribution to these independently-owned enterprises.

Tables 5.20 and 5.21 show the contribution made by family members towards these businesses. Table 5.20 reveals that 100% of wholesaling businesses and 72% of retailing businesses had been receiving family help. (Table total 32.7%) . When related to ethnicity, a similar pattern of family help emerges (Table 5.21). 100% of Indian Gujaratis and 98% of Sikhs were receiving such help. Conversely, 58% of Pakistani and 23% of Bangladeshi entrepreneurs were assisted by family members. It is worth mentioning that this help is only forthcoming in their catering and manufacturing businesses, and only from male relatives. (Table 5.23 provides further clarification).

83% of wholesale firms and 63% of retail firms had been receiving help

from wives, and wives and children. 45% of manufacturing firms and 100% of catering businesses had been getting assistance from brothers and other male relatives (Table 5.22).

Table No. 5.20

FAMILY PROVIDING HELP, BY BUSINESS TYPE

Business Type	Family Providing Help				Total	
	Yes		No			
	N	R%	N	R%	N	R%
Retailing	86	72.3	33	27.3	119	100
Wholesaling	48	100	0	0.0	48	100
Manufacturing	36	56.3	28	43.8	64	100
Catering	8	34.8	15	65.2	23	100
Total	178	70.1	76	29.9	254	100

Table No. 5.21

FAMILY PROVIDING HELP, BY ETHNICITY

Ethnicity	Family Providing Help				Total	
	Yes		No			
	N	R%	N	R%	N	R%
Gujarati	83	100	0	0.0	83	100
Sikh	45	97.8	1	2.2	46	100
Pakistani	35	58.3	25	41.8	60	100
Bangladeshi	15	23.1	50	76.9	65	100
Total	178	70.1	76	29.9	254	100

Table No. 5.22

WHICH FAMILY MEMBERS PROVIDE HELP, BY BUSINESS TYPE

Bus. Type	Which Family Members Provide Help						Total
	Wife	Brother	Sister	Wife and Children	Brother & Sister	Other	
	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)
Retailing	40 (46.0)	7 (8.0)	10 (11.5)	24 (27.6)	5 (5.7)	1 (1.1)	87 (100)
Wholesaling	19 (40.4)	1 (2.1)	0 (0.0)	20 (42.6)	5 (10.6)	2 (4.3)	47 (100)
Manufacturing	5 (13.5)	9 (24.3)	2 (5.4)	9 (24.3)	4 (10.8)	8 (21.6)	37 (100)
Catering	0 (0.0)	7 (100)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	7 (100)
Total	64 (36.0)	24 (13.5)	12 (6.7)	53 (29.8)	14 (7.9)	11 (6.2)	178 (100)

Table No. 5.23

WHICH FAMILY MEMBERS PROVIDE HELP, BY ETHNICITY

Ethnicity	Which Family Members Provide Help						Total
	Wife	Brother	Sister	Wife and Children	Brother & Sister	Other	
	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)
Gujarati	37 (47.7)	0 (0.0)	7 (8.6)	29 (35.8)	6 (7.4)	2 (2.5)	81 (100)
Sikh	18 (40.0)	0 (0.0)	5 (11.1)	14 (31.1)	7 (15.6)	1 (2.2)	45 (100)
Pakistani	7 (20.0)	14 (40.0)	0 (0.0)	9 (25.7)	1 (2.9)	4 (11.4)	35 (100)
Bangladeshi	2 (11.8)	10 (58.8)	0 (0.0)	1 (5.9)	0 (0.0)	4 (23.5)	17 (100)
Total	64 (36.0)	24 (13.5)	12 (6.7)	53 (29.8)	14 (7.9)	11 (6.2)	178 (100)

Table no. 5.23 shows that only 10 (58%) of the brothers and 2 (12%) of the wives of Bangladeshi entrepreneurs were providing help in their businesses, whereas 37 (48%) of the wives, 29 (36%) of the wives and children, and 7 (9%) of the sisters of Gujarati owners regularly provided help in all types of businesses, especially in retailing and wholesaling.

e) Sources of Finance

Table 5.24 identifies the sources of capital used by the four ethnic groups to finance the establishment or purchase of their businesses. The large majority of firms (43%) mentioned "savings" and "banks" as their sources of finance, and a minority (12%) "banks" and "finance companies". Among the business types, 67% of wholesalers and 69% of manufacturers, respectively, used savings and banks. Retailers showed a comparatively greater tendency to rely on savings, or savings and relatives combined. Banks were used as a source of finance by only 27% of catering firms and 19% of wholesalers.

Table No. 5.24

SOURCES OF FINANCE TO START OR BUY A BUSINESS, BY BUSINESS TYPE

Business Type	Sources of Finance to Start or Buy a Business						Total
	Savings	Family & Relatives	Banks	Finance Company	Savings & Banks	Savings & Relatives	
	N (R %)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)
Retailing	45 (38.1)	6 (5.1))	3 (2.5)	3 (2.5)	25 (21.2)	36 (30.5)	118 (100)
Wholesaling	0 (0.0)	2 (4.2)	9 (18.8)	0 (0.0)	32 (66.7)	5 (10.4)	48 (100)
Manufacturing	5 (8.1)	1 (1.6)	6 (9.7)	1 (1.6)	43 (69.4)	6 (9.7)	62 (100)
Catering	7 (31.8)	0 (0.0)	6 (27.3)	1 (4.5)	6 (27.3)	2 (9.1)	22 (100)
Total	57 (22.8)	9 (3.6)	24 (9.6)	5 (2.0)	106 (42.4)	49 (19.6)	250 (100)

f) Ethnic Minority Markets

Tables 5.25 and 5.25 (a) show the importance of the entrepreneur's own community as customers. A large proportion (45%) of the retailing firms regarded the community as "very important"; only 20% said it was "not important".

Table No. 5.25

IMPORTANCE OF COMMUNITY CUSTOM, BY BUSINESS TYPE

Business Type	Importance of Community Custom						Total	
	Very important		Important		Not Important			
	N	R%	N	R%	N	R%	N	R%
Retailing	54	45.4	41	34.5	24	20.2	119	100
Wholesaling	00	0.0	20	41.7	28	58.3	48	100
Manufacturing	02	3.1	30	46.9	32	50.0	64	100
Catering	02	8.7	6	26.1	15	65.2	23	100
Total	58	22.8	97	38.2	99	39.0	254	100

Catering and wholesaling businesses showed a tendency not to serve their own communities; (65% and 50% of the firms, respectively, stated that the community were "not important" as customers).

When related to ethnic minority groups, 43% of Gujaratis, 32% of Pakistanis and 55% of Bangladeshis said community custom was "not important". It should be noted that the majority of the customers of Bangladeshi restaurants are White.

Table No. 5.25 (a)

IMPORTANCE OF COMMUNITY CUSTOM, BY ETHNICITY

Ethnicity	Importance of Community Custom						Total	
	Very important		Important		Not Important			
	N	R%	N	R%	N	R%	N	R%
Gujarati	7	8.4	40	48.2	36	43.4	83	100
Sikh	9	19.6	22	47.8	15	32.6	46	100
Pakistani	20	33.3	28	46.7	12	20.0	60	100
Bangladeshi	22	33.8	7	10.8	36	55.4	63	100
Total	58	22.8	97	38.2	99	39.0	254	100

g) Use of English

Tables 5.26 and 5.27 show the importance attached by firms to being able to use English with customers. 51% of the firms said that using English with customers was "important", and a further 40% judged it "very important."

The use of English was seen as particularly necessary in wholesaling and catering . 79% of catering firms and 63% of wholesaling firms said that using English with customers was "very important".

Table No. 5.26

IMPORTANCE OF USING ENGLISH WITH CUSTOMERS, BY BUSINESS TYPE

Business Type	Importance of Using English with Customers						Total	
	Very important		Important		Not important			
	N	R%	N	R%	N	R%	N	R%
Retailing	1	26.1	67	56.3	21	17.6	119	100
Wholesaling	30	62.5	18	37.5	00	0.0	48	100
Manufacturing	24	37.5	40	62.5	00	0.0	64	100
Catering	16	69.6	5	21.7	02	8.7	23	100
Total	101	39.8	130	51.2	23	9.1	254	100

Table No. 5.27

IMPORTANCE OF USING ENGLISH WITH CUSTOMERS, BY ETHNICITY

Ethnicity	Importance of Using English with Customers						Total	
	Very Important		Important		Not important			
	N	R%	N	R%	N	R%	N	R%
Gujarati	45	54.2	38	45.8	0	0.0	83	100
Sikh	16	34.8	30	65.2	0	0.0	48	100
Pakistani	11	18.3	42	70.0	7	11.7	64	100
Bangladeshi	29	44.6	20	30.8	16	24.6	23	100
Total	101	39.8	130	51.2	23	9.1	254	100

From Table 5.27 it can be seen that only 16 (25%) of Bangladeshi respondents dismissed the use of English with customers as "not important"; 20 (31%) thought it was "important", and 29 (45%) "very important". Those who considered the use of English "unimportant" were the owners of grocery or retail clothing businesses, 99% of whose customers are Bengali-speaking Bangladeshis with poorly-developed English language skills. (Bangladeshi females in particular have very low ability in spoken and written English.) Other studies have confirmed that the main medium of communication amongst Bangladeshis in Tower Hamlets is Bengali/Sylheti.

Section Summary

- i) The ownership patterns of the four types of businesses are :
for wholesalers, the limited company; for retailers, sole traders;
for manufacturers and caterers, the partnership.

- ii) Manufacturing and catering businesses appear to employ more workers compared to wholesalers, and wholesaling firms employ more women proportionally than the other business types.

- iii) Wholesaling and retailing businesses receive more help from family members, especially females, (wives, sisters, daughters etc.) than other businesses.

- iv) The majority of manufacturers and wholesalers use savings and banks as sources of finance to start or buy a business; retailers show a greater tendency to use savings and relatives. Banks alone are used by only a minority of firms in catering and wholesaling.

- v) The majority of the customers of wholesaling and catering businesses are from outside their own communities. By contrast, retailing businesses such as food and grocery stores depend on their own communities for custom.

- vi) All respondents in wholesaling and manufacturing thought the use of English was "important" or "very important", as did all Gujaratis and Sikhs. A very small number in catering and a small minority of Pakistanis thought it was "not important". Amongst Bangladeshis this figure rose to a quarter.

5.5 SECTION IV - CHARACTERISTICS OF RETAILING

In the foregoing analysis of the characteristics of the four business types, *viz.* **wholesaling, retailing, manufacturing and catering**, a different profile emerged for each type. (See Section Summary). However, since retailing is more diversified than the other types, this Section analyses, comparatively, its component sectors in terms of the aforementioned attributes.

i) Form of Ownership

From Table 5.28, it is apparent that the majority of retailing firms (83%) have a single owner, with only a minority operating as partnerships (13%). Operation as a limited company is negligible (4%). In terms of retailing type, almost all newsagents and chemists are sole traders, as are the majority of clothing, leather and footwear, and household goods merchants. Only a minority of retail food and grocery stores (29%) and retail stores selling mixed goods (19%) are partnerships.

Relating retailing types to ethnicity, Table 5.29 highlights the sectoral differences. Gujaratis emerge mainly as retail newsagents (95%), Pakistanis and Bangladeshis as purveyors of food and groceries (57%), and Sikhs principally as retailers of clothing, household goods and mixed goods. It

is interesting to note that other Asian entrepreneurs are almost absent from the newsagent sector, which is dominated by Gujaratis.

Table No. 5.28

FORMS OF BUSINESS OWNERSHIP, BY RETAILING TYPE

Retailing Type	Form of Ownership						Total	
	Sole Trader		Partnership		Ltd. Company		N	R%
	N	R%	N	R%	N	R%		
Food & Grocery	10	71.4	4	28.6	0	0.0	14	100.0
Newsagent	19	100.0	0	0.0	0	0.0	19	100.0
Clothing	32	91.4	3	8.6	0	0.0	6	100.0
Leather & Footwear	5	83.3	1	16.7	0	0.0	6	100.0
Chemist	6	100.0	0	0.0	0	0.0	6	100.0
Household	8	88.9	1	11.1	0	0.0	9	100.0
Mix. Goods	29	69.0	8	19.0	5	11.9	42	100.0
Total	109	83.2	17	13.0	5	3.8	131	100.0

Table No. 5.29

ETHNICITY, BY RETAILING TYPE

Retailing Type	Ethnicity								Total	
	Gujarati		Sikh		Pakistani		Bangladeshi			
	N	R%	N	R%	N	R	N	R%	N	R%
Food & Grocery	1	7.1	0	0.0	8	57.1	5	35.7	14	100.0
Newsagent	18	94.7	1	5.3	0	0.0	0	0.0	19	100.0
Clothing	12	34.3	7	20.0	8	22.9	8	22.9	35	100.0
Leather & Footwear	3	50.0	2	33.3	1	16.7	0	0.0	6	100.0
Chemist	3	50.0	2	33.3	1	16.7	0	0.0	6	100.0
Household	4	44.8	3	33.3	1	11.1	1	11.1	9	100.0
Mix. Goods	10	23.8	9	21.4	9	21.4	14	33.3	42	100.0
Total	51	38.9	24	18.3	27	20.6	29	22.1	131	100.0

ii) Size of Firm and Numbers Employed

The size of firms has been determined by measuring the numbers of full- and part-time workers employed. Tables 5.30 and 5.31 show that 83% of chemists' shops, 67% of leather and footwear retailers, and 55% of traders selling mixed goods employ more than two full-time workers. Newsagents have no full-time employees other than the owners themselves, and 63% of them employ only one, part-time employee. The majority of retailers employ only one part-time worker, and there is no large variation between the different types.

Table No. 5.30

FULL - TIME EMPLOYEES, BY RETAILING TYPE

Retailing Type	Full - Time Employees						Total	
	Just me		2 to 5		6 to 10		N	R%
	N	R%	N	R%	N	R%		
Food & Grocery	6	42.9	6	42.9	2	14.3	14	100.0
Newsagent	18	100.0	0	0.0	0	0.0	18	100.0
Clothing	21	60.0	12	34.3	2	5.7	35	100.0
Leather & Footwear	2	33.3	4	66.7	0	0.0	6	100.0
Chemist	1	16.7	5	83.3	0	0.0	6	100.0
Household	7	77.8	2	22.2	0	0.0	9	100.0
Mix. Goods	19	45.2	23	54.8	0	0.0	42	100.0
Total	74	56.9	52	40.0	4	3.1	130	100.0

Table No. 5.31

PART-TIME EMPLOYEES, BY RETAILING TYPE

Retailing Type	Part-time Employees						Total	
	One only		2 to 5		None			
	N	R%	N	R%	N	R%	N	R%
Food & Grocery	9	64.3	4	28.6	1	7.1	14	100.0
Newsagent	12	63.2	0	0.0	6	36.8	18	100.0
Clothing	18	52.9	12	35.3	4	11.8	34	100.0
Leather & Footwear	4	66.7	1	16.7	1	16.7	6	100.0
Chemist	4	66.7	1	16.7	1	16.7	6	100.0
Household	6	66.7	1	11.1	2	22.2	9	100.0
Mix. Goods	24	57.1	9	21.4	9	21.4	42	100.0
Total	77	59.2	28	21.5	24	19.2	129	100.0

iii) Women Employees

As regards women employees in retail businesses, Table 5.32 reveals that the proportion of women employees was highest in newsagents, where 63% were stated to be "all women", and lowest in food and grocery stores, 71% of which did not employ women. Chemists, clothing, and leather and footwear retailers all employed sizeable proportions of female staff.

Table No 5.32

PROPORTION OF WOMEN EMPLOYEES, BY RETAILING TYPE

Retailing Type	Proportion of Women Employees								Total	
	None		A minority		About half		All women			
	N	R%	N	R%	N	R	N	R%	N	R%
Food & Grocery	10	71.4	4	28.6	0	0	0	0	14	100.0
Newsagent	2	10.5	5	26.3	0	0.0	12	63.2	19	100.0
Clothing	17	48.6	8	22.9	7	20.0	3	8.6	35	100.0
Leather & Footwear	1	16.7	2	33.3	2	33.3	0	0.0	6	100.0
Chemist	1	16.7	2	33.3	2	33.3	1	16.7	6	100.0
Household	3	33.3	4	44.4	1	11.1	1	11.1	6	100.0
Mix. Goods	23	54.8	9	21.4	6	14.3	4	9.5	42	100.0
Total	54	38.9	31	23.7	18	13.7	23	32.1	131	100.0

iv) Family Assistance

Retailing is often a small, family business in which the entrepreneur cannot afford to employ either full- or part-time workers. He or she may therefore be obliged to depend on members of the family for help. The contribution made by family members to Asian small businesses may be assessed from Tables 5.33 and 5.34.

A majority (72%) of retailing businesses depend on their families for help, and, as might be expected, 100% of newsagents receive it. Table 5.34 further identifies the 'helpers' according to their relationship to the business owner, *e.g.* brother, sister, and wife and children. It is noteworthy that the majority (67%) of food and grocery shop owners get help from brothers, whereas the majority (58%) of newsagents are assisted by their wives. This reflects the ethnic ownership of retail businesses. For example, Gujaratis dominate the newsagent sector and, having progressive attitudes to the employment of women as part of their culture, are ready and able to draw on this labour source. Conversely, in the co-ethnic retailing outlets, where Bangladeshis predominate, their cultural tendency to confine women to the home means they are more likely to rely on male family members for assistance in their businesses.

Table No. 5.33

FAMILY ASSISTANCE, BY RETAILING TYPE

Retailing Type	Family Provides Assistance				Total	
	Yes		No			
	N	R%	N	R%	N	R%
Food & Grocery	8	57.1	6	42.9	14	100.0
Newsagent	19	100.0	0	0.0	19	100.0
Clothing	23	65.7	12	34.3	35	100.0
Leather & Footwear	5	83.3	1	16.7	6	100.0
Chemist	5	83.3	1	16.7	6	100.0
Household	8	88.9	1	11.1	9	100.0
Mix.Goods	26	61.9	16	38.1	42	100.0
Total	94	71.8	37	28.2	131	100.0

Table No. 5.34

WHICH FAMILY MEMBERS PROVIDE HELP, BY RETAILING TYPE

Retailing Type	Family Members Provide Help										Total	
	Wife		Brother		Sister		Children		Wife & Child			
	N	R%	N	R%	N	R%	N	R%	N	R%	N	R%
Food & Grocery	1	11.1	6	66.7	0	0.0	2	22.2	0	0.0	9	100.0
Newsagent	11	57.9	0	0.0	4	21.1	1	5.3	3	15.8	19	100.0
Clothing	10	41.7	2	8.4	4	16.7	2	8.3	6	25.0	24	100.0
Leather & footwear	2	40.0	0	0.0	0	0.0	1	20.0	2	40.0	5	100.0
Chemist	1	25.0	0	0.0	1	25.0	1	25.0	1	25.0	4	100.0
Household	5	62.5	2	25.0	1	12.5	0	0.0	0	0.0	8	100.0
Mix Goods	10	38.5	4	15.4	3	11.5	2	7.6	7	26.9	42	100.0
Total	40	42.1	14	14.7	13	13.7	9	9.5	19	20.0	95	100.0

v) Sources of Finance

Table 5.35 examines the sources of finance used by the different types of retailer. A large majority of firms (47%) quoted savings as their means of starting or buying a business, while the minority used finance companies and banks. Most of the retail food and grocery stores, and retailers of mixed goods, relied on savings, and savings with additional help from relatives, as their financial sources.

