Entrepreneurship Behaviour of African Minorities in the UK: 'Demystifying Cultural Influence

Abstract

The purpose of this study is to illuminate the role of culture (and feed in factors) on entrepreneurial orientation using a case illustration of two African social communities in the United Kingdom (UK). The study uses a combination of in-depth and semi-structured interviews with 18 African (Nigerian and Eritrean) entrepreneurs in the UK, to understand their psychological mindset, critical cultural artefacts, and entrepreneurial orientation influence. While the criticality of the cultural influence is observed to be pronounced in both social groups, the extent of family influence, age-based generational differences, individualism/collectivism propensity, acculturation propensity and extended implication with regards to the utilisation of the various forms of capital (social, human and financial) and entrepreneurial performance, were found to be highly contingent upon the post-conventional culture artefacts. The limited focus on social groups explored, and the qualitative research design of the study are key limitations that could be interrogated further using quantitative research design protocols. The study may also be further developed by exploring additional culture artefacts beyond those conceptualised in this study, as these may influence entrepreneurial activity in other cultural enclaves.

Keywords: Ethnic Minority Businesses; Mixed-Embeddedness; Culture (and acculturation); Forms of Capital; Family influence, War History; Colonialism

1. Introduction

Scholars are increasingly focusing attention on ethnic minority businesses (EMB), especially in the United States (US) and the United Kingdom (UK). Despite this trend, there remains a need for deeper understanding of ethnic minority business (Strüder, 2003; Sepulveda *et al*, 2011; Jones *et al*, 2012a+b; Dana, 1997; Kolvereid and Åmo, 2019). In the particular case of the UK relatively little research has been undertaken with respect to illuminating ethnic minority entrepreneurial activities in the context of specific community groups (Sepulveda *et al*, 2011; Jones *et al*, 2012b). Considering that the UK society is highly cosmopolitan and with a high level of ethnic minority groups (UK Census England, 2011), the importance for a critical mass of research in this area cannot be overemphasized.

This study responds to the advocacy for further enquiry into how EMBs navigate through the entrepreneurial process (e.g. Hagos *et al*, 2015; Ram *et al*, 2008; Nwankwo, 2013). To contribute to knowledge in this area, we recognise the 'super-diversity' feature of ethnic minority businesses (Ram *et al*, 2008), and invoke the mixed-embeddedness theory (e.g. Ram *et al*, 2008; Kloosterman *et al*, 2010). Theoretically, we posit that culture is a central factor in ethnic minority businesses, directly and also as a moderating factor. This theoretical perspective is critical to understanding the behavioural drivers in ethnic minority businesses (e.g. Hamilton *et al*, 2008; Hagos, 2015; Barrett *et al*, 2002), taking into consideration that while based in the cultural environment of its own community, ethnic entrepreneurship is not isolated from the surrounding environment (Barrett *et al*,2002).We adopt the mixed embeddedness logic that includes cultural, and socially structured perspectives, in furthering an understanding of how EMBs go about their roles as economic agents. We conceptualise a framework that reflects embedded relations such as owners' social networks, owner's business relations, friends and family relationships (Schnell and Sofer, 2002).

The study also contributes to EMB literature (e.g. Danes *et al*, 2008; Clark and Drinkwater, 2010), by pooling together four theories – *cultural diversity*, *social capital*, *human capital* and *financial capital*. To contribute to the understanding of entrepreneurial orientation of ethnic minority groups, four key research questions are addressed, namely: (i) what role does culture play in the start-up decision making and success or failure outcomes of African entrepreneurs in the UK? (ii) What is the influence of social capital, human capital and financial capital on the start-up propensity, and success or failure prospects of African entrepreneurs in the UK? (iii) What is the moderating influence of culture with regards to the way African entrepreneurs utilise social capital, human capital, and source financial capital? To understand better the contingencies around the components sensitised in the above three questions, we draw on literature on behavioural attributes (e.g. Hagos, 2015; Ifeyinwa, 2002) to ask a fourth question: what is the influence of colonisation and war history on cultural mindset and entrepreneurial orientation of ethnic minority entrepreneurs? To explore these realms, we use data from entrepreneurs from two ethnic minority groups (Nigerian and Eritrean) in the UK.

2. Mixed-Embeddedness View of Ethnic Minority Business
Grounded in the mixed-embeddedness logic, this study examines the role of cultural diversity, social capital, human capital and financial capital on EMBs owned by Nigerians and Eritreans in the UK. Within this all-embracing perspective, effort is also made to understand the extent of family influence and generational features on their entrepreneurial activity. The underlying literature review is underpinned by the understanding that the behaviour of individuals (including entrepreneurial) would be influenced by their culture (including acculturation capacity), artefacts of such culture, and their leveraging of social networks.

2.1 Cultural Diversity
Since the pioneering works on culture (Triandis, 1972; Hofstede, 1980), scholars across multiple domains have reinforced the importance of enhancing the understanding of cultural influence. For example, in the field of marketing (e.g. Kotler *et al*, 2006; Opute *et al*, 2013), management (e.g. Kanter and Corn, 1994; Opute, 2014; Hong, 2010), and psychology (e.g. Shteynberg *et al*, 2009; Opute, 2012). Within the entrepreneurship literature, culture (i.e. norms, collective experiences, collective memory, traditions, language, religion, social history, etc.) is a major determinant of the start-up propensity (e.g. Hagos, 2015; Jones *et al*, 2012a) as well as the success or failure (Hagos, 2015; Ekanem and Wyer, 2007) of business enterprises. Thomas and Mueller (2000) add that culture could be a significant contextual factor affecting the number of potential entrepreneurs in each community. Reinforcing that view, Rath (2000) categorises three core determinants of the economic destinies of immigrants - culture, the character of their own communities, and the structures in which they become incorporated. Adhering to theoretical advocacy (Thomas and Mueller, 2000; Rath, 2000), this study forwards a comprehensive theoretical lens to enhance the understanding black entrepreneurship, a premise that seems to be strongly characterised by higher levels of sustainability crisis (Ekwulugo, 2006; Nwankwo *et al*, 2010). We conceptualise culture as the most significant factor of ethnic minority entrepreneurship start-up and success (or failure), as it exerts direct cum moderating influence. Entrepreneurs have been reported to have distinctive personality traits which influence their behaviour (Ratten and Ferreira, 2017). Drawing from behavioural and social identity foundations (Ashmore *et al*., 2004), this study does not only aim to document cultural diversity as a

core factor that shapes behaviour, but also to explain how such differences exert influence on the entrepreneurial start-up, orientation and success (or failure) outcomes. In this study, we enhance conventional knowledge about culture by considering critical factors that feed into the cultural mindset of individuals in a social group – characterised by a common identity – i.e. war history and colonialism.