Table No. 5.35

HOW OWN BUSINESS WAS FINANCED, BY RETAILING TYPE

Retailing Type	How Own Business Was Financed						Total
	Savings	Family & Relatives	Banks	Finance Company	Savings & Banks	Savings & Relatives	
	N (R %)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)	N (R%)
Food & Grocery	8 (57.1)	0 (0.0)	2 (14.3)	1 (7.1)	2 (14.3)	1 (7.1)	14 (100)
Newsagent	8 (42.1)	3 (15.8)	0 (0.0)	0 (0.0)	2 (10.5)	6 (31.6)	19 (100)
Clothing	10 (28.6)	2 (5.7)	1 (2.9)	1 (2.9)	8 (22.9)	13 (37.1)	35 (100)
Leather & F'wear	4 (66.7)	0 (0.0)	0 (0.0)	0 (0.0)	2 (33.3)	0 (0.0)	6 (100)
Chemist	19 (16.7)	0 (0.0)	1 (16.7)	1 (16.7)	2 (33.3)	1 (16.7)	6 (100)
Household	4 (44.4)	0 (0.0)	0 (0.0)	0 (0.0)	2 (22.2)	3 (33.3)	9 (100)
Mix. Goods	12 (29.3)	1 (2.4)	5 (12.2)	1 (2.4)	9 (22.0)	13 (31.7)	41 (100)
	47 (36.2)	6 (4.6)	9 (6.9)	4 (3.1)	27 (20.8)	37 (28.5)	130 (100)

vi) Ethnic Minority Market

Table 5.36 shows the importance of their own community as customers for different types of retailer. A large proportion of mixed goods merchants (61%) and food and grocery stores (57%) stated that community custom was "very important" to their businesses. The majority of these business owners were Bangladeshis and Pakistanis. 68% of newsagents said that community custom was "not important". Along with food and mixed goods, clothing, leather and footwear retailers and chemists shops were also dependent on community customers.

Table No. 5.36

IMPORTANCE OF COMMUNITY CUSTOM, BY RETAILING TYPE

Retailing Type	Importance of Community Custom						Total	
	Very important		Important		Not Important			
	N	R%	N	R%	N	R%	N	R%
Food & Grocery	8	57.1	21	28.6	4	28.6	14	100
Newsagent	0	0.0	6	31.6	13	68.4	19	100
Clothing	15	42.9	14	40.0	6	17.1	35	100
Leather & Footwear	1	16.7	3	50.0	2	33.3	6	100
Chemist	3	50.0	3	50.0	0	0.0	6	100
Household	2	22.2	5	55.6	2	22.2	9	100
Mix. Goods	26	61.9	13	31.0	3	7.1	42	100
Total	55	42.0	46	35.1	30	22.9	131	100

vii) Use of English

Table 5.37 records the degree of importance attached to the ability to use English with customers by retailers from the various sectors. It emerges that the use of English is considered by all newsagents and chemists to be "important" or "very important", and "not important" by more than a third of food and grocery and mixed goods retailers.

Table No. 5.37

IMPORTANCE OF USING ENGLISH WITH CUSTOMERS, BY RETAILING TYPE

Retailing Type	Importance of Using English with Customers						Total	
	Very Important		Important		Not Important			
	N	R%	N	R%	N	R%	N	R%
Food & Grocery	4	28.6	5	35.7	5	35.7	14	100.0
Newsagent	11	57.9	8	42.1	0	0.0	19	100.0
Clothing	9	25.7	23	65.7	3	8.6	35	100.0
Leather & Footwear	2	33.3	3	50.0	1	16.7	6	100.0
Chemist	2	33.3	4	66.7	0	0.0	6	100.0
Household	3	33.3	5	55.6	1	11.1	9	100.0
Mix. Goods	7	16.7	21	50.0	14	33.4	42	100.0
Total	38	29.0	69	52.7	22	16.8	131	100.0

Section Summary

- i) There are variations in ownership patterns according to retail type. Newsagents and chemists shops are typically sole traders, while only a minority of food and grocery, and mixed goods businesses form partnerships . With regard to ownership by ethnicity, Gujaratis own mainly newsagent businesses, Pakistanis and Bangladeshis food and grocery outlets, and Sikhs household goods and mixed goods stores.
- ii) Newsagents have no full-time employees, and household goods retailers, very few. Other sectors employ a minority of full- and part-time employees.
- iii) Newsagents proportionately have the highest numbers of women employees, and retail food and grocery shops the lowest numbers.
- iv) Retail food and grocery shops receive most of their assistance from male family members (brothers), while newsagents receive it mostly from female members (wives).
- v) Food and grocery retailers and mixed goods merchants depend heavily on customers from their own communities. Newsagents' customers come mainly from outside their communities.
- vi) All chemists and newsagents attach importance to using English with customers, as do the majority of business-owners in the other sectors. A third of food and grocery, and mixed goods retailers, however, do not consider it "important".

CHAPTER SIX

BUSINESS FORMATION AND OPERATION BY ETHNICITY: AN IN-DEPTH ANALYSIS AND DISCUSSION OF FOUR CASE-STUDIES

6.1 Introduction

6.2 'Resource' Factors in the Operational Process Model: Analysis of Findings and Discussion

- a) Family Structure and Underlying Values
Case Study 'A' (A Gujarati Wholesaler)**
- b) Business Background and Experience
Case Study 'B' (A Sikh Retailer)**
- c) Education and Language**
- d) Kin-Structure and Work Experience
Case Study 'C' (A Bangladeshi Restaurateur)
Case Study 'D' (A Pakistani Manufacturer)**

6.3 Evaluation

6.1 INTRODUCTION

In Chapter 5, Section I, a number of social, economic and cultural characteristics of the selected Asian entrepreneurs emerged which were shown to be related to the four main business types (as shown in Section II). Section III also revealed business operation patterns which again reflected the characteristics of the different Asian groups.

It has been argued that these relationships arise from the varying ethnic social-structural and cultural attributes ('resources') of the proprietors, and an operational *social action model* embodying these 'resource characteristics' was put forward in Chapter 3.

The analysis and discussion of survey data presented in Section I of Chapter 5 confirmed that these 'resource' attributes are held differentially by the four selected Asian ethnic groups. These differences are now examined in greater depth through the medium of **four case-studies**, one from each of the four Asian groups surveyed. They have been compiled from follow-up interviews with four respondents from the main survey, who were selected as being of particular interest.

6.2 'RESOURCE' FACTORS IN THE OPERATIONAL PROCESS MODEL: ANALYSIS OF FINDINGS AND DISCUSSION

(a) Family Structure and Underlying Values

Analysis of Findings

The family still occupies a central place in the lives of all Asians, and it is typical of Asian small businesses that there is no clear-cut division between the enterprise and the family. Small businesses are *family* businesses.

Indian Gujarati and Sikh families in Britain are often more organised than Pakistani and Bangladeshi families. Generally speaking, the Gujarati man or woman as the head of the family occupies a dominant position. Another characteristic revealed in Chapters 2 and 3 is that, even in London, many Indians maintain a joint family structure consisting of father and mother, or one or more married sons, unmarried children, and very often grandparents and other family members.

The general doctrine of the joint family is that there is collective responsibility, loyalty, and a clear, hierarchical line. The father is the head, and other members take their place in order of seniority. This responsibility is relatively greater in Indian families than in Pakistani and Bangladeshi

families. The Indian Gujaratis have a strong sense of family loyalty and a pronounced, hierarchical line within the family authority structure. Though Pakistanis and Bangladeshis have the same characteristics, their degree of, and sense of, authority is relatively low and loose.

These differences in family structure are reflected in the composition of the family business. The importance of family labour cannot be over-emphasised. Family members help in the business not only to cut labour costs, but also to provide reliable assistance during business expansion.

The differences in family structure and value-systems between the Indians on the one hand and Bangladeshis and Pakistanis on the other, are associated with differences in attitudes to many aspects of life: work, recreation, mixing with the host society, marriage, future-orientation, and the behaviour expected from a wife and children. The Bangladeshi and Pakistani family value-system restricts women's lives outside the home and limits the free-mixing of the sexes. These traditions are reflected in the manner in which family members provide help in the business, and particularly in attitudes to employing women family members. (*See* Section 111, Chapter 5).

It was observed during interviewing that most of the newsagents and retail clothing businesses owned by Gujaratis and Sikhs were run by their wives

and daughters. Entire Gujarati families were committed to operating their wholesaling businesses : wives and daughters would look after the showroom and make the necessary arrangements for receiving and paying for goods. Husbands and sons, and sometimes owners' brothers, would undertake external liaison, visiting local and international markets and negotiating with retailers and manufacturers. Gujarati family members were smart-looking, well-educated, and the majority spoke English. There was no restriction on the free-mixing of the sexes. This type of family structure gave them the opportunity and resources to run wholesale businesses virtually entirely from within the family : very few outsiders were employed.

The value Gujaratis attach to family loyalty is well known. The case history of Mr. "A" shows how *family structure and the assistance of a large, loyal family, especially its female members*, helped him become a successful entrepreneur in wholesaling and retailing.

Mr."A"'s case also reveals the extent to which Gujaratis have access to wider business information and world-wide support networks due to their merchant ideology and the spread of Gujarati-owned businesses all over the world. It reflects the common practice in Gujarati and Sikh businesses for wives to look after the cash register, and for husbands to take care of the

general running of the store, which reduces the risks of shoplifting and pilfering from the till. In cases where the family owns two stores, the husband usually operates one while the wife manages the other. In retail stores, which require long working hours, the husband often sleeps in the store for a few hours while the wife relieves him.

Case - Study "A" - A Gujarati Wholesaler

Mr. A is a 48 year-old Indian Gujarati wholesaler in the E1 area of London. He came to England from Gujarat in 1970, a member of a large family with a background in business. Initially, he came to study, and, after three years, started a small retail clothing business in Southall with a small amount of capital.

When he saw that his business was flourishing, he turned to his family. In 1975, his father, who had a business in Gujarat, provided him with a substantial amount of capital to expand the business, which he used to buy a second shop. He borrowed a further £25,000 from distant relatives and bought a third shop in Green Street, London E7. Later, his brother and one sister joined him. He then opened a wholesale showroom in Commercial Street, E1. At this point he got married and received more money from his father-in-law, which he again invested in the business.

Today, all three businesses are managed by Mr. "A" with the assistance

and cooperation of his wife, brother, sister, and brother-in-law. They appear to be totally loyal to each other and to the business. They all accept "A"'s leadership. "A"'s wife looks after the wholesale business in Commercial Street and deals with all the national and international clients speaking in several languages (English, Hindi, and Gujarati). She is also in charge of the till. "A"'s brother looks after the retail clothing store in Green Street, and his sister the business in Southhall.

"A" and his brother-in-law build up outside contacts and search out prospective customers, visiting them in many different locations and, if necessary , making deliveries to retailers from the warehouse."A"'s brother-in-law, who came here from East Africa, has vast experience of European and Middle-Eastern markets which "A" uses in marketing his goods, along with his own network, his father's connections, and links with other Gujarati communities all over the world.

(b) Business Background and Experience

Analysis of Findings

The survey demonstrated a clear relationship between ethnic descent and the possession of business experience associated with upbringing in an entrepreneurial milieu. The groups which possessed the strongest inherited business culture and experience were predominant in wholesaling and retailing, whilst those with less business culture and experience in their backgrounds were to be found chiefly in manufacturing and in the restaurant trade.

Previous self-employment in business and/or employment in the family business, was especially significant. In the sample, Indian Gujaratis and Sikhs had the most business experience, having been entrepreneurs in the State of Gujarat, in the Indian Punjab, and in East African countries before coming to Britain.

58% of Indian Gujaratis and 23% of Sikhs acquired business experience through participation in their own family business alongside their fathers. (Table 5.1, Chapter 5). The corresponding figure among the Pakistanis and Bangladeshis was 6.9% and 1.5%, respectively. That Gujaratis and Sikhs

are much more likely than Bangladeshis or Pakistanis to have been reared in a strongly business-orientated culture is confirmed in the findings of Chapter 5, Section 1. These show that the majority of fathers of the first two groups of respondents were in either "business" or "service" occupations, while the majority of fathers' occupations in the latter two groups were quoted as "peasant-farmer" or "service".

This business experience, or lack of it, is reflected in the types of businesses formed by the groups. Gujaratis and Sikhs were able to span a wide field of business operation including both wholesaling and retailing, becoming chiefly garment wholesalers and retailers of clothing and mixed goods. Pakistanis principally retailed mixed goods and clothing, and were also significant in garment manufacture. Bangladeshis mainly opted for manufacturing leather garments and footwear, but were also heavily involved in retailing mixed goods and clothing, with a further, significant presence in catering.

The following case study shows how *previous business experience* helped a Sikh retailer become a successful trader.

Case - Study "B" - A Sikh Retailer

Mr. "B" came to England from East Africa at the age of 45. He originally migrated from the Indian state of Punjab to Uganda in East

Africa at the age of 30. There he had two retail stores, one selling mainly household electrical goods and the other building materials. Because of political turmoil and the oppression of Asians by the host society, he decided to come to Britain, and accordingly migrated.

Six months after his arrival he started a retail business in East London, again selling mainly household electrical appliances (mixed goods). Before starting up, he had spent about five months surveying possible business locations and market prospects, and in assessing the competition in various parts of Greater London. He eventually opted for the East End, and specifically chose the Mile End Road as being the most suitable for his business.

He explained how he used his previous experience in choosing the best location for his business, and then in running it. He knew suppliers of electrical goods in the Far East and the likely demand for his products locally. He ordered most of his goods from Taiwan and Hong Kong, which were cheaper than those from Japan, since he was aware his East End customers wanted low-priced equipment. His previous business experience helped him successfully to establish and operate the same type of business in East London as he had in East Africa, despite economic recession in the UK. His business has survived, and he is now a very successful retailer.

(c) Education and Language

No separate case-study is offered to exemplify the role played in Asian business formation and operation by *education and language*. It was not possible to identify a particular case in which these two factors could be seen operating alone in influencing business behaviour. Rather, they appeared in many examples alongside other 'resource' factors.

Analysis of Findings

In keeping with their higher socio-economic status and origin as described in Chapter 2, the Indian Gujarati and Sikh entrepreneurs in the study area had a stronger education background and greater fluency in writing and speaking English than the Pakistani and Bangladeshi business-owners. (Chapter 5 ,Table 5.5). These educational differences were also reflected in their educational attainment and qualifications.

The *Labour Force Survey* (1988-90) records that, in the 16-24 age-group, 45% of Indian men and 35% of Indian women were qualified to GCSE level, 'A' level or Higher Education level, compared to 15% of Pakistani men and 12% of Pakistani women. The figures were lowest for Bangladeshi men and women, at 7% and 4% respectively. In 1993, it was found that Indian men were more likely than Whites to have a degree, with 16% of

Indian males reporting that they were graduates, compared to 10% of White males. (Jones 1993, *pp.* 35,45,53). As stated in Chapter 2, the most poorly-qualified males were those of Pakistani and Bangladeshi origin, of whom 52% and 61 % respectively had no formal qualifications. (Jones, 1993, p.35)

Higher-level educational qualifications , as displayed, for example, by the Gujaratis, may be viewed as one of the positive (+) 'resource' attributes directing the process of ethnic business formation and operation. In the case of the Gujaratis, it was their educational endowment which made possible their entry into wholesaling and retail newsagencies by equipping them with the necessary confidence and outward-looking attitudes, English skills, and marketing knowledge.

By contrast, it is their low levels of education and educational attainment which have discouraged and prevented most Bangladeshi entrepreneurs from attempting to follow them into business sectors which require professional qualifications, proficiency in English and marketing, and the motivation to diversify. Instead, Bangladeshis and Pakistanis have opted for manufacturing, retailing and catering, relying solely upon other kinds of work experience and innate "common sense" in lieu of formal training or inherited business skills and experience.

Educational level corresponds closely with the type of business chosen by these entrepreneurs, with the lowest literacy rate being found among manufacturers and the highest literacy rate amongst wholesalers. (Chapter 5, Table 5.6.).

English language difficulty is an important factor in the formation of specific types of business. Two types, wholesaling and retail newsagents, need to operate in English as the majority of their customers speak it. The questionnaire asked a series of specific questions dealing with respondents' spoken and written English, and probing the degree of importance they attached to speaking it with customers. The analysis of replies reveals that Gujaratis and Sikhs are considerably more advanced in spoken and written English than Pakistanis and Bangladeshis.

It is observed that Indians not only have the opportunity to consult a wider range of business contacts than other groups, but also that they have the ability to read trade journals and other relevant publications. They also have superior access to in-group business information systems.

Pakistanis and Bangladeshis are multiply-handicapped by poor knowledge of English, low literacy levels and limited education, and by a manifest lack of confidence in operating outside their own ethnic group. A majority of

their entrepreneurs accordingly remain confined within the restricted, 'autarkic', co-ethnic markets of their communities . They manufacture their goods within those communities, and wholesale or retail their products within the same, closed, trading circle. (Rhodes and Nabi, 1989).

It is an indicator of their conservatism and inner-directed attitudes, possibly associated with the failure to raise their level of education and qualifications, that, although the Bangladeshi community has been in business for the past twenty-five years in the East London area, most of its retail businesses and manufacturing premises are still located in the more remote and backward areas of East London. In these areas, social facilities, and physical and environmental conditions remain extremely poor, and workers labour in unhygienic, overcrowded conditions in small basement rooms and kitchens, much as they did in Victorian London. Though conditions are better in the main thoroughfares, (High Streets such as Commercial Street, Commercial Road, Whitechapel High Street, and the Whitechapel Road), very few Bangladeshis (unlike other groups) choose to locate their businesses there. The economic outlook is equally bleak : the evidence suggests that the clothing and leather-manufacturing industry is set to experience a secular decline. (Boddy *et al.*, 1995).

In marked contrast, many of the Indian Gujaratis and Sikhs have previously

held professional or managerial posts in business or industrial organisations in their country of origin (or elsewhere), and are academically and professionally qualified, while the Bangladeshis have brought with them not a commercial culture but the orthodox culture and economy of the rural village, which they nurture and perpetuate in their social, cultural and economic life in East London. (Rhodes and Nabi, 1992).

(d) Kin-Structure and Work Experience

Analysis of Findings

It has been shown that the numerical predominance of the Bangladeshis in the manufacturing and catering sectors in the UK is primarily related to their migration background, but also stems from their subsequent work experience, low level of education and the influence of kin-groups.

The account of their migration background given in Chapter 3 reveals that most of them have come from the rural areas of Sylhet District of Bangladesh. Early Bangladeshi migrants to Britain were male, arrived without their families, and lived in substandard (usually rented) accommodation. Many were ships' cooks who found work in restaurants or clubs. Later, numbers of them sought work in the Manchester garment industry or in the Jewish-owned garment factories in East London.

The majority of Bangladeshis interviewed in the survey who had work experience gained it as machinists: the next largest group acquired it as chefs and waiters. (Chapter 5, Table 5.14). This work experience, supplemented by the assistance of members of their kin group, allowed them to operate easily in businesses similar to those in which they had been employed. However, low levels of educational attainment prevented many of them

acquiring the professional qualifications needed to enter, and succeed in, other fields such as wholesaling.

The majority of Pakistani respondents had also been machinists, followed by salesmen. Their migration background reveals that most of them came from the rural Mirpur District of (then) West Pakistan (now Pakistan) and from Azad Kashmir, (the part of Kashmir controlled by Pakistan). On arrival, they took up residence in Manchester and became labourers in the textile mills. The same pattern of work experience and kin-structures as the Bangladeshis later led them into the clothing trade, particularly into clothing manufacture. After the closure of the Manchester textile mills, a few Pakistanis started their own garment businesses in Manchester; others did so in East London. They, and their successors drew heavily on their previous employment in the garment industry in setting up these new enterprises.

Two case-studies, one of a Bangladeshi restaurant-owner, and another of a Pakistani manufacturer in the E1 area of East London, detail more fully how *kin-structure and work experience* influenced them in opting for these types of enterprise.

3) Case Study "C"- A Bangladeshi Restaurant-Owner

Mr. "C" came to Britain from the Sylhet District of Bangladesh and found work in the garment industry in Manchester. He became redundant after 5 years and received substantial compensation from his company. He started a business exporting cloth to Middle-Eastern countries and Europe along with a partner who had recently come from Dhaka, Bangladesh to study at the University of Manchester.

Within three years, he had to close down his business, having lost most of his capital. He blamed both himself and the inexperience of his partner who, he claimed, had lied about his experience in the export business. He also cited his own lack of fluency in writing and speaking English, and his ignorance of Middle-Eastern markets as reasons for failure.

After this initial failure, he returned to London and started working as assistant to the Chief Chef in a restaurant owned by a Bangladeshi from his own village. He went on to become Chief Chef himself after 4 years, and continued in that capacity for another 6 years. He then asked the owner of the restaurant to make him a partner in the restaurant. The owner refused, but promised that, if he wished to start a new restaurant of his own, he would help him.

After careful thought, "C" decided to do this. He had amassed about £33,000 in savings after having worked for 10 years in his compatriot's restaurant, and in January, 1986, accompanied by the restaurant-owner, he met with the manager of National Westminster Bank and obtained a loan of £30,000. He then started a new restaurant in the E1 area of East London. Today, he is a very successful restaurateur.

Mr. "C" explained how he had been able to utilise all his previous experience of restaurant work, for example, how to serve customers, and the need to change the names of dishes from time to time to maintain their attractiveness. He further stressed that this was the right type of business for Sylheti people like him in Britain as it required only modest capital and provided an income for the whole family without demanding much knowledge of English. (Only waiters are required to speak English.) Supplies could be obtained through Asian wholesalers, and there was no problem getting the right type of staff from within his own community. His view was that the only skills required were those of cooking good food: book-keeping, financial control of the business etc., could all be done by an accountant.

4) Case Study "D" - A Pakistani Manufacturer

Mr "D" migrated to Britain from the Mirpur District of Pakistan in 1971. After one year, he found a job as an ironer in a leather factory in East London. Later, he asked a fellow Pakistani machinist to show him how to operate the machines and how to cut leather. After two years, his employer made him a machinist in the same factory, where he continued to work for about 12 years.

In 1974, he married a woman from his own village and six months later brought his wife to England. In 1983, he bought a small leather factory in Greatorex Street, E1 from the Jewish owner. Today he employs about 6 full-time and 3 part-time workers.

He commented that migrants to Britain from the Indian sub-continent are compelled on arrival in the host society to opt for different economic activities according to their varying social-structural positions. He instanced his own position when he arrived in East London, where he started as a leather factory-worker but progressed to become a leather factory-owner.

Discussion

The foregoing case-studies indicate how Asian entrepreneurs come to be concentrated in particular types of business, not through a process of free choice but as a result of the operation of social, economic and cultural factors in their migration background, reinforced by work-experience and the kinship characteristics pertaining to their particular ethnic grouping. The interaction of a number of factors is evident from the accounts.

Case-Study "A" highlights the 'resource' value of the families, kinship groups and territorial groups to which *inter alia* immigrants from the Indian sub-continent belong. (Rex, 1991,p.30). These give Asian entrepreneurs an inbuilt advantage in obtaining capital and labour. Small businesses often recruit their employees initially solely from their family ; if, and when, they need additional staff, they tend to recruit from the wider kinship group. In these small firms, the ability to 'fit in with the business' usually counts far more than experience and qualifications. (Curran and Stanworth, 1979).

By utilising these kinship and territorial structures as information networks, Asian entrepreneurs have the further advantage of being able to recruit employees on the basis of personal recommendation. These kin-networks also help to supply 'start-up' and development finance for their businesses.

The significant advantages which accrue to Gujaratis and Sikhs by virtue of their more progressive cultural and family values are, by the same token, denied to Bangladeshi and Pakistani traders. One example is their contrasting approaches to the employment of women. Bangladeshi and Pakistani women normally work only in the home, cooking and washing for the family. Sometimes they operate machines at home doing sub-contract work for the garment factories, but they are rarely permitted to work outside and are generally absent from the work-force in the family business. Sylhetis in East London adhere particularly strictly to this prohibition. Gujaratis, on the other hand, rely heavily on help from females in the family and delegate major business responsibilities to them.

Bangladeshi attitudes to the role of women derive from their religious (Islamic) traditions. These may also influence their occupational choices. For example, it was observed during enumeration that there were very few Bangladeshis and Pakistanis operating as retail newsagents. When asked why they were not in this line of business like some Gujaratis, they replied that, if they were to run such businesses successfully, they would have to stock semi-pornographic literature which, as followers of the Islamic religion, they were not permitted to do. Consequently, they were forced to forego business opportunities in this sector.

However, education, or lack of it, also contributes : Bangladeshi and Pakistani respondents also pointed out that, as newsagents, they would have to keep daily records of all the papers and magazines sold or unsold in order to be credited with returned copies by wholesalers. They felt they were not equipped to do this owing to their limited education and lack of computer knowledge. By contrast, most Gujarati newsagents are able to keep sales records, and typically do so with the aid of computers and with the help of wives or children.

Thus, for a variety of social and cultural reasons, Bangladeshis are more commercially restricted than the three other selected Asian groups , particularly by their limited English language skills and weak motivation to improve them, which may stem from a more general reluctance to familiarise themselves with Western culture. They fear that, if they allow family members (especially females) to mix outside the family, Western culture will 'contaminate' them. The local Mullahs themselves are not well-educated, and being so, play a significant part in preventing women from socialising in the wider society through Higher Education and mixing with men.

The Pakistanis have similar religious restrictions to the Bangladeshis, though some members of the younger generation have been observed adopting

certain Western cultural traits and acquiring computing skills.

Case-Study "B" underlines the positive role played by a strong business background in equipping some entrepreneurs to assess and successfully exploit market opportunities using a network of business contacts extending overseas, while **Case-Study "C"** demonstrates *inter alia* the influence of the *role model*, a phenomenon frequently encountered in the process of Bangladeshi and Pakistani business formation. This example also shows how *sponsorship* by compatriots also helps to direct entrepreneurial decision-making.

As previously noted, Bangladeshis and Pakistanis typically come to Britain from rural areas as labourers, with little capital, few business or other skills, and scant knowledge of English. The type of work experience they subsequently build up is significant in determining what form of business they, and indeed those migrants who follow them, will later establish. For, it is observed that Bangladeshis and Pakistanis who have settled in Britain and set up businesses here, often (as in case "C") sponsor the migration of kinfolk or fellow-villagers. They may well provide the new migrants with work - and hence, valuable work experience - and possibly also with food and accommodation. In return they receive a dependable and cheap labour supply. (Dahya, 1974; Rex 1991). By this arrangement, the newcomers are

absorbed into one, particular business sector, which will ultimately offer them the most accessible opportunity to form businesses of their own.

Case-Study "D" shows how, in the absence of other 'positive' resources, work experience in a particular field offers a progression route into self-employment. Notwithstanding the fact that it represents a 'closed circuit' leading only to a similar enterprise in the same sector, it may nonetheless produce a *degree of upward social and occupational mobility from employee to employer*, drawing on the 'resources' of on-the-job, free training, and the opportunity for initial capital accumulation.

6.3 EVALUATION

In this section, the evidence bearing upon the key aspects of the proposed *social action model* is assembled and examined. It is drawn from the foregoing case-studies and personal observation, supported by the results of the survey data analysis presented in Chapter 5.

The combined evidence shows that there are different levels of socio-cultural, 'resources' inherited by, and available to, the four selected Asian ethnic groups. There is confirmatory evidence that groups are indeed *social actors* in the host society, and that they act according to their inherited social- structural and cultural 'resources' to participate in economic activities and to form businesses which they consider are appropriate and feasible in the light of those 'resources'.

Therefore, the conceptual model first presented in Chapter 1 is re-presented below to show the corresponding positioning of the selected Asian groups according to their level of adaptation to the host society's external market.

SOCIAL, ECONOMIC AND CULTURAL RESOURCES

(+)

(-)

INTERACTION WITH MARKET

Adaptive to external market

**Gujaratis
Sikhs
*Wholesale
Newsagents***

**Bangladeshis
*Restaurants***

CASE 'A'

CASE 'C'

Co-ethnic market (autarky)

**Sikhs]
Gujaratis]
*Retail
Mixed Goods***

**Bangladeshis
Pakistanis
*Manufacturing
Retailing Food
and Grocery***

CASE 'B'

CASE 'D'

The different selected Asian entrepreneurial groups are positioned according to their levels of response in adapting to the external market. It is revealed from the case studies as well as from the analysis of data in Chapter 5 that, as anticipated in the conceptual model, some groups have business experience, high educational attainment, developed English language skills, access to female labour and outward-directed attitudes, whilst other groups lack these. The groups characterised by

a positive (+) 'resource' cluster profile are the Gujaratis and Sikhs; the groups with a negative (-) 'resource' cluster profile are the Bangladeshis and Pakistanis. According to the model, the existence of 'positive' social and cultural attributes in a group's background should be associated with adaptive commercial behaviour, and a manifestation of 'negative' ones with restricted forms of commercial operation.

Empirical data, including that from case-studies, and personal observation confirm that the well-endowed Gujaratis and Sikhs are operating in the multi-ethnic commercial environments of wholesaling and retailing, whilst the social and cultural 'deficits' of the Bangladeshis and Pakistanis are generally confining them to manufacturing and to the restricted retail markets of co-ethnics. Some Gujarati and Sikh retailers, notwithstanding their favourable social-structural and cultural position with regard to wider fields of operation, have opted to exploit co-ethnic markets in the retailing of mixed-goods, and their placement in the model reflects this.

The validity of the model is further confirmed by the fact that, where 'positive' 'resources' exist, even within a social, economic and cultural profile which is 'negative' overall, they may promote a measure of social interaction in the direction of adaptation to the external market.

An example is that of the ubiquitous Bangladeshi caterers who, despite all other hindrances, are operating restaurants throughout the United Kingdom. The key factor here is *relevant business experience* brought to East London by the earliest migrants (ships' cooks), and transmitted and utilised by their successors through the processes described in Chapter 2.

6.4 SUMMARY

Differences in family structure and family cultural value-systems between the groups, especially the contribution of female family members, advantage certain of the groups while they disadvantage others. For example, Gujaratis and Sikhs possess family characteristics which enable them to enter wholesaling and retailing, whilst Bangladeshis and Pakistanis, lacking these characteristics, are denied similar opportunities.

This is significant in terms of their prospects for success because the garment manufacturing industry is known to be in decline. Moreover, these groups, due to their lack of English and other business skills, are known to perform less well in the sector.

Business experience and father's occupational background are influential in determining the type of business new entrepreneurs from the different groups will form.

Educational qualifications and fluency in the host society's language are significant 'resources' influencing the type of business entered. The ethnic groups which are best-equipped with these resources are in the stronger position when forming new businesses. Thus, the choices for Pakistanis and Bangladeshis are restricted to manufacturing, catering and co-ethnic retailing which require minimal English language and other

qualifications and skills, whilst Gujaratis and Sikhs have the wider choice of wholesaling and retailing outside their own communities because they possess the higher levels of English language and professional qualifications necessary to operate in these fields.

Choice of business type is strongly and positively associated with having had previous experience of the same type of business, either through a pre-existing family business or through employment in a similar business in the host society. The existence of supportive kinship networks reinforces these choices.

The evidence from the survey data, analysis of case studies and other qualitative sources including personal observation, suggests that considerable differences ('positive' and 'negative') exist among the four Asian ethnic groups in respect of the key social-structural and cultural 'resource' factors comprising the *social action model*.

CHAPTER SEVEN

SUMMARY AND CONCLUSIONS

7.1 Introduction

7.2 Summary of Main Findings

7.3 Conclusions and Implications for Future Research

7.1 Introduction

This study has attempted to provide new, more comprehensive explanations for the different patterns of business formation and operation found amongst ethnic small firms in Britain. This has been done using a *social action* approach to ethnic minority business activity.

Social action is used in this thesis as the basis for (i) a critique of 'middleman minority' theory; (ii) a working model of Asian business behaviour related to a conceptual model constructed in the light of the interactive theory put forward by Waldinger *et al.*; and (iii) the interpretation of primary survey data using an *operational process model* based on the *social action* perspective.

The model highlights the importance of **four main categories of social-structural and cultural factors** viz. *family structure and underlying values; business background and experience; education and fluency in English; and work experience and kin-structure.*

These varying attributes are held to be the social, economic and cultural 'resources' of ethnic groups, which lead them to act differently in choosing, establishing and operating their businesses. In this study, the model is

presented and utilised as a diagnostic tool for evaluating the relationship between these ethnic 'resources' and business practice.

This chapter presents a summary of the research findings and the conclusions formed from the investigation. The order of the summary follows that in which the primary survey data and qualitative data are presented in the body of the thesis. Accordingly, there are three sections covering, respectively, (a) the social, economic, and cultural characteristics of respondents from the selected Asian groups ; (b) the characteristics of the four main business types to emerge from the survey; and (c) the relationship between ethnicity and business formation and operation.

In addition, further conclusions and implications are discussed in Section 7.3, which is followed by a consideration of the issues regarding the future comparative study of ethnic minority enterprise.

7.2 SUMMARY OF MAIN FINDINGS

a) Social, Economic and Cultural Characteristics of the Selected Asian Entrepreneurs Interviewed

Survey data showed that the majority of Gujarati entrepreneurs originated from business families, Sikhs from 'service'- and business - oriented families, and Pakistanis and Bangladeshis from peasant families. 58% of Gujarati respondents' fathers were in business, compared to a minority (2%) of Bangladeshis. The fathers of most Bangladeshi respondents (68%) were peasants. 58% of Sikh respondents had 'service'- oriented families, while 24% had families with a business background. 36% of Pakistani respondents originated from 'service'- oriented families and over 47% from peasant families. (Table 5.1).

From these profiles it is clear that Gujarati and Sikh entrepreneurs have stronger business backgrounds than Pakistanis and Bangladeshis, and are also more likely to have come from a business culture. (Tables 5.1- 5.4).

Gujarati and Sikh respondents were also more educated and more able to operate in English than Pakistanis and Bangladeshis. Among the Gujaratis, 41% were graduates and 51% had achieved Higher Secondary or 'A' level education, whereas, amongst Bangladeshi respondents, only 17% had 'A'

levels, and 46% were educated to primary level only: none were graduates. Pakistanis showed a similar pattern to Bangladeshis. Rather more (23%) had 'A' level, and 32% only primary level education. (Table 5.5). 50% of Bangladeshis could only speak English 'slightly', and the majority (78%) could only write English 'slightly'. A minority (18.5%) claimed to be able to write English 'well'. Pakistanis were very similar to Bangladeshis in spoken and written English. By contrast, 100% of Gujarati respondents said they could speak and write English 'well', and 97% of Sikhs claimed to do so. (Tables 5.7 and 5.8).

Most Bangladeshi and Pakistani respondents had gained work experience in manufacturing and catering, compared to Gujaratis and Sikhs who had management or sales-related experience either managing the family business or assisting in their father's business. As to their respective work roles, 48% of Bangladeshis had been machinists in clothing factories, 14% had been waiters and 13% chefs in restaurants. Amongst the Gujaratis, 39% had been managers, 28% sales staff, and 24% had assisted in their fathers' firms. (Tables 5.9 - 5.14).

b) Characteristics of the Main Business Types: Wholesaling, Retailing, Manufacturing and Catering

The ownership patterns of the four main business types identified showed that two-thirds of the firms (64%) were in single ownership, and 20% in partnerships, while 15% were limited companies. (Table 5.16). Wholesalers were typically limited companies, retailers tended to be sole traders, and manufacturers and caterers were usually partnerships. Wholesaling had the highest number of limited companies (44%) and retailing had the highest number of sole traders (89%), whereas 38% of manufacturing firms and 44% of catering firms were partnerships.

Manufacturing and catering businesses appeared to employ more workers than wholesaling firms, while wholesalers and retail newsagents proportionately employed more women than the other sectors. (Tables 5.17, 5.18 , 5.19 and 5.32).