The cosmopolitan nature of the UK society is phenomenal, a state labelled "Super-diversity" by Vertovec (2007). The prominent presence of minority ethnic groups in the UK has been reiterated (e.g. UK Census, 2011). We posit a psychologically driven cultural perspective that considers norms, customs and habits that determine behaviors and decisions as the product of the conventional culture, and war history, and colonial experience of the members of a social group that feed into their conventional culture mindset. We propose that these life paths significantly impact the entrepreneurial propensities of the researched groups. Scholars have used several metaphors in the drive to offer psychological explanations for cultural influence, such as "unpacking culture" (Whiting and Whiting, 1975), "peeling the onion" (Poortinga *et al*, 1987), "dispelling the fog" (Bond and van de Vijver, 2009), and demystifying the "magnum mysterium" (Bond and van de Vijver, 2009; Shteynberg *et al*, 2009) of culture. As Bond and Van de Vijver (2009: 9) admonished, "we must dispel the thickening fog of culture". To contribute to that target, we draw from the theoretical rationality that a single paradigm is insufficient to serve as a theoretical panacea for understanding all cultural influences (e.g. Bond and van de Vijver, 2009; Miller, 2002), hence our inclusion of attributes such as war history and colonialism as factors that feed into the psychological mindset and culture of entrepreneurs and their behaviour.

Examining the socio-cultural factors in the complex ethnic landscape in Nigeria, a country that is multi-ethnic and culturally diverse (Edewor *et al*, 2014), Ebijuwa (1999) pinpoints that the political initiatives of the British colonial masters in Nigeria motivated values and practices that hindered social identity and cohesion (see also Ifeyinwa, 2002). Further literature argues that old colonial values were the breeding ground for contemporary ethnicity. Combining these notions, we argue that the colonial values shape the cultural mindset of a social group. In a recent research, Hagos (2015) offers insights that not only support this notion of colonial values driven, but also war history, influence on the cultural mindset and identity, of a social group. Elaborating, Hagos (2015) notes that citizens of Eritrea, a nation colonised by Italy, tend to view themselves as Italians, a consequence of which is that they display a cultural orientation that is averse to other cultures but open to Italian culture, a propensity that adversely affects their entrepreneurial orientation. Furthermore, Hagos (2015) argues that war history conditions the cultural mindset, and exerts negatively on start-up propensity and performance outcome of Eritrean entrepreneurs. Invoking the theoretical substance in Hagos (2015), this study posits that war history would shape the cultural mindset and entrepreneurial behaviour of ethnic minority businesses.

In implementing this culture view, we also pay particular attention to Hofstede's contextualisation of culture. Hofstede *et al* (2010) identified six cultural typologies for comparing societies and countries based on culture. Justified on relevance, only three dimensions - *power distance*, *uncertainty avoidance*, and *individualism versus collectivism*, are considered in this paper. Hofstede and Peterson (2000, p.403) explain these dimensions thus: *power distance* is "the extent to which the less powerful members of organisations and institutions (like the family) expect and accept that power is distributed unequally", *uncertainty avoidance* captures a culture's "intolerance for uncertainty and ambiguity", while the *individualism versus collectivism* dimension captures "the extent to which individuals are integrated into groups". Pulling these

dimensions together, we draw from three streams of literature that have gained increasing prominence in the ethnic minority business discourse – family influence, age-based generational differences influence, and individualism/collectivism influence. Theoretically, it is argued that the family is a major factor of ethnic minority businesses (e.g. Hagos, 2015; Danes *et al*, 2008). This connects to the psychological notion that attachment patterns to family shape people's behaviour (e.g. Wei *et al*, 2004; Donellan *et al*, 2005). Further insights that extend this psychological notion posit that ethnicity of family members dictates their orientation towards markets in their enclaves (Danes *et al*, 2008), and thus business management and performance are critically affected by the characteristics of the owners (Puryear *et al*, 2008). Indeed, Hagos (2015) suggests a high level of negative family influence on the entrepreneurial behaviour of Eritreans. In a connected cultural lens, scholars suggest that "relational orientation", described as "the modality of men's relationship to other men" (Darley and Blankson, 2008, p.376), influences entrepreneurial orientation. Building off the pioneering work of Kluckhohn and Strodtbeck (1961), entrepreneurship researchers associate entrepreneurial orientation with the individualism or collectivism behaviour of the entrepreneur (Darley and Blankson, 2008; Danes *et al*, 2008). In another study, Ting-Toomey (2015) explored the individualism versus collectivism discourse, and opined that while people seem to be more concerned with communal social-based identity issues in collectivistic group-oriented cultural communities (e.g. Guatemala, Indonesia, South Korea, Vietnam and West Africa), individuated-based personal identity issues seem to drive individualistic cultural-based communities such as Belgium, Denmark, France, New Zealand and Switzerland**.** Concluding the discussion, Ting-Toomey (2015) reminds that in a multi-cultural-immigrant society, ethnic-oriented, assimilated, bicultural, or marginal identity issues and intergroup relation are critical identity factors. In other words, individualism or collectivism behaviour may not be easily definable based on the geographical notion. In the entrepreneurship literature (e.g. Urban, 2006; Urban and Ratsimanetrimanana, 2015), it is posited that entrepreneurial orientation will be influenced by whether individualistic principle is dominant (i.e. the individual prioritises his/her interests and goals) or if collectivism principle is dominant (i.e. the individual prioritises the goals and welfare of the larger group).

There is also the argument that age-based generational differences influence how ethnic minority businesses navigate through their entrepreneurial activities. (e.g. Peters, 2002; Collins, 2002; Leung, 2002). Founded in the age-based generational differences notion that emerged from the pioneering work of sociologist Karl Mannheim (1952), these scholars support the notion that people who belong to different generational groups would depict heterogeneity in values, ambitions, expectations and preconceptions. In a recent study that explored the behavioural tendencies of Nigerian immigrants in the UK (Peckham), Alakija (2016) suggests a difference between first and second-generation Nigerians.