Wholesalers and retail newsagents also appeared to be receiving more help from female family members such as wives, sisters and daughters etc., while manufacturers and caterers were getting help from their male family members. Replies about family assistance according to ethnicity revealed that 83% of wholesale firms and 63% of retail businesses had received help from the wife or wife and children. 45% of manufacturing firms and 100% of catering businesses had been helped by brothers and other male

relatives. Amongst Bangladeshi entrepreneurs, 58% were assisted in their businesses by their brothers, whereas 48% of Gujaratis were regularly helped by their wives, 36% by wives and children, and 9% by their sisters. (Tables 5.22, 5.23, 5.33 and 5.34).

The majority of manufacturing and wholesaling firms used savings and banks as their sources of finance to start or buy their businesses; retailing firms showed a greater tendency to use savings and relatives. Banks were used as a source of finance by only a minority of caterers and wholesalers. (Tables 5.24 and 5.35).

Customers from outside the ethnic group comprised most of the trade for wholesale and retail caterers, and newsagents. However, retail food and grocery stores were dependent on community custom. 45% of retailers said these customers were "very important" to them, and a further 34% thought they were "important". 57% of food retailers and 28% of grocers described community custom as "very important" or "important". Conversely, 68% of newsagents dismissed it as "not important". (Tables 5.25 , 5.25 (a) and 5.36).

The ability to use English was considered to be "very important" by wholesalers and restaurant-owners, but less so by manufacturers and food and grocery retailers. (Tables 5.26 and 5.27).

c) Business Formation and Operation By Ethnicity

Patterns in the formation and operation of ethnic businesses according to ethnic group are reflected in the data analysed in Chapter 5, Section 5.3 and in the four case-studies presented in Chapter 6.

Bangladeshis were almost entirely absent from the wholesaling sector but were strongly represented in manufacturing (40%) and in retailing (36%) where they were predominantly trading co-ethnically in food, groceries and mixed goods. A further 24% were in catering.

By contrast, a sizeable proportion of **Gujaratis** favoured wholesaling (31%), but nearly twice that number opted for retailing (59%), while only a small minority chose manufacturing (9%). The majority of these retailers were retail newsagents operating outside their own communities.

Similar numbers of **Sikhs** (30%) were engaged in wholesaling, but more than twice as many Sikhs as Gujaratis chose manufacturing (19%). Retailing attracted comparable numbers of Sikhs (50%) to Gujaratis.

Pakistanis followed a similar pattern to the Bangladeshis, with 35% involved in manufacturing, and 38% in retailing, but with considerably less

representation in catering (13%). (Tables 5.15, 5.15 (a), 5.29).

Differences in family structure and family value-systems, especially the contribution of female family members, demonstrably gave Gujarati and Sikh entrepreneurs positive 'resource' advantages over Pakistanis and Bangladeshis in establishing and running wholesale businesses and newsagents. (Table 5.15, 5.15(a)).

Again, business experience and a family background in business proved influential in leading Gujaratis into, and equipping them for, wholesaling and retailing, while Pakistanis and Bangladeshis, who were less advantaged in these respects and thus had a more restricted field of choice, sought their opportunities in fields consonant with their own experience, viz. manufacturing and catering.

Educational qualifications and the ability to operate in English, written or spoken, were also shown to be influential 'resources'. Gujaratis and Sikhs proved to be better-equipped in this respect than Pakistanis and Bangladeshis, and could confidently contemplate functioning in business environments such as wholesaling and retail newsagents *outside their own communities* where these skills were essential. [*Note*: Observations outside the survey area have revealed an occasional Gujarati retailer operating co-

ethnically. It is likely that, given their superior market knowledge, this reflects a conscious choice to exploit a promising commercial opportunity]. Lacking these skills, Pakistanis and Bangladeshis gravitated to manufacturing, and food and grocery retailing *ensconced in their own communities*, where English would seldom be required. (Tables 5.15, 5.15 (a) and Chapter 2, Section 6.2).

The different kinds of work experience possessed by the four Asian ethnic groups, gained either by working in their family businesses or in the businesses of others, proved to be a further determining factor in the type of enterprise embarked upon. Having worked in the Manchester garment factories, (Pakistanis) and in East London leather factories and restaurants in their own communities (Bangladeshis), these groups, when choosing to start businesses of their own, sought to exploit that experience and opted for kindred enterprises. (Tables 15,15(a) and Chapter 6, Section 6.2). It is significant that their sole foray into the external market is in the catering sector, a field in which they have skills and experience dating from their earliest migration period.

7.3 Conclusions, Implications, and Future Research

a) Conclusions

The foregoing analysis suggests that the Asian population selected for this investigation contains both the most 'resource-ful' (+) and the least 'resource-ful' (-) ethnic groups. At one extreme, the Indian Gujaratis and Sikhs tend to come from business backgrounds, and to possess an extended family structure in which, crucially, women are permitted a strong role in economic activity; additionally, these groups tend to be more educated and to be able to operate in English better than others, are highly-organised and have strong kin-structural links all over the world.

At the opposite end of the spectrum stand the Pakistanis and Bangladeshis. These groups typically lack a business background, are less educated, and have a much lower capability in English than the Indian groups. Their womenfolk remain largely confined to the home, and have a minimal role in the family's economic activities. The groups' previous work experience is usually in the manufacturing and catering sectors.

These differences have been shown to be vital *resource-advantages* (+) or *resource-deficits* (-), influencing these entrepreneurs in choosing which type

of business they will enter and how those businesses will be run. Thus, Gujaratis become wholesalers, retail clothiers, or newsagents; Sikhs opt for wholesaling or retailing mixed goods; Pakistanis take up manufacturing and retailing in the catering and clothing trades, and Bangladeshis similarly resort to manufacturing clothing and leather goods, or open restaurants and grocery stores within their own communities. These choices take Gujaratis and Sikhs into the wider markets outside their own communities, whilst Bangladeshis and Pakistanis for the most part remain confined to the internal markets of their own ethnic groups.

The survey identified those factors in their social-structural and cultural backgrounds which launch Indian Gujaratis and Sikhs into new economic territory. These are: *the possession of a business background, entrepreneurial experience, access to world-wide markets, and the freedom to call upon the help of females in their families (as well as supportive family traditions which encourage women to do so)*. In all these respects the Indian groups score 'positively' (+) over Pakistanis and Bangladeshis.

The Indian Gujaratis particularly represent a kind of established and practical "business caste", and as such enjoy many psychological and practical advantages not shared by other Asians. Arguably, the greatest advantage they have is the non-material asset of entrepreneurial resources:

the maintenance of entrepreneurial continuity between the countries of origin and destination, and thereby the smooth transfer of an economic function from one region to another. This could be interpreted as the '*class culture*' or '*positive collective business experience*' of immigrants which ensures that those who were *bourgeois* in their country of origin will be *bourgeois* in the host society, and those who were not will replicate *autarkism* in their socio-economic organisation in the host society.

Aldrich, Jones and McEvoy (1984) argued that Gujarati entrepreneurship in Britain may be explained by reference to the nature of Gujarati entrepreneurship in Africa, a generation earlier: "For African Gujaratis, the shop in England is a means of re-erecting an existing family tradition." Light and Bonacich found a similar situation among the Koreans in Los Angeles: "Koreans once bourgeois in Korea had stayed bourgeois in Los Angeles." (Light and Bonacich ,1988, p.288).

Educational ability and fluency in using the host country's language are also reflected in this study as 'entry qualifications' for some types of business and also represent 'positive' cultural 'resources'. It appears to be the case that well-educated ethnic groups with high levels of English language competency are attracted to certain types of business *because they have that capability*. Conversely, groups which are poorly - equipped with English

skills appear deliberately to avoid certain sectors. The survey provides evidence that Pakistani and Bangladeshi entrepreneurs are concentrated in manufacturing and the retail grocery trade partly, at least, because of their English language deficiencies. These respondents at interview showed both an appreciation of the level of language skills required in particular trades, and their own relative ability. But it is interesting to note that Bangladeshis have nonetheless been able to operate in the restaurant trade (where speaking English with customers is a requirement) by relying upon the English skills of waiters and other assistants. Adaptation may thus also be achieved by using intermediaries.

Attitudes to women strongly reflect the prevailing culture of an ethnic group, and these influence the type of business chosen, insofar as aspiring entrepreneurs must carefully assess their labour needs, where this labour is to be obtained, and how it is to be financed. Access to loyal, unpaid female labour, such as that contributed by wives in the day-to-day running of Gujarati businesses, together with a supportive kin network world-wide, are priceless assets. Through kinship structures, Indian groups are connected with extended, business-oriented family systems which are repositories of business experience, and maintain strong values regarding mutual rights and duties. These enhance their business prospects and widen their potential fields of operation, allowing them to choose divergent, expanding business

sectors.

Amongst Bangladeshi and Pakistani women, who are nearly all Muslims, a high proportion have no formal qualifications: many have never had any schooling at all. The majority are not permitted to take part in any economic activity outside the home. Thus, entrepreneurs from these ethnic groups have considerably less access to female labour, and hence are poorly-equipped to enter businesses such as newsagents and wholesaling which, in other groups, are heavily dependent on females. The absence of Bangladeshis and Pakistanis from newsagents particularly, and the dominance of Gujaratis in them, tends to support the conclusion that the freedom to draw upon female labour is influential in the choice of business for all the selected groups.

The concentration of Bangladeshis and Pakistanis in manufacturing, and in the retailing of food, grocery, clothing and mixed goods, and the further sizeable involvement of Bangladeshis in the restaurant trade, appears to be largely related to their social-structural conditions, particularly their circumstances as immigrants and kin-structural niches. The survey findings show that Pakistanis and Bangladeshis are relatively disadvantaged in respect of their business background and education. Their business preferences therefore correspond with the business stereotypes of their kin-group and

migration background, and with their structural position in Britain. The findings of three city surveys by Aldrich *et al.* also confirm that, "the influence of ethnic group traits on business behaviour applies to the stereotype of Pakistanis as lacking group business heritage". (Aldrich *et al.*, 1981; Aldrich *et al.*, 1984, p.205).

Most Pakistanis and Bangladeshis migrated to Britain from small farmer families to accumulate wealth. They typically have little capital and scant knowledge of English. The experience of Pakistanis as textile workers, and also their cultural and religious traditions, led them to choose and operate businesses such as garment-manufacturing and Halal food stores which do not require the investment of large amounts of capital or experienced staff.

The survey provided clear evidence that the work experience of Bangladeshis in restaurants and in garment and leather factories, supplemented by kin-factors, influences them to choose and operate similar businesses. As discussed in Chapter 6, restaurants and factories do not require large investment, nor fluency in spoken and written English on the part of the owners. Significant numbers of Bangladeshis have therefore been attracted into the catering trade, UK-wide. Running a restaurant and a manufacturing business allows Bangladeshis to earn their living without becoming involved in the cultural or linguistic problems which might arise in other types of

business, for example, wholesaling and retail newsagents.

The influence of cultural factors associated with *religion* can only be hinted at. It was demonstrated in the pilot study that questions to do with religious beliefs and practices, linked as they are particularly to the roles prescribed - and proscribed - for women, were resisted as being too sensitive and intrusive. Personal observation and experience indicates the persistence of religious value-systems which further limit and direct occupational choices and business practices. For example, it emerged during research for the *Career Development Loans Pilot Initiative* commissioned from the Access and Community Liaison Department, London Guildhall University, by the Employment Department (1992), and *The Spitalfields Small Businesses Survey (Ibid.)* that borrowing money at interest was forbidden under Islamic Law, which denied some students and entrepreneurs who strictly adhered to Islam access to capital for training and business formation or expansion.

Therefore, from the combined findings of the survey, case-studies and personal observation, it appears that it is the *social action perspective* of a nexus of social, cultural and structural 'resources' directing the economic behaviour of the selected ethnic groups in the UK, *not 'middleman minority' theory* which offers the most satisfactory and comprehensive explanation of differences in the formation and operation of ethnic small business.

The findings of this investigation lend support to the potentiality of the *social action model* insofar as it has been demonstrated, using this model, that **social-structural and cultural factors, functioning pluralistically as 'positive' (+) and 'negative (-) 'resources' influence the business choices and business practices of Gujarati, Sikh, Pakistani and Bangladeshi entrepreneurs in East London.**

The model, in hypothesising the determinants of the formation and operation of small enterprise in UK by Asian ethnic groups, provides a novel, comprehensive formulation of the behaviour of different groups of ethnic entrepreneurs at different levels. In drawing upon the various kinds of social-structural and cultural 'resources' available to them (*e.g.* in the form of relationships, normative behaviour patterns, collective transmitted experience etc.) these entrepreneurs are engaged in a process of conditioned decision-making which culminates in placing them at widely differing points on the continuum of adaptation leading from the internal, coethnic market (autarky) to the multi-ethnic, external market of the host society.

b) Implications

From the literature, and from data obtained during this study, there is evidence that certain cultural and structural factors pertaining to particular ethnic groups predispose entrepreneurs from those groups to pursue introverted business strategies; also, that such introversion is associated with comparatively weak and declining commercial sectors, condemning such entrepreneurs to an uncertain future, which represents both for them and for the local and national economies, wasted effort and resources.

Using the information available, it should be possible to devise economic and training strategies to assist these ethnic small entrepreneurs to become more outward-looking. In some cases it may also be appropriate to guide them towards diversification beyond the business sector traditional to their ethnic group in order to attempt to improve their prospects for business growth. The Small Firms Service, Government agencies, TECs etc. should take account of these identified social-structural and cultural factors in designing advice and training programmes for ethnic small entrepreneurs, and in particular targeting as a priority enhancement of English language skills.

But how far English language skills and other training would influence the Bangladeshi ethnic group towards outward mobility is doubtful, because, as the conceptual and operational model demonstrates, the present generation of Bangladeshis are very reluctant to diversify, and they collectively display more inward-looking attitudes than other Asian groups.

A major impediment to this study initially was the lack of a data base on ethnic businesses. Such a database for the U.K. is required in order to facilitate systematic monitoring and periodic analysis of the state of ethnic businesses, by sector and ethnicity. Given that many such businesses tend to be 'invisible' except to the trained enumerator, the database should be compiled by means of a street-by-street enumeration of ethnic businesses in all the major cities of the United Kingdom, the method successfully employed in this study to establish the ethnic business population in the London Boroughs of Tower Hamlets and Newham. This would enable a regular comparative analysis of ethnic businesses to be undertaken, and greatly assist future research, which would benefit from sampling from an accurate, up-to-date database compiled from primary sources.

These are some of the many suggestions for action programmes that stem from the findings of this investigation.

c) Future research

Finally, it must be stressed that this study has been confined to four selected Asian ethnic groups in East London. Clearly, in order to enhance the knowledge of ethnic enterprise, and to provide more input for policy-makers in this sector, more research is required. Future comparative study is needed of other ethnic groups engaged in very different kinds of small businesses in the UK (for example, Chinese, Sri Lankans, Cypriots, Poles and Arabs), as is a comparison between UK ethnic minority - owned and UK White-owned firms, together with a wider study of the role of women in the formation and success of small business .

It may also be the case that a comparative study using the *social action model* of ethnic groups in Europe and North America may yield findings which lend themselves to further generalisation on the links between ethnic social-structural and cultural resources and ethnic enterprise.

It should be remembered that the study of entrepreneurship and small businesses is not a single-generation phenomenon. Further research is required on how the second and third generations of immigrants choose and conduct their businesses.

APPENDICES

A. QUESTIONNAIRE

B. MAPS

C. GRAPHS

D. REFERENCES

E. BIBLIOGRAPHY

APPENDIX A

Survey of Asian Small Business in East London

QUESTIONNAIRE

CODE:

A _____ ID

B _____ (Questionnaire Serial Numbers)

C _____ (Business Name)

D _____ (Ethnicity)

E _____ (Business Type)

F _____ (Borough)

G _____ (Follow up)

H _____ (Date)

1. First of all, may I ask what your position is in this firm?

- a) Sole owner 01
- b) A Partner 02
- c) One of a group of owners 03
- d) Owner's family or relative 04
- e) Employee / manager 05

2. What is the main activity of this firm?

- a) Retail Distribution 01 Go to Q.3
- b) Wholesale Distribution 02 Go to Q. 4
- c) Manufacturing 03 Go to Q. 5
- d) Catering 04
- e) Services to Business 05
- f) Others 06

3. What does this firm mainly retail?

- a) Food and Grocery 01
- b) Newsagent 02
- c) Chemist Items 03
- d) Clothing 04
- e) Leather and Footwear 05
- f) Household Goods 06
- (TV, HiFi, Tapes etc.)
- g) Motor Vehicles and Parts 07
- h) Books and Stationery 08
- i) Even Mix of Goods 09
-
- j) Other 10

4. What does the firm wholesale?

- a) Food, Vegetables, Drink 01
- b) Clothing and Textiles 02
- c) Footwear and Leather goods 03
- d) Household goods 04
- (TV, HiFi, Tapes etc.)
- e) Machinery, Equipment etc. 05
- f) Other (General Wholesaling) 06

5. Which of the following products does this firm manufacture?
- a) Clothing 01
 - b) Leather and Footwear 02
 - c) Food, Drink & Tobacco 03
 - d) Furniture and Timber 04
 - f) Other 05

5b. Would you give a brief description of your manufacturing process?

6. (A) Did you start this particular type of business?
- a) Yes 01
 - b) No 02

- (B) How did you get it?
- a) Inherited it 01
 - b) Purchased it 02
 - c) Other 03

7. How did you obtain finance to start or buy this business?
- a) Savings 01
 - b) Family and Relatives 02
 - c) Banks 03
 - d) Finance Companies 04
 - e) Other 05
 - f) Don't know 06

8. How long have you owned this business at this address?
- a) Less than 1 year 01
 - b) 1 to 2 years 02
 - c) 3 to 5 years 03
 - d) 6 to 10 years 04
 - e) 11 or more years 05

- 9a. Did you have this line of business at some other location before you came here?
- a) Yes 01
 - b) No 02

9b. Did you have this line or another business at another location?

- a) Yes 01
- b) No 02

9c. In all, how many years have you been in the business for yourself?

- a) 1 - 5 Years 01
- b) 6 - 10 Years 02
- c) 11 - 15 Years 03
- d) 16 - 20 Years 04
- e) 21 - 30 Years 05

10a. Before you started this business, were you working for someone else?

- a) Yes 01
- b) No 02

10c. In what capacity did you work?

- a) Salesman 01
- b) Manager 02
- c) Import/Export 03
- d) Machinist 04
- e) Chef 05
- f) Waiter/Helper 06
- g) Assistant to father 07
- h) Other 08

11. Why did you go into business?

12. What educational qualification do you have?

- a) Primary level 01
- b) Secondary or O level 02
- c) Higher Secondary or A level 03
- d) Graduate in _____ 04
- e) Other 05

13a. Can you speak English?

- a) Well 01
- b) Slightly 02
- c) Not at all 03

13b. Can you write English?

- a) Well 01
- b) Slightly 02
- c) Not at all 03

13c. Which language (s) do you generally speak with your customers?

- a) English 01
- b) Punjabi and Urdu 02
- c) Gujarati 03
- d) Bengali 04
- e) Hindi 05
- f) Urdu 06
- f) Hindi and Urdu 07

13d. How important is the use of your English in your business?

- a) Very important 01
- b) Important 02
- c) Not important 03

13e. If you need to use of English in your business, do you rely on other people?

- a) Yes 01
- b) No 02

If yes, who are they?

- a) Employee 01
- b) Family member 02
- c) Relative 03
- d) Other 04

14. What was your father's primary occupation?

- a) Peasant 01
- b) Teacher 02
- c) Business 03 Go to Q 14a
- d) Service 04
- e) Other 05

14a. If your father's main occupation included business

- i) What type of business was it?
- ii) Did you work there? YES _____ NO _____
- iii) If "yes", what kind of work did you do?

15a. If your father was not a businessman, please say which other members of your family (if any) are in business?

15b. Have any of your close relatives ever been in business?

- a) Yes 01
- b) No 02

16a. Have you migrated here?

- a) Yes 01 Go to Q 16b
- b) No 02

16b. Did you own any business in your home country or elsewhere before coming here?

- a) Yes 01
- b) No 02

16c. Did you work in a business establishment in your home country or elsewhere?

- a) Yes 01 Go to Q 16d
- b) No 02

16d. In which field did that business specialise? (*show card similar to Q. 2*)

.....

What kind of work did you do? (*Show card similar to Q. 10c*)

.....

17a. Generally, who is the overall decision-maker in you family in respect of business and other matters?

- a) Yourself 01
- b) Your father 02
- c) Your mother 03
- d) Your elder brother 04
- e) Others 05

17b. How many people are involved in the decision-making process?

.....

18a. Do family members routinely provide extra help in your business?

- | | | |
|--|----|----|
| a) Yes | | 01 |
| b) No | 02 | |
| 18b. If "yes", who are they? | | |
| a) Wife | | 01 |
| b) Brother | | 02 |
| c) Sister | | 03 |
| d) Children | | 04 |
| d) Wife and Children | | 05 |
| g) Brother and Sister | | 06 |
| g) Other | | 07 |
| 18c. Do any people outside of your 'family' who are related to you, support your business? | | |
| a) Yes | | 01 |
| b) No | | 02 |
| If "yes", what kind of support? | | |
| a) Finance | | 01 |
| b) Labour | | 02 |
| c) Service | | 03 |
| 19a. How important is your community in | | |
| i) Providing needed labour | | |
| a) Very important | | 01 |
| b) Important | | 02 |
| c) Not important | | 03 |
| ii) Providing customers | | |
| a) Very important | | 01 |
| b) Important | | 02 |
| c) Not important | | 03 |
| iii) Supplying your business | | |
| a) Very important | | 01 |
| b) Important | | 02 |
| c) Not important | | 03 |
| 19b. If you don't use your family members, could you employ other people? | | |
| a) Yes | | 01 |
| b) No | | 02 |
| 20. What kind of skills do you want those other people to have? | | |
| a) Technical | | 01 |
| b) Accounting | | 02 |
| c) Computing | | 03 |
| d) Other | | 04 |

21. Who you get your merchandise or supplies from ?
- a) Manufacturers 01
 - b) Wholesalers 02
 - c) Jobbers 03
 - d) Suppliers and Brokers 04

22. Generally, do you pay your suppliers
- a) C O D? 01
 - b) Within 30 days? 02
 - c) Within 60 days? 03
 - d) Other? 04
 - f) Don't know 05

23. Why did you choose this type of business?

24. Did any person (s) give you any particular help or advice about how to get started in your business?

- a) Yes 01
- b) No 02

If "yes",

i) What is their relation to you?

- a) Friend 01
- b) Relative 02
- c) Banker 03
- d) Accountant 04
- e) Solicitor 05
- f) Other 06

ii What was/were their occupation(s)?

.....

25. At the time when you started the business did you use credit facilities to buy goods or services?

- a) Yes 01
- b) No 02

If "yes"

From what source and what form of credit?

.....

26a. What advice would you offer to a friend who is interested to start up a business?

.....

26b. What should he/she do to be successful in business?

.....

27a. Including the owner (yourself), how many people work here full time?

- a) Just me 01
- b) 2 to 5 02
- c) 6 or more 03
- d) 10 or more 04

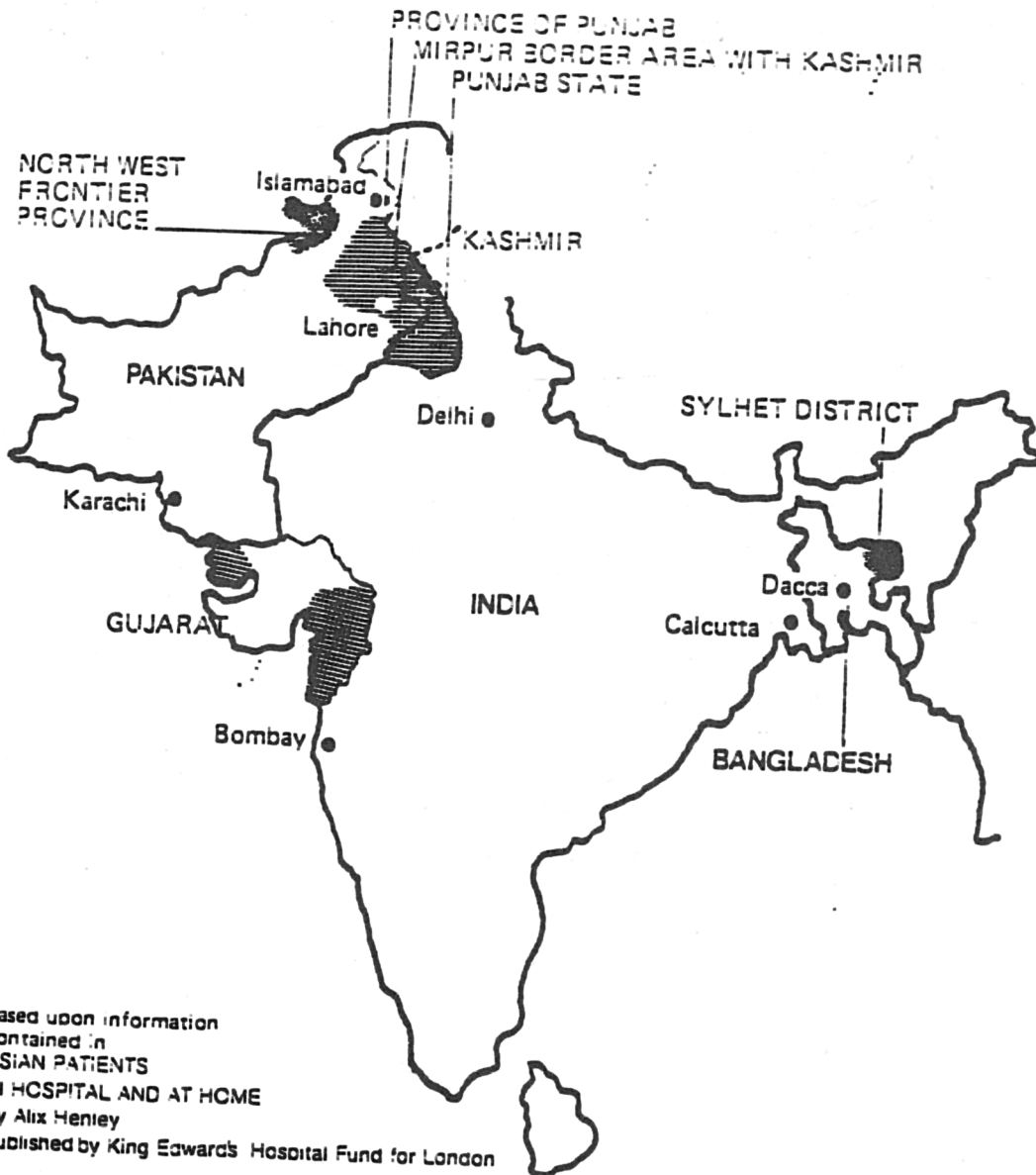
- 27b. How many people work here part-time?
- a) One only 01
 - b) 2 to 5 02
 - c) 6 or more 03
 - d) 10 or more 04
- 27c. Is this more, the same, or less than a year ago?
- a) More 01
 - b) The same 02
 - c) Less 03
- 27d. In the coming year do you expect to take on more or less employees?
- a) More 01
 - b) Less 02
 - c) Undecided 03
28. What proportion of employees are women?
- a) None at all 01
 - b) A minority 02
 - c) About half 03
 - d) A majority 04
 - e) All are women 05
29. How do you see the prospect for business next year?
- a) Better than this year 01
 - b) About the same as this year 02
 - c) Worse than this year 03
 - d) Don't know 04
30. How would you describe the ethnic background of the owner (yourself) or group of owners?
- a) Gujarati (including East African) 01
 - b) Sikh (including East African) 02
 - c) Pakistani 03
 - d) Bangladeshi 04
31. Who owns this business?
- a) One person 01
 - b) A Partnership 02
 - c) A Ltd. Company 03
 - d) A Cooperative 04
 - e) Other 05

APPENDIX B MAPS

- 1. Indian Subcontinent: Chief Places of Origin of Asian Ethnic Groups in the UK**
- 2. Chief Places of Asian Settlement in the UK**
- 3. Places of Settlement of the Selected Asian Groups in Greater London**
- 4. East London Postcode Areas of the Selected Asian Ethnic Businesses**

MAP NO. 1

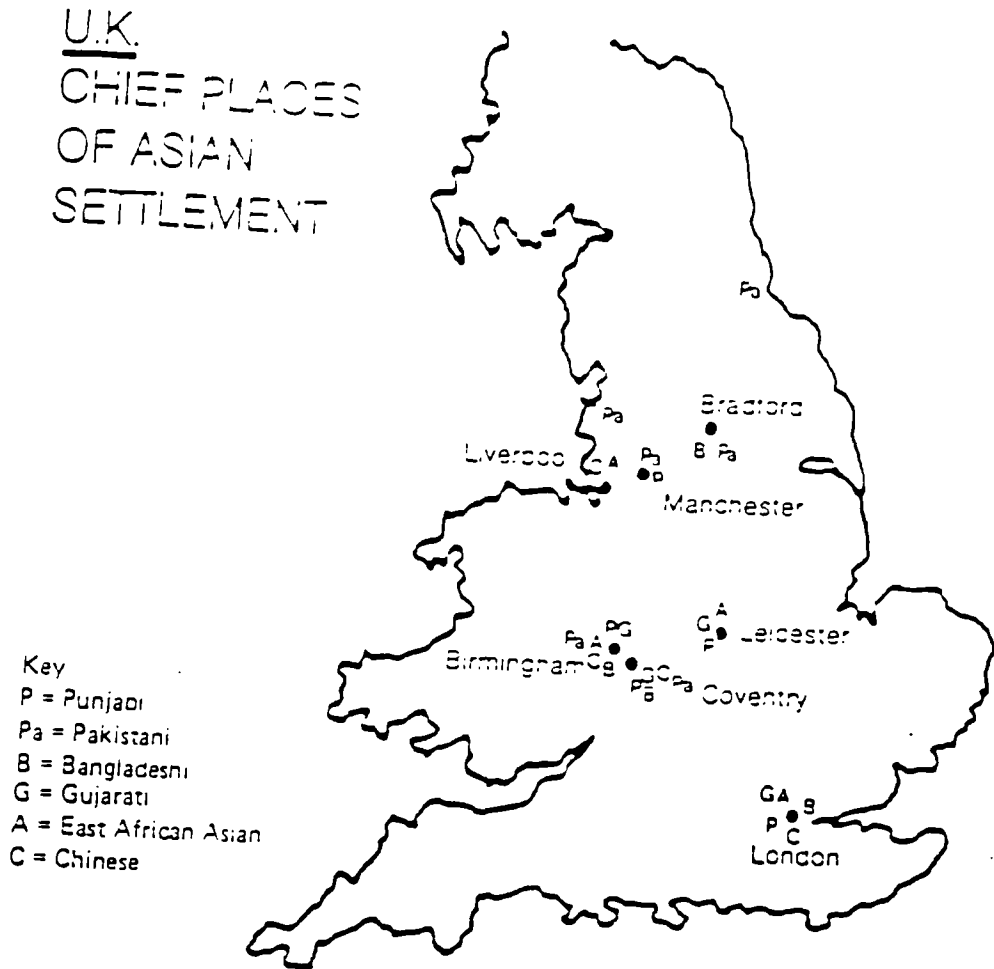
INDIAN SUBCONTINENT: CHIEF PLACES OF ORIGIN OF ASIAN ETHNIC GROUPS IN THE UK



Source: Griffiths J. (Ed), 1987, Asian Links. CRE/BBC:London

MAP NO. 2

CHIEF PLACES OF ASIAN SETTLEMENT IN THE UK



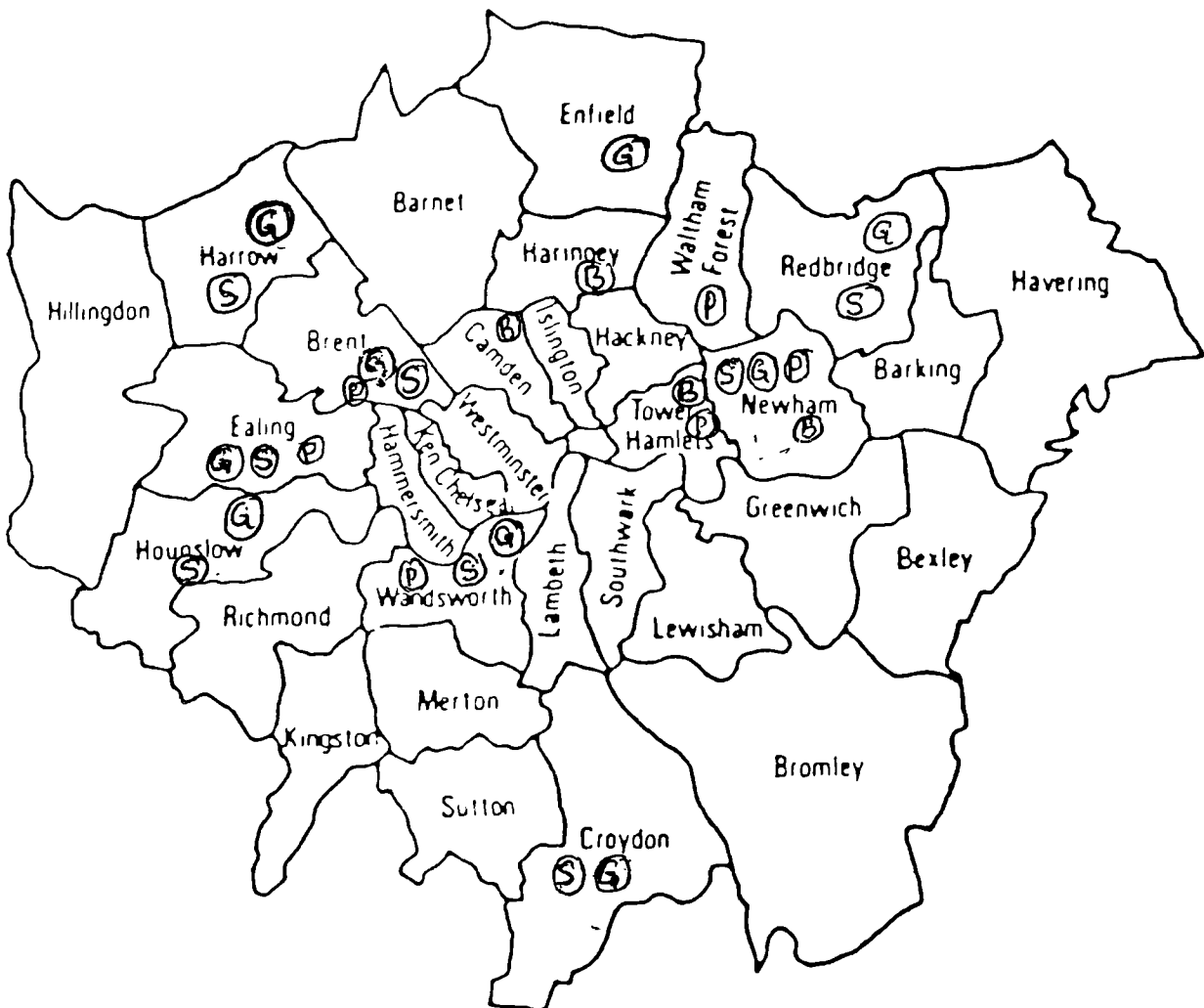
MAP NO. 3

PLACES OF SETTLEMENT OF SELECTED ASIAN GROUPS IN GREATER LONDON

(Based upon Census 1991, County Monitor, Inner and Outer London)