Acculturation also has a role to play in this discourse. For example, recognising that immigration is a world-wide phenomenon (UN Population Report, 2002), and has been portrayed to be a source of problems as well as opportunity for individuals and societies (Baubock *et al*, 1996), psychology and social science scholars are increasingly identifying the need to enhance the understanding of what factors might contribute to the process being a positive, rather than a negative, factor in personal and society development (Berry, 2001). Given the emergence of cultural plurality in societies, individuals and groups in societies are finding ways to coexist together and are adopting strategies that enable them to achieve successful adaptation to living interculturally

(Berry *et al*, 2006).Such adaptation behaviour, described as acculturation (e.g. Berry, 2003; Berry *et al*, 2006) involves cultural and psychological change that follows intercultural contact (Berry, 2003). When people acculturate, they build core psychological features that include their well-being and social skills they require to function in their culturally complex daily world (Ward *et al*, 2001). Based on this notion, it would seem logical to expect that acculturation would lead to positive entrepreneurial orientation. Guided by the literature reviewed above, this current study also aims to understand if and how family influence, generational differences and individualism (or collectivism) behaviour, and acculturation would impact on entrepreneurial behaviour.

2.2 Social, Human and Financial Capital

Scholars have increasingly underlined the importance of different forms of capital – social, human and financial, to entrepreneurial start-up and success or failure outcomes (see Igwe *et al*, 2018). Particularising with Africans, Nwankwo (2013) notes that despite increasing focus on this population the existing body of knowledge is relatively thin. There is pertinence for further research explaining their characterisations, motivations, personal profiles and growth trajectories (Nwankwo, 2013; 2005) and the extent of ethnic and non-ethnic-based networks that they create or are involved in, and how they are managing to survive (Ram, 1994; Nwankwo, 2005), arguments that find resonance in further literature (Ibrahim and Galt, 2012; Jones *et al*, 2012).This current study aims to contribute to the body of knowledge in these areas utilising a psychological-based culture conceptualisation. In doing that, we recognise that while these capital forms are independent concepts, they are best understood through their interdependencies (Light, 2001) especially for ethnic businesses (Danes *et al*, 2008). To convert business ideas and ambitions into entrepreneurial activity, a combination of human, financial and social capital is required (Nee and Sanders, 2001; Eftychia *et al*., 2016). Responding to research calls (see Introduction), this paper aims to contribute to the understanding of how these three capital components would influence entrepreneurial start-up propensity and success or failure chances of Eritrean and Nigerian entrepreneurs in the UK, using cultural diversity as a differentiator.

2.2.1 Social Capital

Galvanised by the pioneering works of Schumpeter (1934) and Weber (1948), scholars have increasingly emphasised the importance of social embeddedness on ethnic entrepreneurship (e.g. Katila and Wahlbeck, 2011; Hagos, 2015). Essentially, theorists argue that entrepreneurship behaviour is contingent on the networking and social structure of the societies and the value structure they produce. Since networking and social capital are critical sources of knowledge for entrepreneurs (e.g. Arenius and De Clercq, 2005; Miao et al, 2017), the extent of networking that ethnic minority entrepreneurs engage in will influence their start-up, as well as success or failure outcomes (e.g. Ekanem and Wyer, 2007; Ram and Deakins, 1995; Hagos, 2015). Ekanem and Wyer (2007) elaborate that entrepreneurs that network and interface with other entrepreneurs in their business domain would access diverse vital knowledge about new products, marketing strategies, outlets for new suppliers, and market information that aid further networking opportunities. Further literature contends that social capital, particularly those based on ties with business angels, friends and family members, can be leveraged to source financial liquidity for investment in time of high uncertainty (e.g. Burke *et al*, 2010; Palamida *et al*, 2015; Palamida *et al*, 2017). Accessing such social networks aids entrepreneurial start-up propensity (Hagos, 2015)

and boosts performance (Ekanem and Wyer, 2007; Hagos, 2015). Contemporary insight on international entrepreneurship perspective contends that such network facilitate entrepreneurial growth (Dana, 2017). Combining insights from existing literature (e.g. Holguin *et al*, 2006; Kalantardis and Bika, 2006; Ram *et al*, 2008; April, 2008; Conway, 2013; Palamida *et al*, 2017), this study conceptualises social capital to include the network of business associates, family members, customers and employees and forms of social resources, such as mutual trust and cooperation that can be highly important in starting a business and the development of businesses.

2.2.2 Human Capital

Scholars have also utilised human capital theory to understand the contingencies of entrepreneurial start-ups and success (or failure) outcomes. According to researchers, entrepreneurial start-up propensity would be aided, as well as the success prospects enhanced if entrepreneurs have access to vital human capital (Ram *et al*, 2008; Ekanem and Wyer, 2007). That foundation is supported by more recent literature that posits human capital is a vital element of entrepreneurial capacity (Crook *et al*, 2011; Miao *et al*, 2017). Human capital, which is considered the most fundamental form of capital, consists of skills and abilities in people that may take the form of intellectual or physical ability (Danes *et al*, 2008), and is a critical performance factor (Stam *et al*, 2014; Unger *et al*, 2011). Human capital includes educational background, experience, intelligence, judgement, knowledge and skills (Unger *et al*, 2011; Miao *et al*, 2017) that are important to entrepreneurial activity as an initial endowment for acquiring other forms of business resources such as physical capital and financial capital (Carter *et al*, 2003), and as a competitive advantage source (Crook *et al*, 2011). Thus, human capital will enhance firm performance (Conway, 2013; Palamida *et al*, 2017, Igwe *et al*, 2018).

2.2.3 Financial Capital

According to Parker (2009), the most prominent answer to the question why people do not start a business nor even think about it, is that they lack financial basics. Existing literature suggests that some social groups are financially disadvantaged and therefore would show a low entrepreneurial start-up propensity and poor entrepreneurial performance. For example, it is reported that black African, and black Caribbean entrepreneurs face more barriers to securing finance compared to their white counterparts and other minorities such as the Chinese (Ram and Deakins, 1996; Deakins *et al*, 2007). Especially for new migrants, accessing mainstream finance is often unachievable due to lack of collateral and financial or business trade history in the UK (e.g. Ram *et al*, 2008; Hagos, 2015). Sepulveda, *et al* (2011: 489) assert that "for those who attempt to use the banking system, successive frustrating experiences in seeking to obtain finance often leave entrepreneurs feeling excluded and discriminated against." Ekanem and Wyer (2007), investigated entrepreneurs with a previous failure experience, and comment that the ability to access reasonable finance was a major constraint for many of the businesses. Explaining further, they note that most of the entrepreneurs lacked collateral, nor had a banking, business or profit history, and therefore could not satisfy bank requirements for obtaining credit. Moreover, some of the entrepreneurs did not even have sufficient knowledge as to the available assistance avenues. This range of factors, they contend, did not only hinder their start-up propensity but also their success chances.