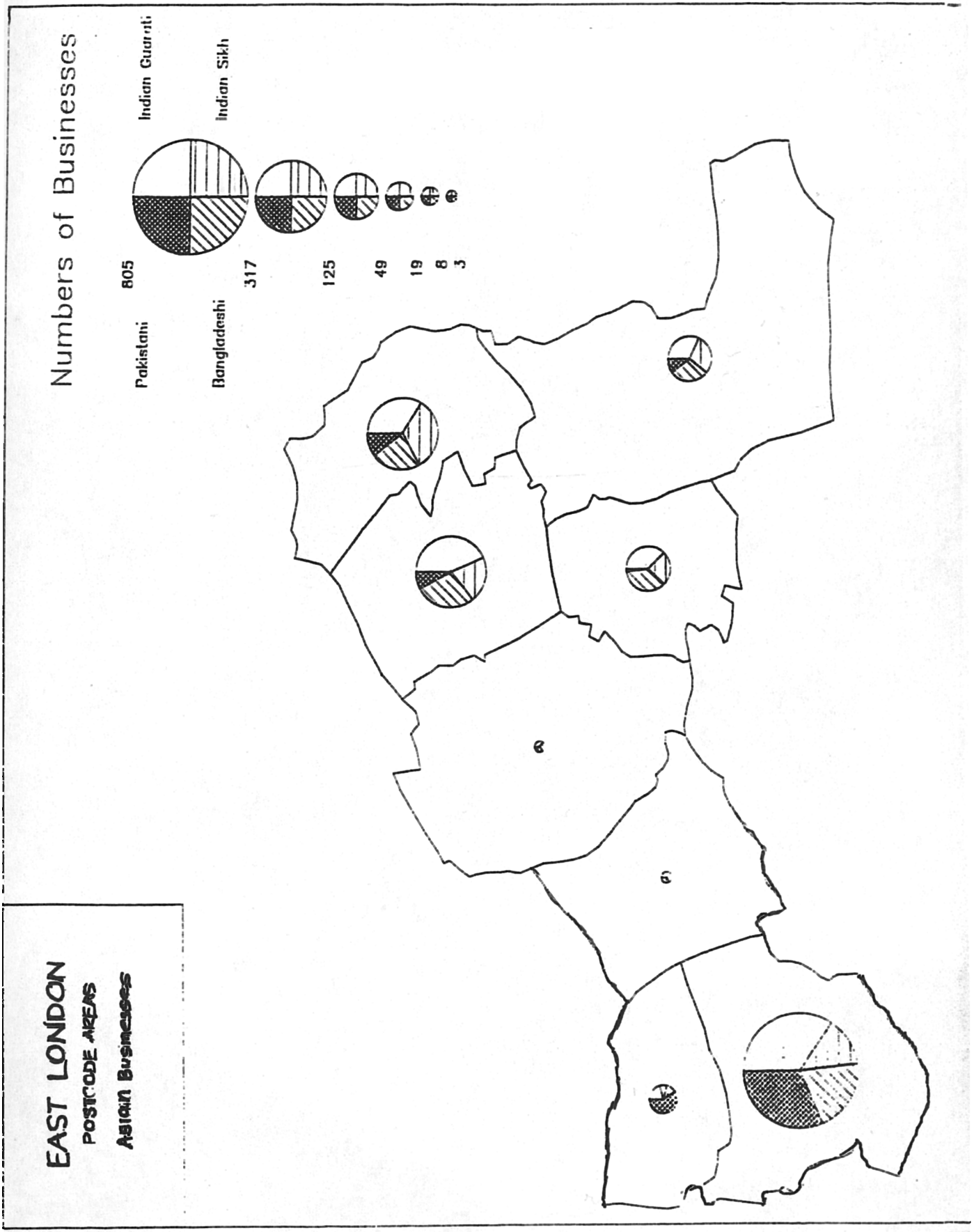
- (G) = Gujarati
- (S) = Sikh
- (P) = Pakistani
- (B) = Bangladeshi

GREATER LONDON BOROUGHES



EAST LONDON POSTCODE AREAS OF THE SELECTED ASIAN BUSINESSES

(Based upon database of Asian businesses in the survey area created from the street enumeration, during the period March-June, 1990)

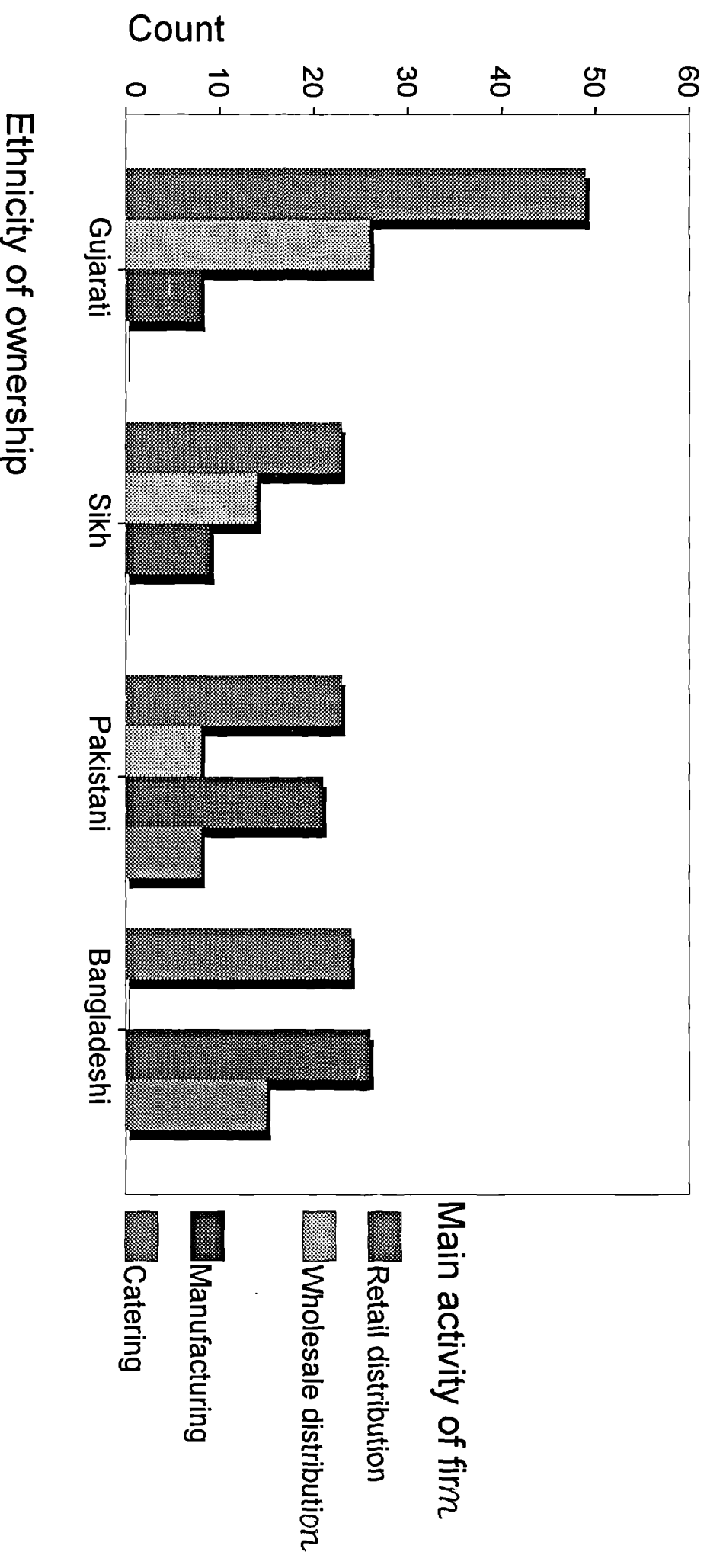


APPENDIX C GRAPHS

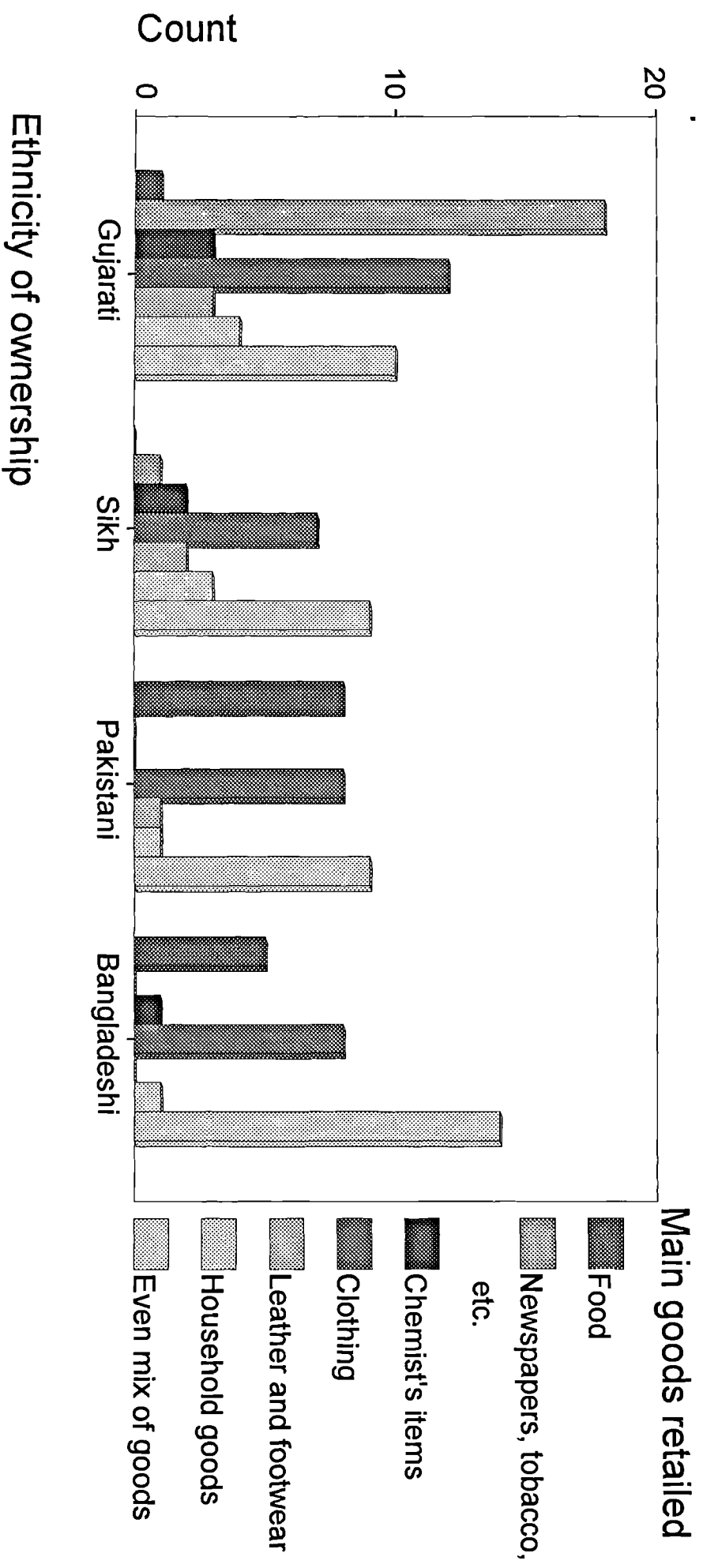
- 1. BUSINESS TYPE (Main Activity), BY ETHNICITY**
- 2. MAIN GOODS RETAILED, BY ETHNICITY**
- 3. FATHER'S OCCUPATION, BY ETHNICITY**
- 4. POSSESSION OF A RELATIVE IN BUSINESS**
- 5. TOTAL LENGTH OF TIME IN BUSINESS**
- 6. EDUCATIONAL QUALIFICATIONS, BY ETHNICITY**
- 7. ENGLISH SPEAKING ABILITY, BY ETHNICITY**
- 8. ENGLISH WRITING ABILITY, BY ETHNICITY**
- 9. CAPACITY IN WHICH RESPONDENT WORKED,
BY ETHNICITY**
- 10. NUMBER OF FULL TIME EMPLOYEES,
BY ETHNICITY**
- 11. PROPORTION OF WOMEN EMPLOYEES,
BY ETHNICITY**
- 12. WHICH FAMILY MEMBERS PROVIDE HELP,
BY ETHNICITY**
- 13. WHICH FAMILY MEMBERS PROVIDE HELP,
BY BUSINESS TYPE**
- 14. WHICH FAMILY MEMBERS PROVIDE HELP,
BY RETAILING TYPE**

Graph 1

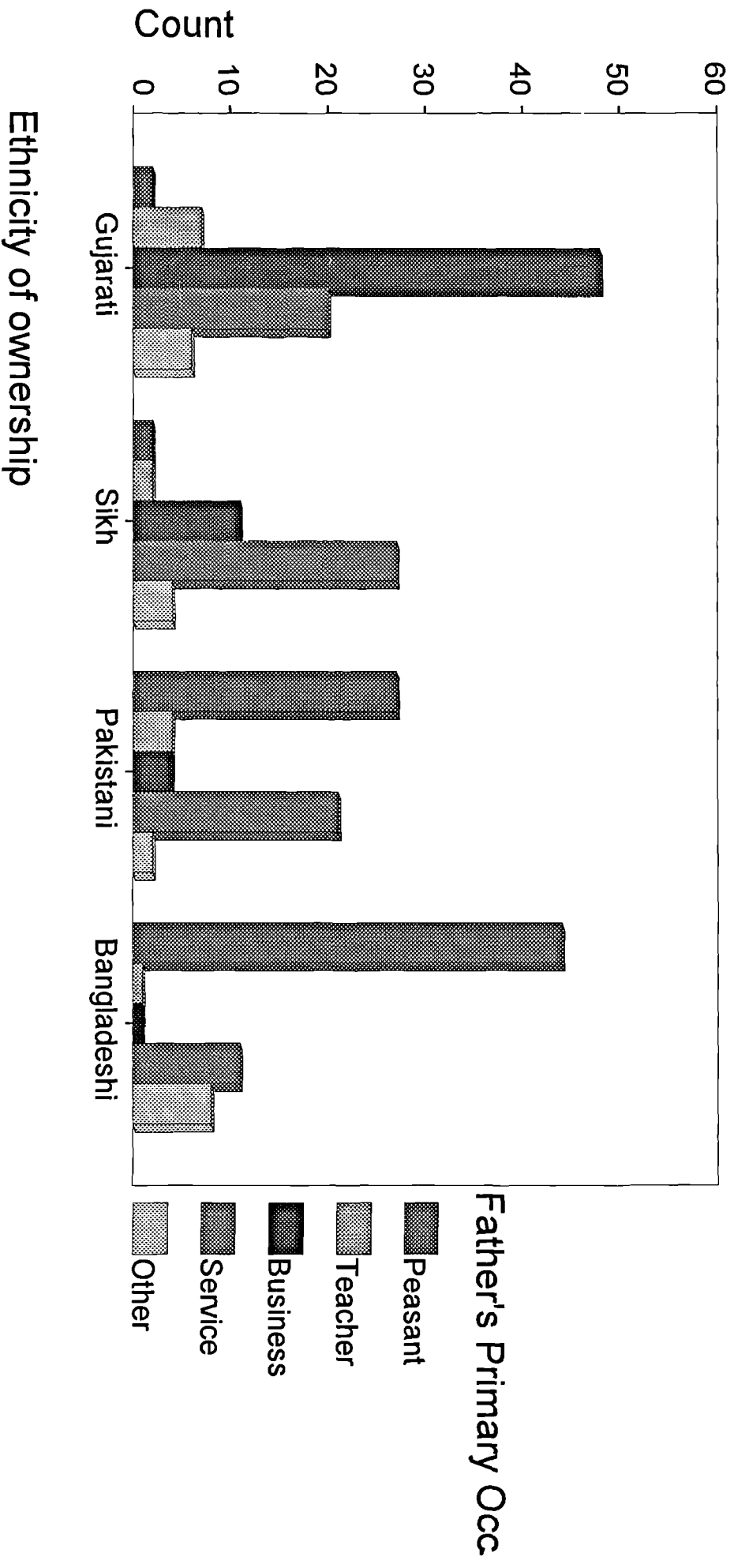
BUSINESS TYPE(Main Activity) BY ETHNICITY



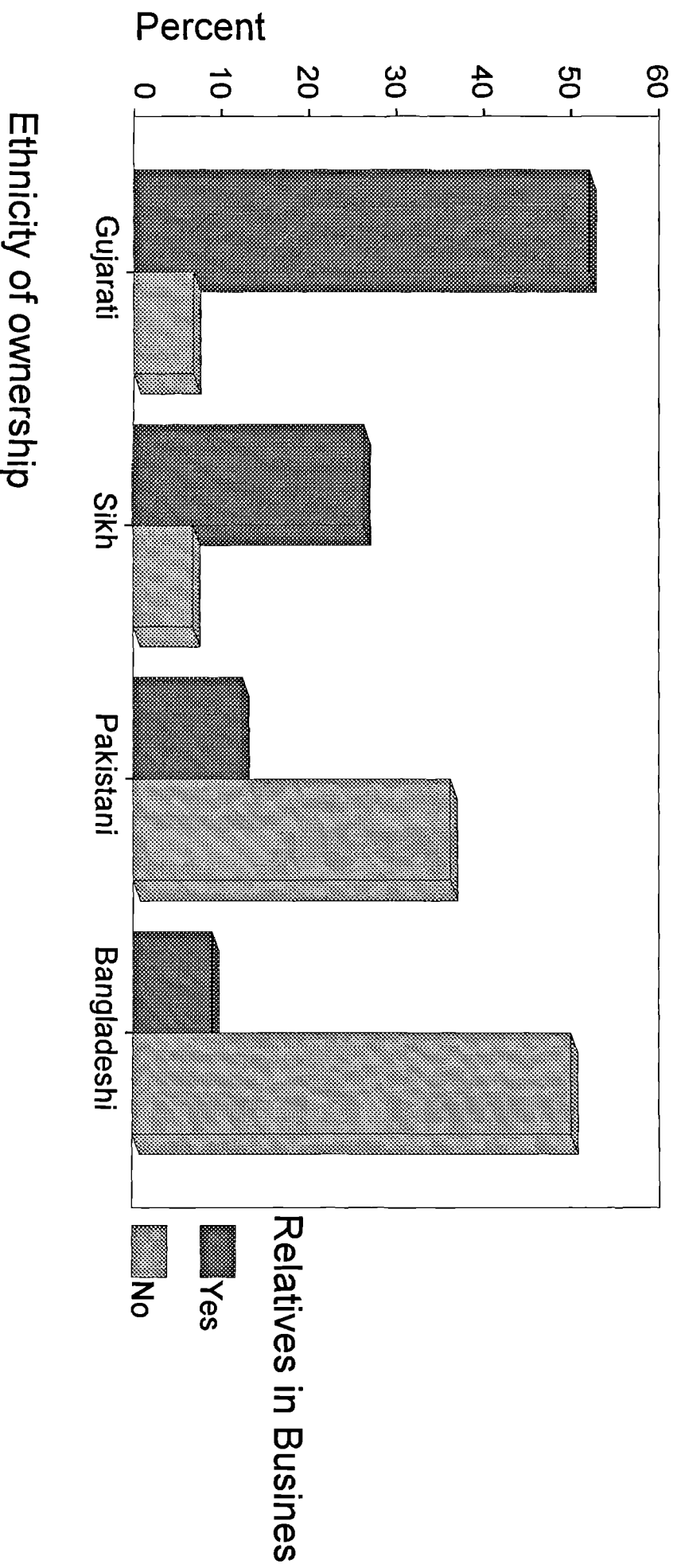
Graph 2
MAIN GOODS RETAILED, BY ETHNICITY