3. Research Methodology

Analysing social identity literature, Abrams and Hogg (2004) emphasise that since social groups are non-homogeneous, researchers should give more attention to group differentiation, a view that reinforces cultural diversity literature (e.g. Kanter and Corn, 1994; Opute, 2015). To understand clearly the culture artefacts, influence, and group differences in the entrepreneurial orientation of explored social groups, a comprehensive methodological approach involving three stages of data collection was used. In the first stage, semi-structured, in-depth interviews were conducted with 12 UK-based entrepreneurs (7 Nigerian and 5 Eritrean). The choice of these two social groups was based on (i) willingness to participate, and (ii) common histories of colonisation (Nigeria was colonised by Great Britain, while Eritrea was under Italian colonisation) and long years of wars. These two factors have been previously highlighted (Hagos, 2015) to shape the psychological mindset of social groups. Although 12 enterprises participated in the first stage of the study, which compares well with the case studies benchmark of 10 firms (Roslender and Hart, 2003), further data collection was undertaken. Inspired by contributions at the 2016 Academy of Marketing Conference (AMC2016), stage two involved further interviews with 6 additional entrepreneurs (3 Nigerian and 3 Eritrean). Responding to suggestions from AMC 2016 delegates, the third stage interview involved a short 20-minutes' interview with the 12 respondents in the first interview stage to understand how family influence and generational difference influence shaped the explored entrepreneurial activities. This third stage interview also sought to establish which of the entrepreneurs exhibited individualism or collectivism behaviour and how?

Overall, interviews were conducted with 18 entrepreneurs[1], and each interview lasted between 60 and 120 minutes. Entrepreneurs that participated in this study engaged in services related activities and included law firms, restaurants, corner shops retailing, accounting firms, and clothing firm retailing, and have operated for at least seven (7) years in their business sector. The workforce at each of these firms ranged from 4 to 10, a practice which resonates with Hamilton *et al* (2008) where 91% (Manchester sample) and 85% (Singapore sample) of explored entrepreneurs had fewer than 10 employees. The interview protocol in this study was focused on understanding owners' social networks, owner's business relations, friends and family relationships and start-up, as well as success (or failure) association. Also explored was the role that individualism or collectivism nature of entrepreneurs and age-based generational differences played. To allow interviews flow as a conversation, the questions were designed to evoke free flowing narratives. Respondents were allowed freedom in their responses and to talk in their own terms (Spence and Rutherfoord, 2001).
Behavioural scholars emphasise the need to recognise the role of emotional display in the understanding of psychological mindset (e.g. Opute, 2014; Pluut and Curseu, 2012; Opute, 2015). To this end, methodological literature recommends the use of direct observatory tool to fully understand social behaviour (e.g. Silverman, 1993; Andrade, 2009). Since the psychological mindset is a core element in the understanding of how entrepreneurs navigate through their entrepreneurial activity, we utilised this methodological logic and observed the respondents during the interviews to capture their non-verbal communications (facial expressions, gesticulation, voice level, etc.). In other words, observation in this study was limited to symbolic language.
Interviews were audio recorded after assuring respondents that materials would be treated confidential. Memos were written during the interviews to capture non-verbal

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[1] Eritrean Entrepreneurs 1 - 8 = E1 - E8 ; Entrepreneurs 1 - 10 = Nigerian entrepreneurs = N1 - N10.

cues (e.g. Andrade, 2009; Hagos, 2015). Interpretive analysis was carried out in this study (e.g. Straus and Corbin, 1998; Leiblich, 1998). Specifically, the inductive lens of interpretive analysis (e.g. Thomas, 2006; Bryman and Burgess, 1994) was embraced in this study. According to Thomas (2006), inductive analysis "refers to approaches that primarily use detailed reading of raw data to derive concepts, themes or a model through interpretation made from raw data by an evaluator or a researcher" (p.238). Memo writing was also undertaken during the data analysis (e.g. Charmaz, 2006; Andrade, 2009), and appropriate coding undertaken (e.g. Bryman, 2004; Smith and Osborn, 2003). Memos and coding were compared (Miles and Huberman, 1994) across both cultural enclaves covered in this study.

Following established methodological guidelines (Lincoln and Guba, 1985; Smith and Dunworth, 2003), several steps were taken to address interpretive biases in qualitative research. First, interviews were recorded verbatim (Ayoko *et al*, 2012). Second, the thematic analysis of data followed the guideline of identifying the core themes to allow the reader to see the fit between the data and the author's understanding of it (Smith and Osborn, 2003). Emergent meanings from interpretive analysis (Smith and Osbourne, 2007) were compared across several participants to identify commonalities, differences and contradictions (Kakabadse *et al,* 2010). The emergent themes were checked with original informants for clarity. Third, the respondents' comments were reported verbatim in this paper (Ayoko *et al*, 2012), and the limitations of this study's findings duly acknowledged (Elliott *et al*, 1999).

4. Findings and Discussion
From the findings of this study (see Table 1) it has been established that culture plays a significant role in ethnic minority business. Indeed, culture has been found to exert an immense influence on the entrepreneurial activity in both communities, both directly as well as a moderating factor. Social, human and financial capital influence the entrepreneurial start-up propensity and success or failure prospects of ethnic minority businesses in both social groups investigated. Empirically, this study argues that the extent of moderation is highly conditioned by the larger societal factors (war history and colonialism) that shape the values, norms, beliefs, principles and ways of doing things that constitute their cultural mindset. An insight that conforms to the proverbial notion that one can only be a product of the school he/she attended. Furthermore, evidence underlines the criticality of culture in the entrepreneurial activity for both social groups, however in contrasting directions (see the comments of E1, N3 and N7 below). Driven by their cultural orientation, unlike their Eritrean counterparts, Nigerian entrepreneurs tend to be very bold in stepping into the unknown –i.e. entrepreneurially active. As one interviewee pointed out:

> *"I started this business because it was the only option for me as I was jobless for a very long time"* (Interviewee E1). *"It has always been my dream to set up my own business, as I grew up in a business culture"* (Interviewee N3). *"In the part of Nigeria where I originally come from, it is a common practice to start a corner shop, so I was so much desiring to start my business here"* (Interviewee N7).

Another key highlight of this study relates to social capital, entrepreneurial implications, and imparting cultural artefacts. While Nigerian entrepreneurs tend to be liberal and easily embrace people from other cultural background (e.g. Interviewees N1, N3, N5, N6, N9 and N10), the Eritreans are very closed in their behaviour, and tend to

depict tendencies that match German behavioural principles – '*Vertrauen ist gut, Kontrolle ist besser*', which practically interpreted, means 'do not trust who you don't know' (e.g. E1, E2, E4, E5, E7). The behavioural tendencies of both social groups are captured in the comments below.

> *"I mingle with people around me regardless of their origin. In Nigerian, we live and co-exist with one another* [he smiles], *despite our differences, and we interact and network with one another in our daily life and at work .... Yes, in Nigeria, we also have cultural differences amongst us Nigerians. We have over 250 distinct languages and diverse norms as you move from part of the country to another so I behave the same way here. Overall, I see the culture here in the UK as friendly and I get on well with Nigerians as well as non-Nigerians, including Europeans, and that is helping my business to grow. For example, I get financial support and business ideas from Nigerians and non-Nigerians, and they also get from me too."* (Interviewee N1)

> *"Yes, I would have started my business earlier if I had the money. I did not have friends who could assist me with the finance I needed and I could not get loan from the bank, as I did not meet the conditions. Ok, it is possible that if I got friends who are not Eritreans, they could have helped me, but I don't have such friends. My friends and contacts are mainly Eritreans. .....Yes, it is also possible that my business may be performing better if I can look for help outside the Eritrean community"* (Interviewee E4).

Seven Nigerian entrepreneurs (3Law firms, 2 Restaurants, 1 Accounting firm and 1 Corner shop) engage in within and beyond cultural enclave contact and networking. The law firms source clients from other Nigerian and non-Nigerian law firms and recommend their clients to other collaborating Nigerian and non-Nigerian law firms. The Nigerian owned corner shop also engages in resource pulling with Nigerian and non-Nigerian corner shop owners. For example, the Nigerian corner shop sources Asian food supplies from Asian corner shops and in exchange helps these corner shops with African food items. This pattern of Nigerian-Asian collaboration was also reported by two Nigerian restaurant entrepreneurs.

Take in Table 1

Interestingly, these Nigerian and Asian entrepreneurs access human capital from each other to enable them better understand the marketing knowledge required for these cultural food items that are predominantly consumed by members of the individual social groups. Similarly, the Nigerian accounting firm cooperates with other related professional service firms including those beyond the Nigerian cultural enclave. E5 underlines and justifies why Eritrean entrepreneurs would not exhibit such social capital behaviour thus:

> "*I know that having contacts with people who are not Eritreans is useful and could have helped me in starting my business earlier and also enable the progress level of my business. But,* [**shaking his head**] *I must tell you, we Eritreans don't behave that way, we have gone through a difficult path*

for long. ... Yes, I mean the war ... we don't trust people easily, especially non-Eritreans. Our war experience has taught us to be very careful. This might sound very stupid, but the truth is we do not even trust people, not even our neighbours - Ethiopians, who were formerly part of the same country with Eritreans. They betrayed us."

Conceptually, this study proposed an all-embracing mixed-embeddedness perspective. Consequently, and based on insights that emerged from the staged/ phased interviews, family influence, age-based generational differences and individualism / collectivism behaviour were found to have shaped the entrepreneurial orientation of both social groups. These constructs and observations were also found to have been utilised for leveraging the inherent forms of capital benefits (social, human, and financial) in social networking and relationship among the respondents.

In this study, we use family influence, age-based generational differences and individualism / collectivism foundations to understand culture-driven behavioural propensities and adaptation capacity in the entrepreneurial orientation in both social groups, especially from the point of how they utilise social, human and financial capital opportunities.

Interview evidence (see for example interviewees E4, E7, N9 and N10 comments) suggests that family influence and age-based generational differences condition how entrepreneurs in both social groups navigate through their entrepreneurial activity, however for Eritrean entrepreneurs there is a high level of family influence (negative) and less age-based generational influence.

"*I grew up in the Eritrean culture* [**he smiles**] *and the Eritrean culture and ways of doing things is a very important part of what I do. .... I would say, I am a second-generation Eritrean, but that does not in any way have any influence on what I do and how I do it. My cultural values which I got mainly from my parents influence what I do and how, for example what steps I take in my entrepreneurship activity. My friends and contacts are mainly Eritreans and these are the people that I contact for ideas, support, human support and financial support for my business.   Yes, I would have started my business earlier, and my business may also be performing better if I could get help from other people, I was not brought up in such a culture of going to people who are not Eritreans for help.*" (Interviewee E4).

"*My family means a lot to me, and as a result, they play a big role in what I do. Yes, my family had a role to play in my starting my business and they also play some role in the way I go about my business, in terms of who my friends are and where I seek help in running my business. ..... Well, as I said earlier, my culture is very important to me and it influences how I make decisions. .... No, I will not go to people who are not Eritreans to ask for help to run my business. ..... No, not even financial help, I will not do that. In the first place, I do not have such friends and contacts who are not Eritreans.*"(Interviewee E7).

The insight concerning family influence and how it shapes the entrepreneurial behaviour of Eritreans, especially from the perspective of leveraging the inherent goodwill benefits of social networking (social capital, human capital and financial capital) and performance impact, is further enhanced by Interviewees E1, E5 and E6. According to these interviewees, family influence is one of the core cultural features that determine the entrepreneurial behaviour of Eritreans. Eritreans, in their mindset and entrepreneurial impact, are strongly driven by immense and long-lasting family attachment and allegiance (e.g. Hamde, 2004), as exampled in the comments below:

> "*My family is very important in my life, and it is part of my culture that I respect my family. I was able to start my business through the support of my family and their Eritrean friends. Well, I belong to a different generation of the second generation as you said, but I learn from the experience of my parents. As my parents said, they experienced long years of damaging war that has affected their trust in people. My parents trained me to trust Eritreans and also have friendship with them. As a result, I only go to Eritreans for help and ideas, even in running my business. Yes, I know that if they are not able to help me, my business will suffer, but I find it difficult to go to people who are not Eritreans because I do not trust them or have a close contact with them.*"
> (Interviewee E1).