Graph 3
FATHER'S OCCUPATION, BY ETHNICITY

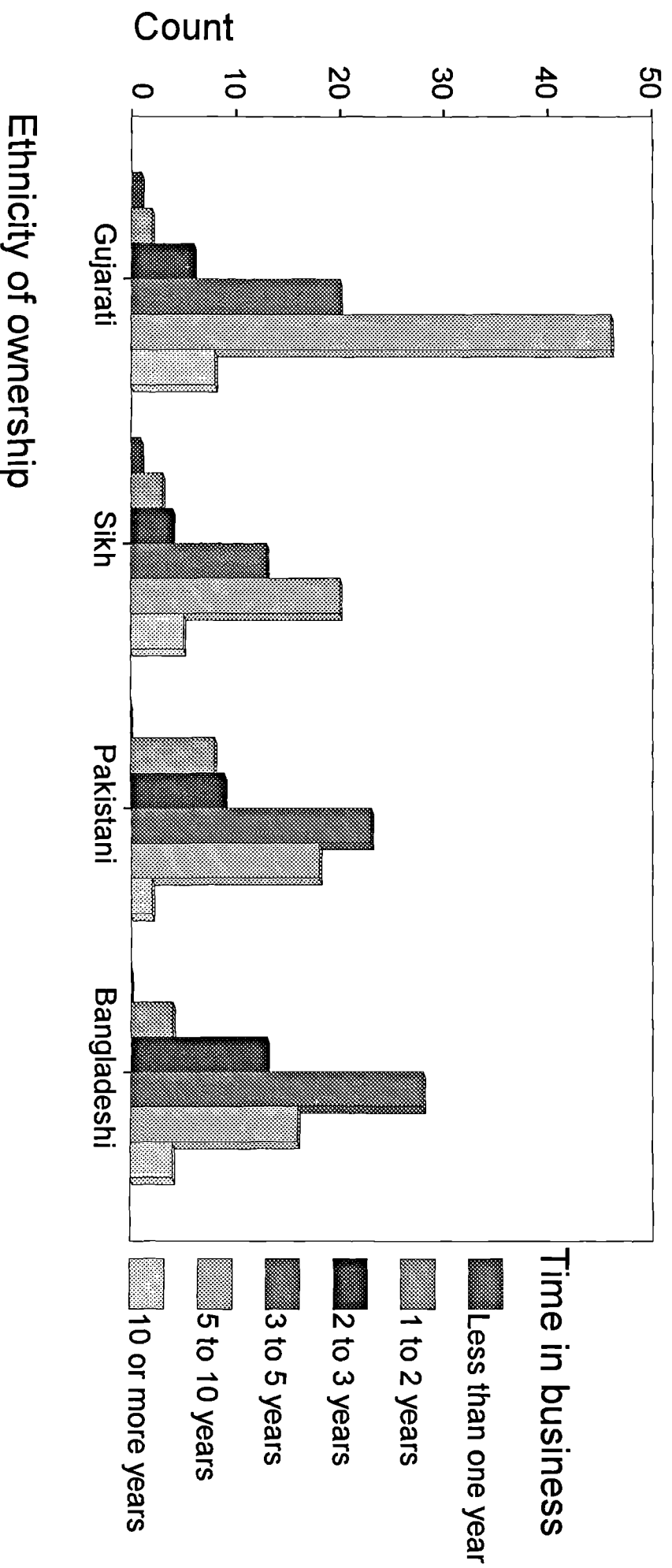


Graph 4
POSSESSION OF RELATIVE IN BUSINESS

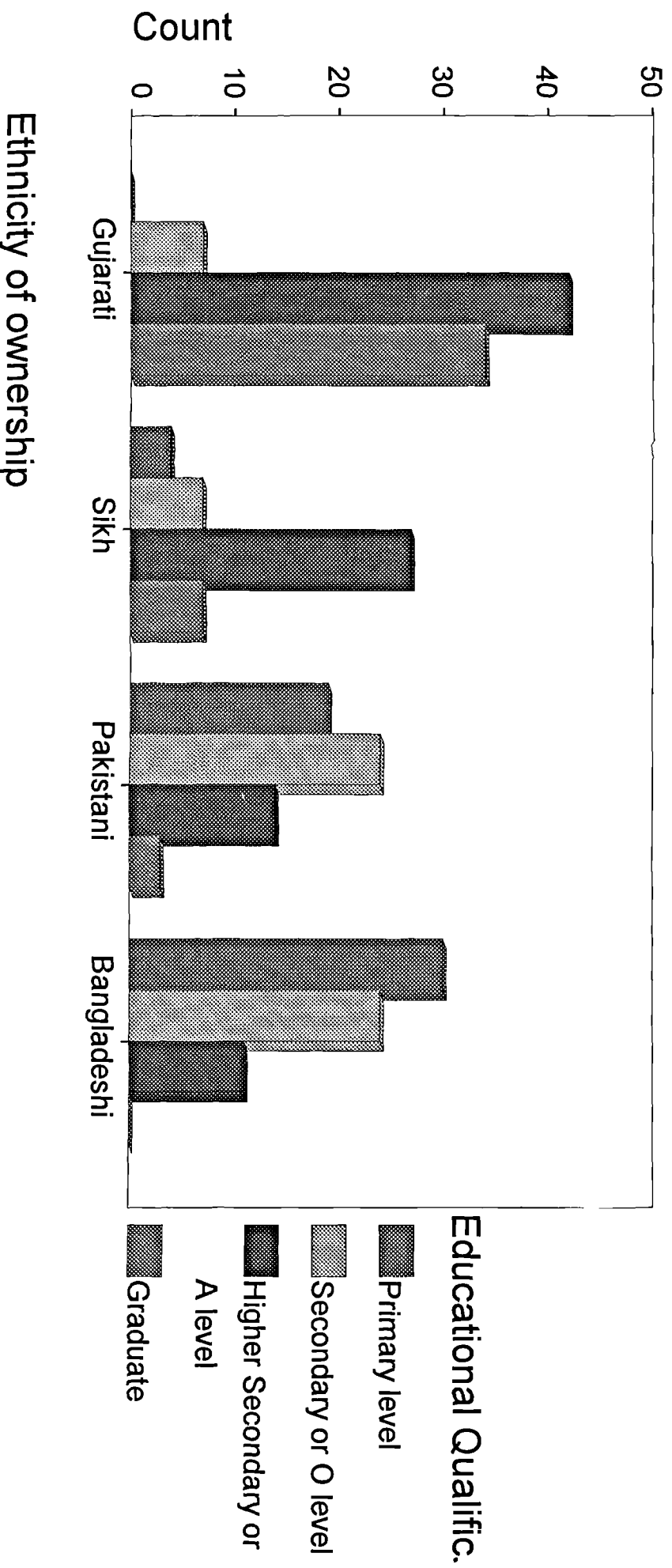


Graph 5

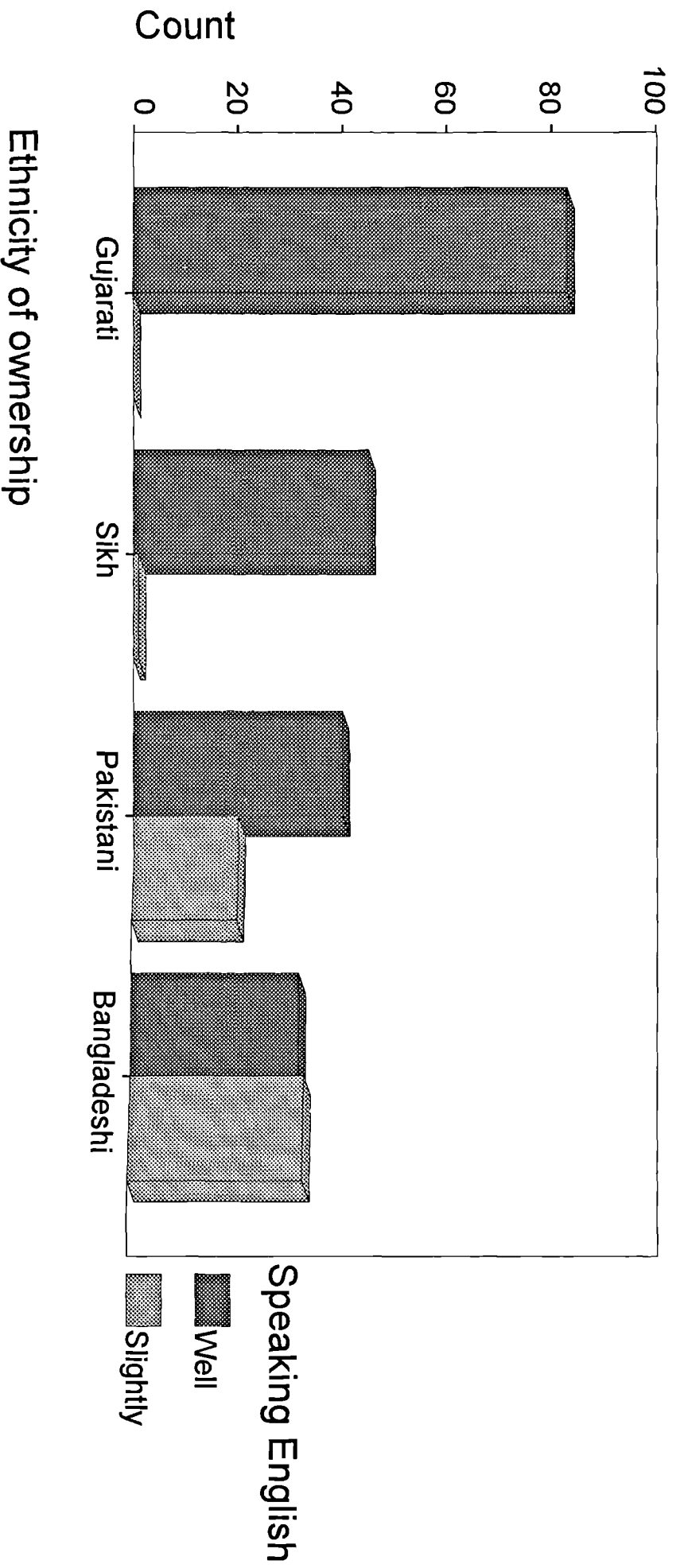
LENGTH OF TIME IN BUSINESS



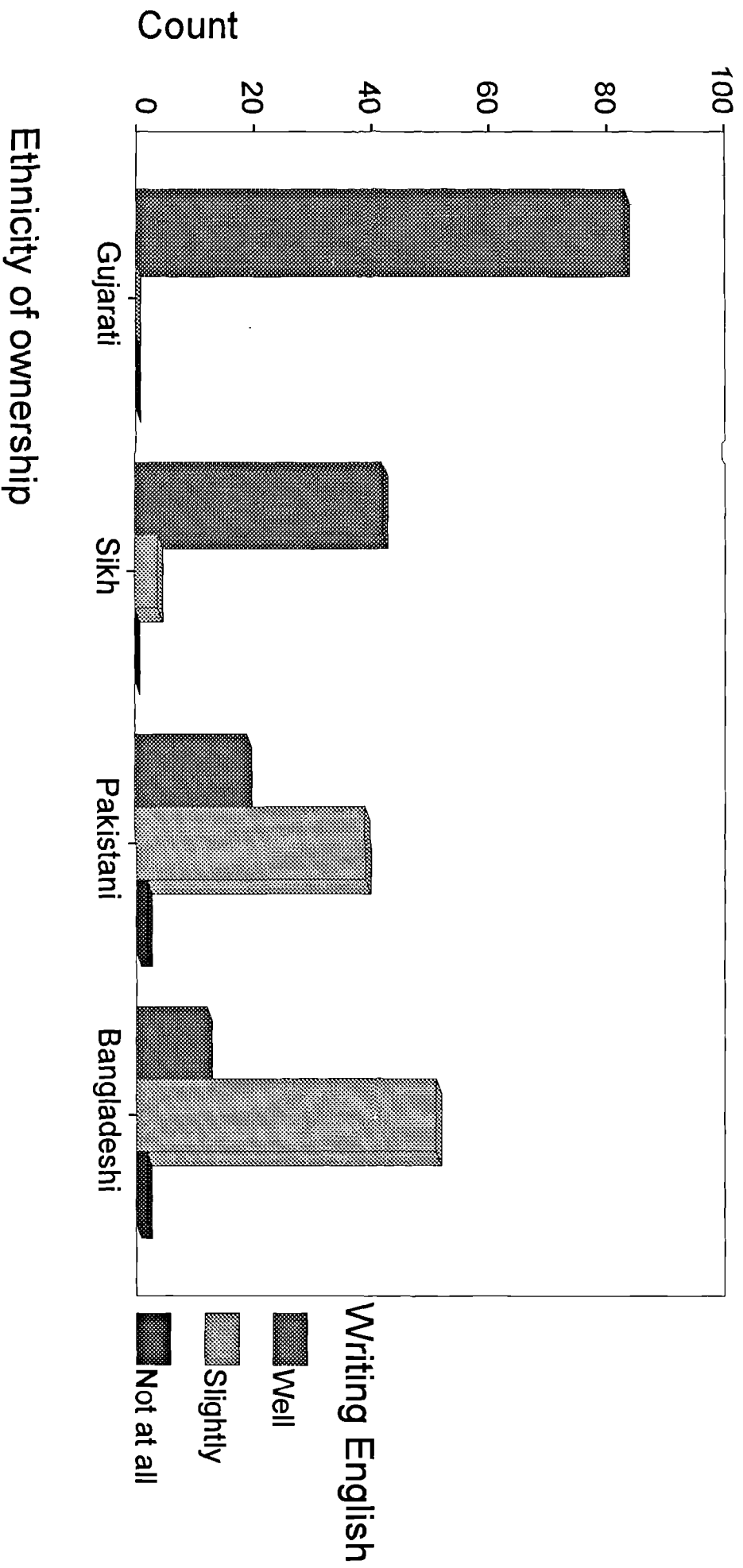
Graph 6
EDUCATIONAL QUALIFICATIONS, BY ETHNICITY