> "*To answer the first part of your question, I have a very good relationship with my family which includes my parents and other extended family members, and I take them into consideration when I am making important decisions. .... Yes, decisions about how I run my business are part of such important decisions. ...... I was brought up in a culture that tends to look inwards rather than outwards.*" (Interviewee E5).

When we probed this line of enquiry further, the respondent stated that:

> "*By our nature, we Eritreans are tight in our attitude (meaning enclosed in behaviour) and have a pride driven short focus approach that makes us stay within our cultural group - the Eritrean community. These are principles and ways of life that we have adopted from our families, and these influence how we view things and approach life, even in our business activities.*" (Interviewee E5).

Digging further, interviewee E5 responded to the following question, "do you mean Eritreans are not collective in their thinking?"as follows, "Eritreans exhibit a good level of collective behaviour, but only within, and not beyond the Eritrean community". These insights reinforce Hamde's (2004) contention that Eritreans tended to maintain some cultural identity that isolates them from wider societal norms and values. Consequently, Eritreans would network and exploit social, human and financial capital in their immediate Eritrean enclave, but not from other social groups, he added. On the aspect of performance, he admitted that this failure to utilise available social relationship resources beyond their immediate enclave may be a central reason why most of the Eritrean entrepreneurships may not be performing well unlike their counterparts. This trend of within Eritrean community collective behaviour in the

entrepreneurial journey, and negative performance impact as described above was also reported by other interviewees (E1, E2, E4, E7 and E8).

While Interviewee E6 reinforces this notion of a strong family bond amongst Eritreans, he suggests that over time, age-based generational differences may lead to a more pro-active entrepreneurial orientation, even amongst Eritreans. In other words, a tendency for acculturation might emerge, and the new generation may begin to detach from family induced mindset and seek entrepreneurial behaviour that is propelled by economic rationality. Interviewee E6, who was born in the UK, commented thus:

> "*Yes, my family, even those back home in Eritrea are important to me and I listen to what they say to me. But I am a second-generation Eritrean* [**he smiles**] *and at my age it would be silly for me to do things in the way my family members or other Eritreans would do. My family helped me in starting my business, but the business initiative was solely mine and what steps I take in achieving my business goals depend largely on me. I have Eritrean friends and also, I have Nigerians friends and British friends, and I get a lot of ideas and supports from them, including financial support. If I did not get these supports and ideas from them, my business would have missed a lot of opportunities, and the performance would be down. I need these people around me as friends because of collective advantage.*"
> (Interviewee E6).

Like the evidence for the Eritrean entrepreneurs, the interviews with Nigerian entrepreneurs reinforce the fact that family influence, age-based generational differences and individualism/collectivism behaviour impact entrepreneurial behaviour. Responses from interviewees N9 and N10 pinpoint the emergent evidence, as well as the areas of support or contrasts for each element comparative to Eritrean entrepreneurs. In his response to interview questions, Interviewee N9, who runs a very successful accounting firm, offers insights that point to family influence, age-based generational differences influence, and acculturation influence on entrepreneurial orientation, as well as improved financial performance impact induced by strategic alignment and cooperation beyond the prism of cultural enclave (social, human and financial). As he narrated, his parents, who are Ibos (one of Nigeria's three major cultural identities), were 18 and 21 years old respectively when the Nigerian civil war broke out. Their traumatic experience because of the war seemed to have negatively impacted upon their personality traits leading to a feeling of betrayal, and a tendency of having a negative opinion of people from other cultural groups. Explaining further, he (Interviewee N9) comments:

> "*No doubt, my parents try to influence my views, values and orientation to other people (non-Nigerians as well as Nigerians who do not have same tribal lineage with me) and also in relation to my business orientation. However,* [**he smiles**]*, I was born in the UK and I have friends and social networks that cut across several cultural domains. My parents are important to me, but at my age, I've got to take decisions on my own, and not allow my parents' view to mislead me. I have to make wise decisions, otherwise my business will fail.*"

Commenting further, Interviewee N9 explains that being a second-generation person, he has a different exposure to life and cannot approach life with the same mindset as his parents. In other words, adaptation and acculturation are rational

steps given the cultural difference between his original social group (by parents' identity) and his new adopted home (UK), a theoretical logic that was also captured in further responses (e.g. Interviewee N3, N5, N7 and N10). In his words (Interviewee N9);

> "*Yes, for sure, I know that the fact that I belong to a different age generation compared to my father, influences the nature of decisions I make, and especially entrepreneurial decision. On the point of acculturation [**he smiles**], I grew up in an environment that is multi-cultured and I co-exist with people from other cultures and also adapt to their culture. .... I must say that this approach of openness and mingling with people from other culture has enabled my interpersonal skills and also helped my entrepreneurial activity through the various cooperation opportunities that one can access. .... To answer your question directly, yes, this openness to other cultures, and the cooperation options that one can access, have positively enabled my entrepreneurial start-up and success story so far. There is a huge advantage in adopting a collectivism attitude to life.*" (Interviewee N9).

Interviewees N10 (Law Firm) and N5 (Corner Shop) offer insights that reinforce the comment of N9 with regards to the above three elements:

> "*I was born in the UK, and also belong to a different generation. Also, I did not go through the life path and history that my parents went through. Although my parents have some influence on me, they allow me free hand on how I organise my life and my entrepreneurial decisions. .... My business is flourishing because I believe in adapting to other cultures and pulling resources together with other major players in my area of business, including Nigerians, other Africans and even non-Africans. For example, I network with other law firms and utilise the various human, social and financial capital resources that are available in our area of operation.*

When prompted, he elaborates further*:*

> "*...we cross-exchange personnel with other law firms to meet technical requirements for specific tasks that would ordinarily be beyond our core areas of specialisation. Also, as part of our cooperation with our partner law firms, we recommend our partner law firms to our clients and we also engage in cross-financing support.*" (Interviewee N10).

> "*I started my business with financial support from my family members and close friends. .... By close friends, I mean friends including Nigerians and other Africans. I do this business full-time, I have no other job, so it is important that I make wise decisions, and that means too that I have to look outside to know the steps I can take to make sure that my business yields profit to keep me and my family going. By looking outside I mean seeking help and cooperating with other corner shop owners (Asians). For example, I exchange food items supplies with Asian corner shop owners and also other African shop owners who have other traditional food flavours from Nigerians. We also support each other financially in the times of need, and*

this is working out very well for my business and for theirs too."
(Interviewee N5).

The above facts add support to the role culture and family play in the entrepreneurial orientation of Nigerian entrepreneurs. Further, these also underline the importance of acculturation and the need for entrepreneurs to cooperate with one another and utilise available network resources. Thus, Nigerian entrepreneurs acculturate highly, are open minded towards other culture, and also utilise within and beyond cultural domain capital resources (human, social and financial) for start-up and driving positive entrepreneurial orientation (including improving performance).
Empirically, while there seems to be an established level of family influence in the entrepreneurial behaviour for both social groups, contrasting evidence was found with regards to propensity to acculturate and adapt, cooperation and utilisation of social, human and financial capital and improved performance impact. Taking into consideration the historical facts about Nigeria and Eritrea, a plausible explanation for the strong disparity in the evidence for both social groups is that there is a major difference in the measure of post conventional cultural artefacts underlying the psychological mindset in both social groups. While both Nigeria and Eritrea had a war past, the Eritrea war which lasted about 30 years has caused a huge psychological wound in the mindset of Eritreans, one that will require a long time to heal. On the other hand, Nigeria's war lasted only about 4 years, and the psychological damage seems to have long eroded from the minds of Nigerians. A further plausible reason, especially in line with the acculturation and extended implication evidence in this study, is that Nigeria was colonised by Britain while Eritrea was colonised by Italy. Thus, while Nigerians may easily adapt to UK culture, Eritreans seemingly are held back in their familiarised Italian culture.

5. Implications and Future Research Directions

A plethora of research effort has been invested into enhancing the understanding of ethnic minority entrepreneurial activity. From the purview of African entrepreneurs, a perspective that is relatively under-researched (Nwankwo, 2013), this study makes numerous contributions to knowledge, both from the point of emergent insights, and attached future research bricks. Grounded on a broad psychological lens that takes into consideration a duality of conventional and post-conventional components of culture (Opute, 2017), this study underlines the criticality of culture in the entrepreneurial orientation of Nigerians and Eritreans based in the UK. This study, the first of its nature in its aforementioned culture conceptualisation (to the best of our knowledge), illuminates the cultural artefacts that shape the mindset, and entrepreneurial behaviour of Nigerian and Eritrean entrepreneurs in a third country – i.e. the UK.
Theoretically, this study contributes to the critical role of culture directly, as well as the attached family and age-based generational differences influence, in the way ethnic entrepreneurs navigate through their entrepreneurial activities. Additional to enhancing body of knowledge on the influence of culture in the start-up decision making stage (e.g. Ram *et al*, 2008; Ekanem and Wyer, 2007), and as a success or failure outcome factor (e.g. Ekanem and Wyer, 2007; Hagos, 2015), this study offers moderating influence insights that enhance the mixed embeddedness theory of ethnic minority business in two ways. First, this study contributes to a better understanding of the behavioural implications of the cultural mindset of African entrepreneurs on their propensity to utilise social capital, human capital, and access financial capital. Transporting these emerging moderating insights beyond the mixed-embeddedness

premise conceptualised in this study (cultural and socially structured perspectives), this study enhances and extends the body of knowledge on the debate about what contextual factors pivotally condition entrepreneurial orientation. In this regard, this study counters the structuralist view which argues that culture may not be a dominant factor of ethnic minority business, given that acculturation takes place over time (e.g. Jones *et al*, 2012). This study emphasises the criticality of culture in the entrepreneurial orientation of Nigerian and Eritrean entrepreneurs based in the UK. Given that fact, acculturation would be a plausible development. Reinforcing prior literature (e.g. Berry, 1997; Berry *et al*, 2006), this study argues that the extent to which the explored entrepreneurs view and respond to this plausibility is conditioned by two independent underlying features of acculturation: an individual's link to his/her culture of origin, and an individual's link to the society of settlement.

Consequently, while acculturation might be a rational response for entrepreneurs that operate in heterogeneously cultured environment, this study warns that the extent to which such cultural transition can take place, and extended influence on entrepreneurial orientation, will hinge largely on the nature of other features that feed into the cultural construction in the minds of the entrepreneurs. For example, the journey paths that people take in life - colonialism and war history, shape the cultural mindset, this study argues. Finally, revisiting the acculturation and adaptation view with regards to adults (Berry and Sam, 1997) and youth (Aronowitz, 1984), this study contends further that acculturation propensity would depend on the nature of cultural drivers (including family influence) regardless of age-based generational differences, hence acculturation is high amongst Nigerian entrepreneurs but less among Eritrean entrepreneurs. Also, family influence, which feeds into this cultural mindset, may contribute to a lesser acculturation propensity (Eritrean entrepreneurs).

Furthermore, and taken from acculturation perspective, the overall behavioural evidence for the Eritrean entrepreneurs supports the foundation that perceived discrimination guides the acculturation propensity of individuals (Berry *et al*, 2006; Hamde, 2004). Despite a strong cultural influence (including war history, nationalism and family driven) on the mindset of Eritrean entrepreneurs, a potential for acculturation seems to exist in the case of one second generation Eritrean entrepreneur. Based on that evidence (one interviewee) it may seem legitimate to suggest that over time acculturation may increase amongst Eritrean entrepreneurs because of decreasing perceived discrimination influence.

However, the very low level of acculturation on the part of Eritrean entrepreneurs reinforces previous literature that argues that some immigrants may not wish to be acculturated within their countries of residence, but rather prefer to preserve their ethnic identities (e.g. Hewege, 2011; Butt and Run, 2012) and continue to have linkages with their countries of origin (Riddle and Brinkerhoff, 2011). Explained further, this evidence enhances the notion that extended family and/or clan is a core relational orientation factor in the African social structure (Dia, 1991), African personality characteristic that is founded on two central behavioural principles: respect for elders (Moemeka, 1996) and sense of community (Onwubiko, 1991). Finally, the averse and closed behaviour evidence for Eritrean entrepreneurs, which is driven by their past history, reinforce the contention by Boon (1996, p.17) that "the African takes a circular view of time, in which the past is more important than the future."

Comparatively, Nigerian entrepreneurs are performing better than their Eritrean counterparts. One central reason for this is that Nigerian entrepreneurs tend to be proactive and strategically focused, acculturating and adapting quickly and cooperating and utilising social, human and financial capital, to achieve entrepreneurial growth

aspirations, evidence that connects to the notion that an individual's social network is pivotally important towards strategic entrepreneurial orientation (e.g. Estrin *et al*, 2012). Essential in this entrepreneurial growth drive is the collectivism approach that leverages on the acculturation and adaptability propensity of the Nigerian entrepreneurs. According to Danes *et al* (2008), ethnicity is one of the core determinants of culture and forms the lens by which individuals view the world. They note further that families do not only create culture through interaction amongst their members and with their communities but also that culture, which emanates from values and norms, impart pattern to these interactions. The overall findings from this study lend support and enhance these foundations – culture does not only directly affect the propensity to start-up a business, and success (or failure) outcome, but also immensely moderates the pattern of interaction and propensity to utilise capital resources, and also business outcomes.