Graph 7
ENGLISH SPEAKING ABILITY, BY ETHNICITY

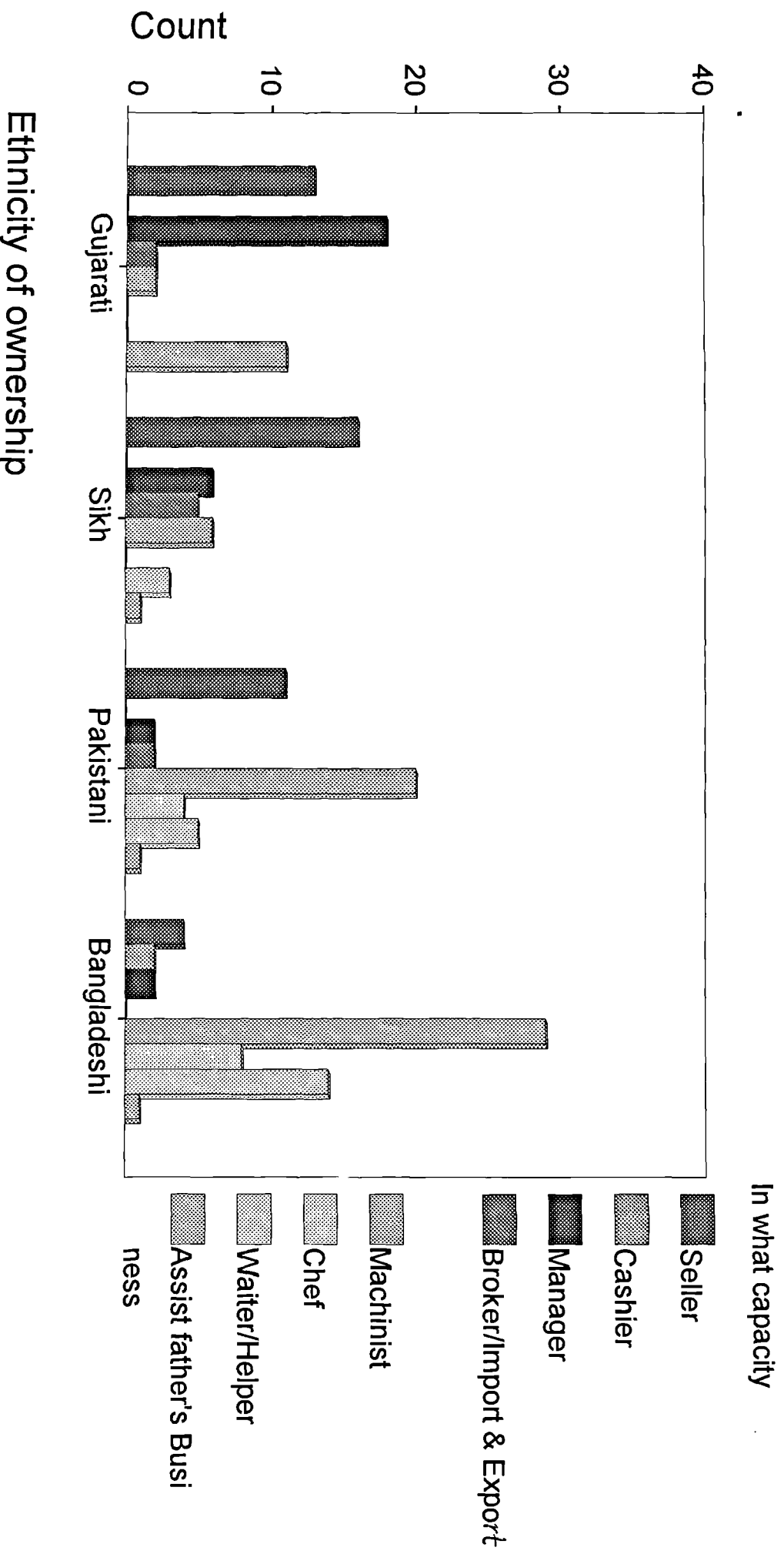


Graph 8
ENGLISH WRITING ABILITY, BY ETHNICITY



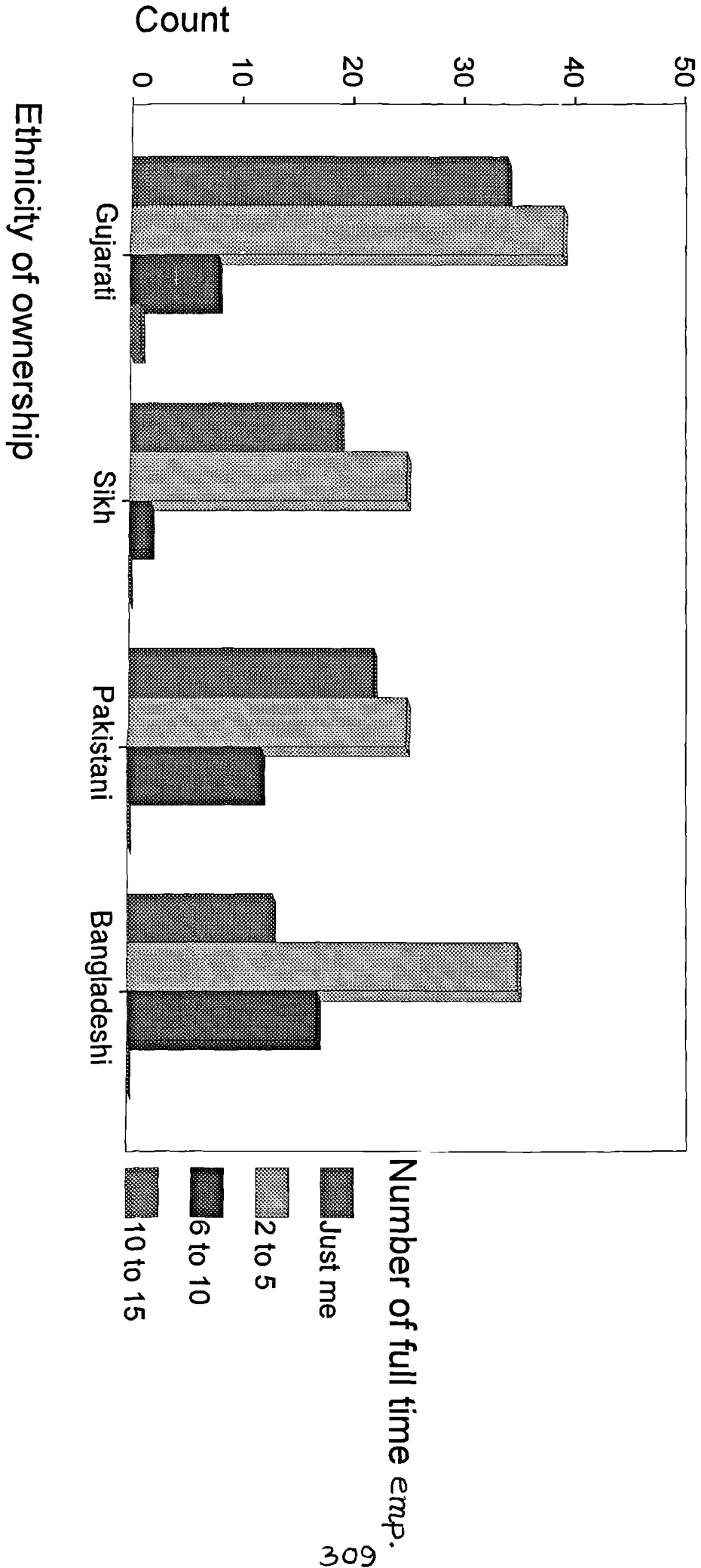
Graph 9

CAPACITY IN WHICH RESPONDENTS WORKED, BY ETHNICITY

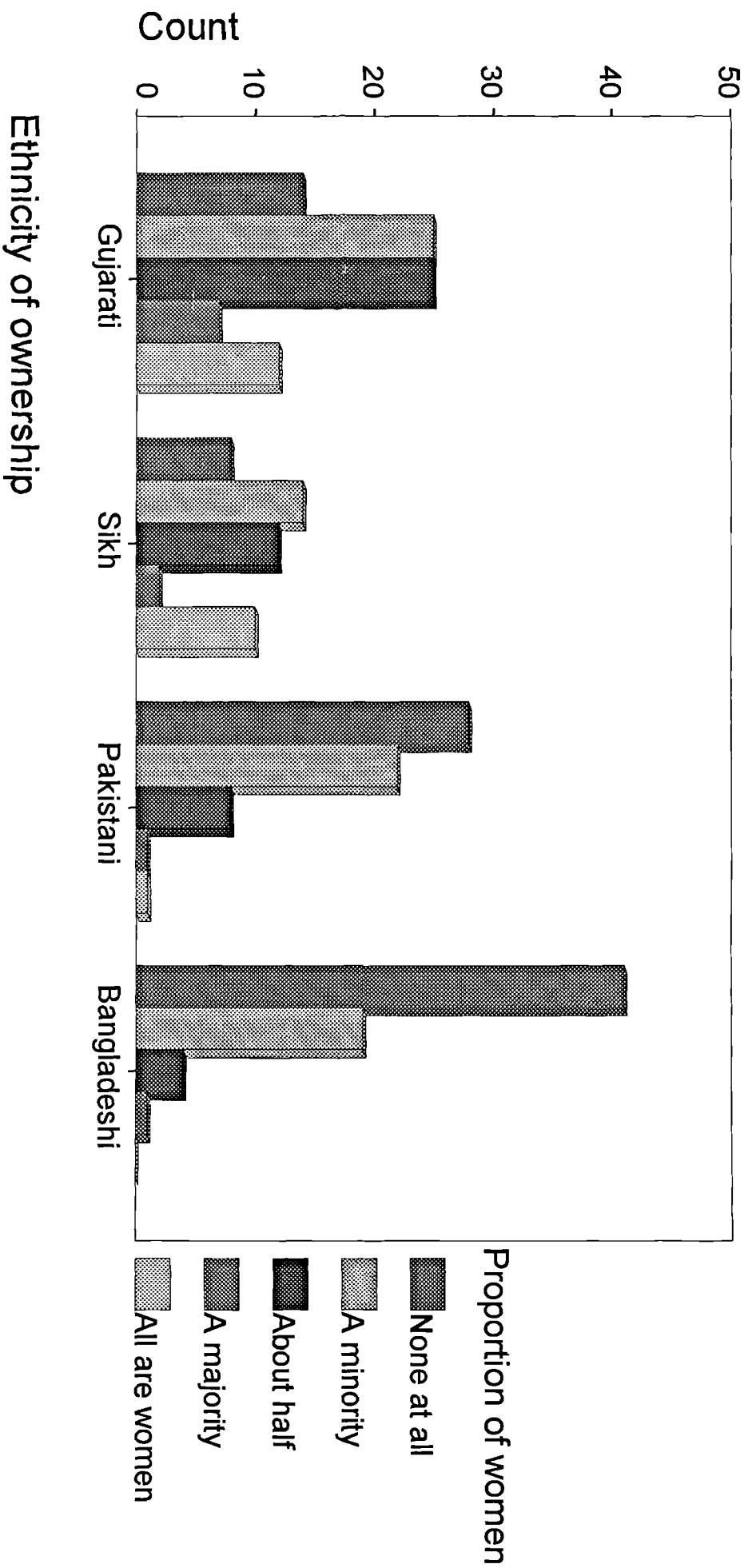


Graph 10

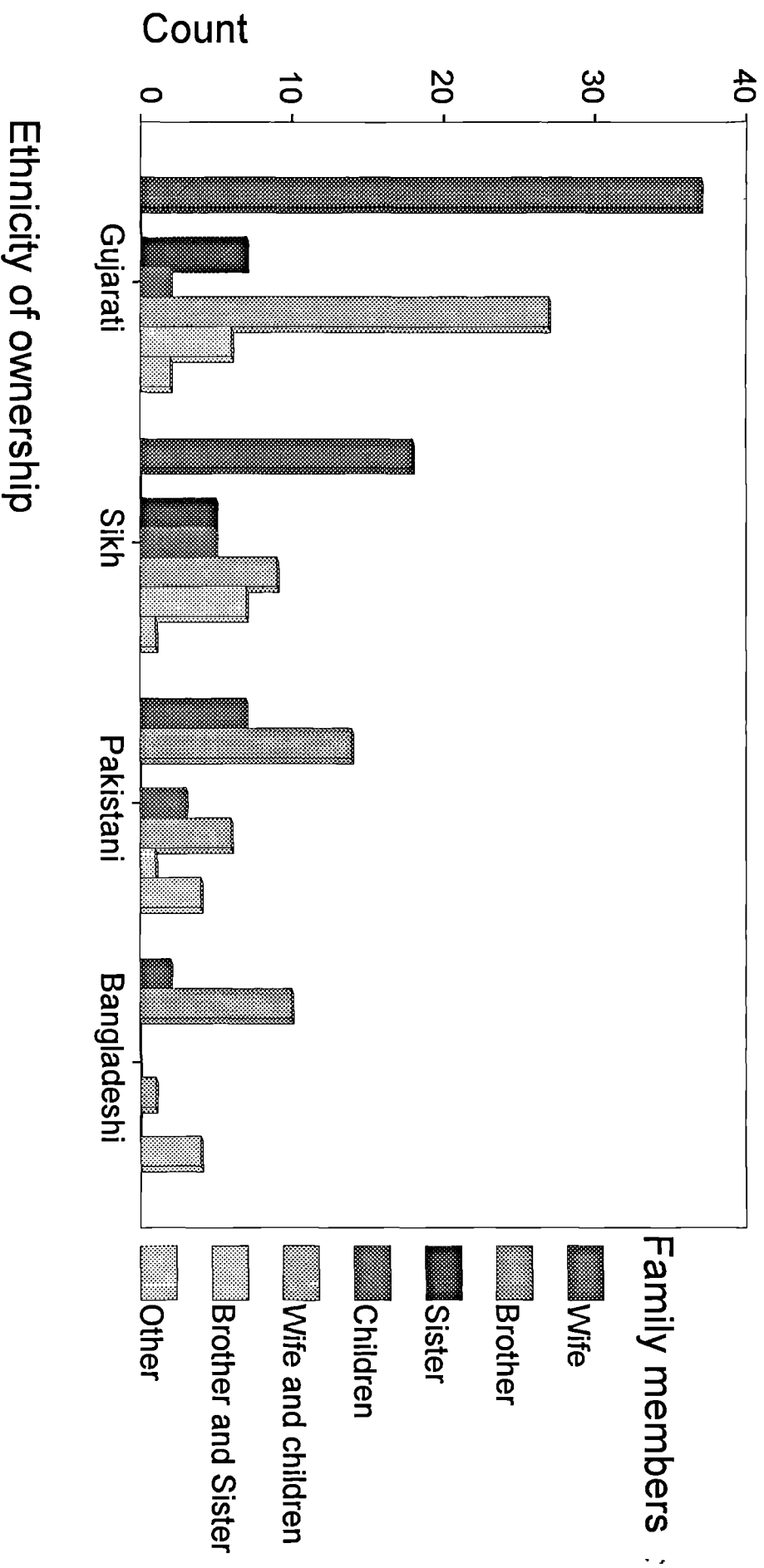
NUMBER OF FULL TIME EMPLOYEES, BY ETHNICITY



Graph 11
PROPORTION OF WOMEN EMPLOYEES, BY ETHNICITY

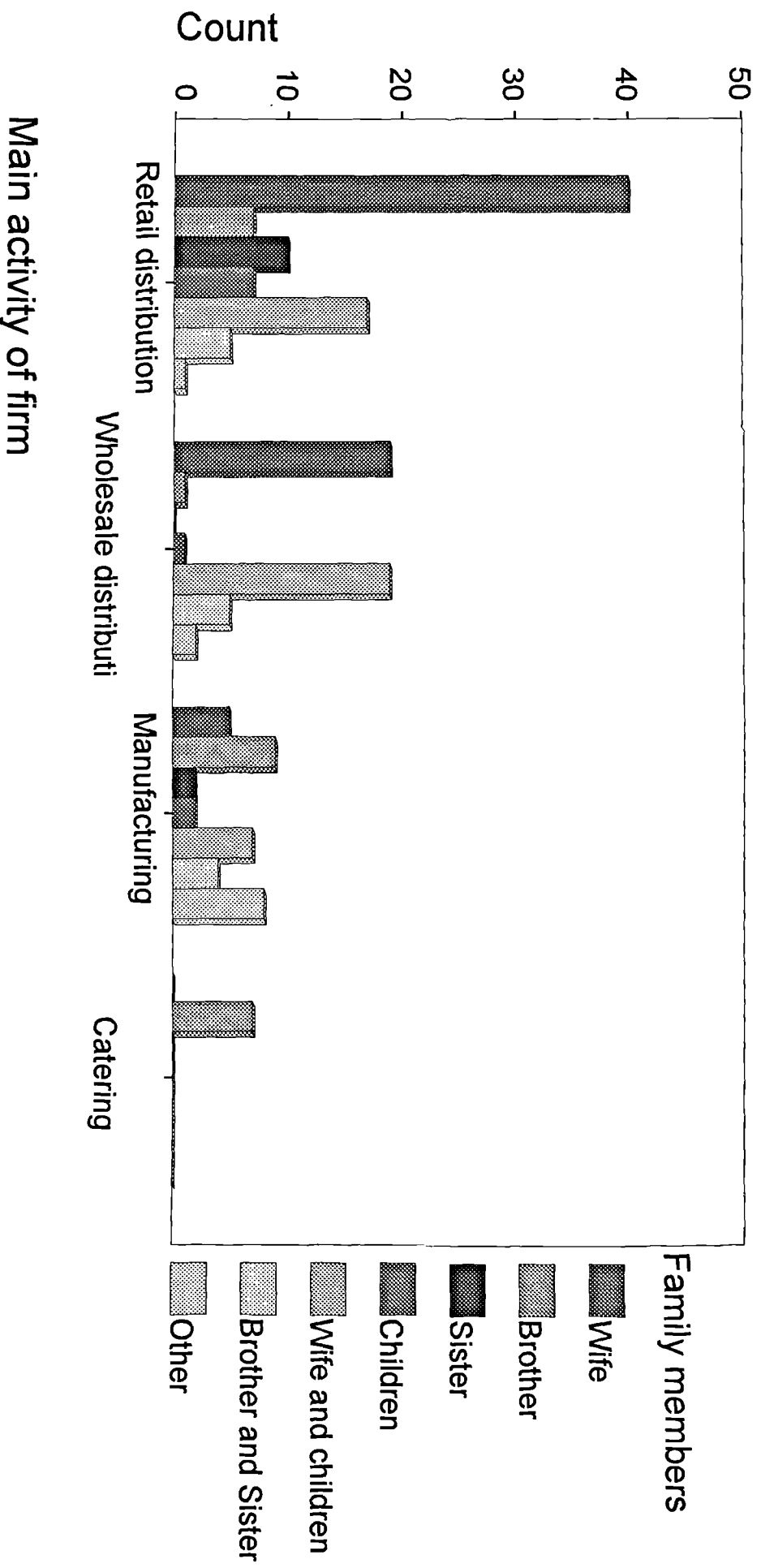


Graph 12
WHICH FAMILY MEMBERS PROVIDE HELP, BY ETHNICITY



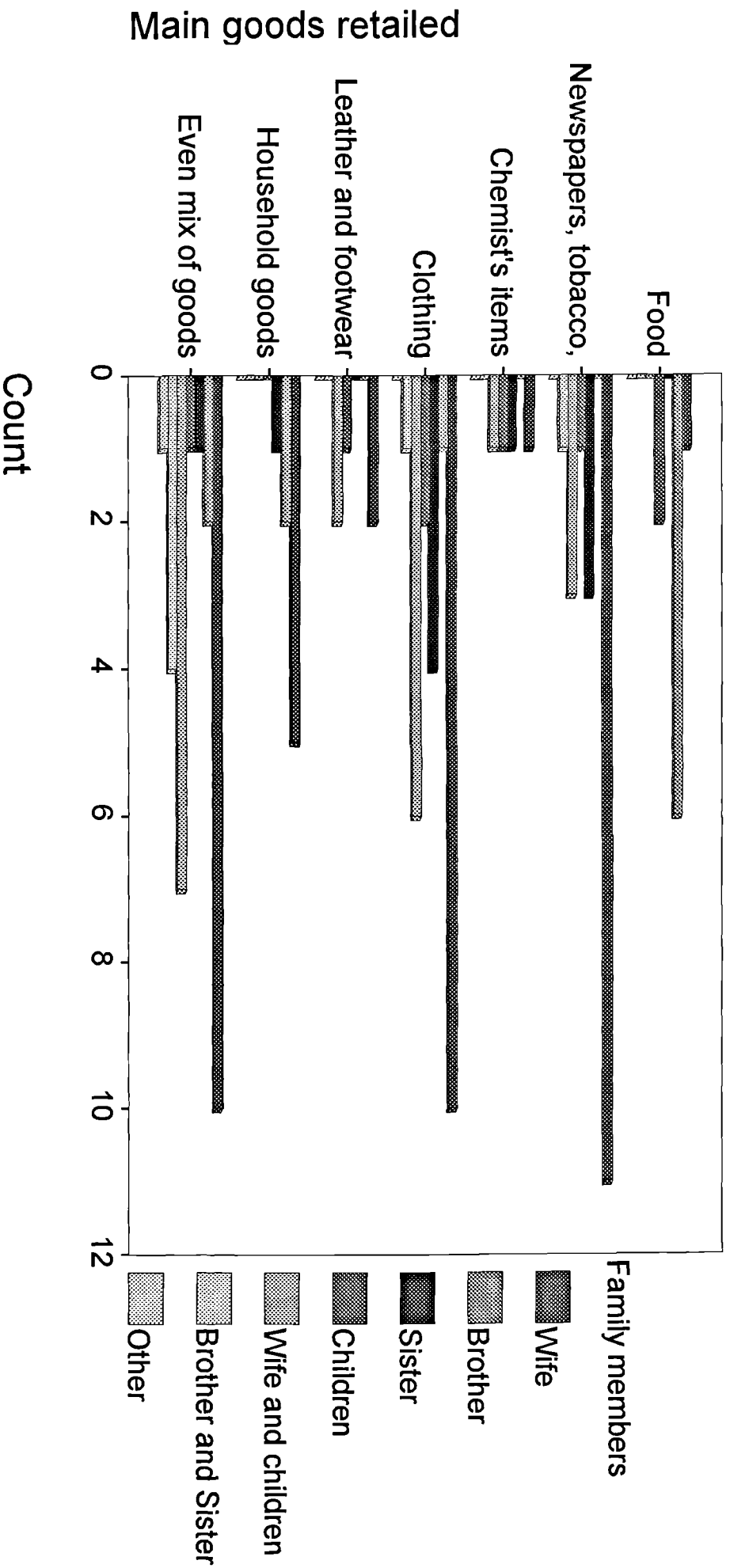
Graph 13

WHICH FAMILY MEMBERS PROVIDE HELP, BY BUSINESS TYPE



Graph 14

WHICH FAMILY MEMBERS PROVIDE HELP, BY RETAILING TYPE



APPENDIX D

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APPENDIX E

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