We propose for further consideration of the moderating influence of culture on ethnic minority business in future research. Efforts to also illuminate factors that feed into the cultural mindset of individuals would also contribute to enhancing knowledge. The conventional knowledge that values, beliefs, norms, principles and ways of doing things constitute culture, and entrepreneurial decision-making influence, has been substantially reinforced in the literature. Beyond that, no effort has been made, prior to this current research, to highlight the critical factors that condition the values, beliefs, norms, principles, etc., in the mindset of individuals and how these moderate cultural influences on entrepreneurial activities of EMBs. We argue that this is a critical "black box" that needs to be opened through further empirical studies towards a better understanding of culture and influence on ethnic minority entrepreneurial activities. Thus, there is need for more research to enhance the understanding of how culture influences entrepreneurial activity in diverse social groups, not only with regards to how they utilise social, human and financial capital but also from the point of what larger society factors (e.g. colonialism and war history, as conceptualised in this current study) shape the cultural mindset (values, norms, beliefs, etc.) and moderating influence on entrepreneurial activities of such social groups.

Although the overall sample of 18 entrepreneurs (10 Nigerian and 8 Eritrean) may be arguably decried for being a small dataset, it nonetheless satisfies the methodological benchmark established in the literature (Roslender and Hart, 2003, Dana and Dana, 2005). Indeed, Dana and Dana (2005: 84) point out that while "a quantitative approach may have as purpose to understand the 'typical' entrepreneur by means of a large sample (n) and parametric distribution. In contrast, qualitative research need not have a large sample." Be that as it may, further research is required to illuminate the intricacies surrounding age-based generational differences driven acculturation. Seemingly, ethnic-based perceived discrimination driven by the indelible marks of a devastating war immensely influences the propensity of Eritreans entrepreneurs to acculturate and embrace economic rationality in the form of utilising available capital resources (social, human and financial) to ensure entrepreneurial success. While two second-generation Eritrean entrepreneurs participated in this study, only one (E6) exhibited acculturation propensity and performance impact - unlike in the case of Nigerian entrepreneurs where all second-generation entrepreneurs showed high levels of acculturation, adaption, utilisation of social, human and financial capital, and improved performance. Thus, there seems to be a possibility of a desire to leave their past behind them and embrace acculturation (one entrepreneur).

There is also a need to validate this study through a quantitative study and or studies that illuminate other African social groups besides Nigerians and Eritreans. Future

research efforts should also aim to enhance the generational differences based insights from this current study, by shedding more light on the acculturation outcomes, family influence, as well as individualism / collectivism association. Future research should illuminate further the acculturation propensity and entrepreneurial orientation not only in these two ethnic groups, taking into consideration the notion that acculturation propensity and behaviour capacity is strongly shaped by the immigrant background (Schwartz *et al*, 2013; Berry *et al*, 2006).

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Table 1: A Summary of Analytical Evidence from Interviews

Variables	Eritrean Entrepreneurs	Nigerian Entrepreneurs
Culture	Culture is a core factor of entrepreneurial activity in this community (directly and as a moderator). Eritrean culture facilitates anti-entrepreneurial behaviour. Eritreans tend to show a risk averse behaviour, and hence avoid business start-ups. Their war history (30 years) and colonial experience (Italian Colonisation) contribute to this behaviour. Because of their cultural orientation, Eritrean entrepreneurs seem to be less successful, as they fail to utilise the inherent benefits (social, human and financial capital) of networking beyond their cultural enclave. *Family Influence:* Participating Eritrean entrepreneurs showed a high level of attachment and allegiance to their families. Consequently, there is a high level of family influence in their decision making and overall entrepreneurial behaviour.	Culture is a core factor of entrepreneurial activity in this community (directly and as a moderator). The Nigerian culture seems to motivate them to be entrepreneurially minded. Their war history (30 months) and colonial experience British colonisation) do not exert negatively on their entrepreneurial start-up propensity. Rather, it seems that British colonisation may contribute to their positive entrepreneurial propensity. Nigerian Entrepreneurs seem to be successful, as they are they are able to utilise beyond cultural enclave benefits (social, human and financial capital). *Family influence:* Nigerian entrepreneurs maintain good relationships with their families. However, their entrepreneurial behaviour is less moderated by family influence, rather decision making is driven mainly by economic rationality. *Age-based Generational Influence:* age-based generational difference influence the entrepreneurial orientation of Nigerian

	Age-based Generational Influence: age-based generational differences do not exert influence on their entrepreneurial orientation. Both first and second generation Eritrean entrepreneurs are highly within-cultural enclave minded *Individualism / Collectivism Influence:* Eritrean entrepreneurs display a collective behaviour but only within their cultural enclave. They rarely mingle with people of other cultural groups, and this is a core reason why their businesses are not doing well.	entrepreneurs. Second generation Nigerians are very open and mingle with people from other cultures and utilise within and beyond Nigerian social group capital (social, human & financial) to sustain their entrepreneurial activities *Individualism / Collectivism Influence:* Nigerian entrepreneurs are collective minded and utilise collective benefits to drive their entrepreneurial activities. A collective mindset impacts positively on their propensity to start up and also succeed in their entrepreneurial activities.
Social Capital	Eritrean entrepreneurs (except 1) practice within culture enclave networking. Thus, they have a low start-up propensity and have a high failure chance	Nigerian entrepreneurs network with Nigerians and also have contacts beyond their cultural enclave. The networking behaviour impacts positively on their ability to start-up as well as the success rate of their businesses.
Financial Capital	Financial capital influences negatively the entrepreneurial start-up propensity and entrepreneurial success prospects of Eritrean entrepreneurs. They access finance only through family friends, relatives and close Eritrean friends.	Nigerians access finance through family friends, relatives, close friends of Nigerian origin and friends and contacts from other cultural groups. Their networking ability seems to contribute to the fact that they, unlike the Eritreans, seem to have some access to bank financing. Also, they have high entrepreneurial start-up propensity and success prospect.