

Minority Ethnic Women Entrepreneurs in Northern Ireland

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Introduction

Northern Ireland is not generally regarded as a culturally diverse region, having a relatively small minority ethnic community and being perceived in terms of the two main communities that are deemed to have been in conflict. However, other ethnicities have become more visible in recent times and the racial mix of Northern Ireland has become more varied. Questions of racial integration that have been hidden by concerns of a sectarian nature have now surfaced, not least due to the increase in racially motivated incidents.

The Training for Women Network (TWN) promotes women's participation in the labour market and entrepreneurship, as well as gender equality in general. The addressing of barriers to participation is a major part of this work and it became apparent that women from minority ethnic communities in Northern Ireland face multiple barriers, as women and as members of a minority group. The effective documenting of these barriers with a view to the development of policy recommendations to alleviate barriers was a clear research and policy need.

The research was qualitative, to ascertain women's experience of barriers to their participation and comprised a series of semi-structured individual interviews and focus groups, encompassing participants from Chinese, Nigerian, Filipino, Vietnamese, Malaysian, Pakistani, Indian, Chilean, German, Traveller and Zimbabwean backgrounds from Belfast, Ballygowan, Glengormley, Limavady, Enniskillen, Lisnaskea, Armagh, Lisburn, Bangor, Craigavon and Derry/Londonderry. Participants were asked about their experience of business as women and as members of a minority community.

Context of the Research

A survey of the available literature reveals that there has been no major study of the experience of women from minority ethnic communities in business in Northern Ireland. However, such a study marks a convergence of three major areas of interest in research and policy development in Northern Ireland: those of business development, people from minority ethnic communities and women.

Defining the minority ethnic population in Northern Ireland is not entirely unproblematic, which makes attempting an estimate of the minority ethnic population resident in Northern Ireland an issue. The 2001 Census records 14,272 people of an ethnic group other than 'white' in Northern Ireland¹, which equates to around 0.8 per cent of the population (1,685,260 total).

Holder's study of minority ethnic languages in Northern Ireland is useful in tracking the origins and cultural identities of communities, estimating at least some 18,430 individuals.² However, Jarman and Monaghan put a figure as high as 45,000 as the resident minority ethnic population (which would constitute over two and a half percent).³

Specific studies of migrant workers have noted difficulties in estimating numbers in Northern Ireland, not least because of the diversity of status of individuals. Bell et al note that there were 9,000 migrant workers indicated in the 2003 Labour Force Survey, that there were 7,082 work permits issued 1998-2003 and that the immigration service estimates 2,000 undocumented workers.⁴ A recent report indicates, however, that there are some 6,000 workers from Eastern Europe registered as working in Northern Ireland.⁵ As for asylum seekers, McVeigh again acknowledges a lack of reliable figures, but estimates 2,000, 10 per cent of whom are in detention.⁶

When seen in the context of the UK as a whole, the numbers in question for even the highest estimates for minority ethnic groups are very small in Northern Ireland, the average for Great Britain being 8.1 per cent.⁷ In addition, research that looks specifically at women reduces the target group still further – more so for minority ethnic communities, where there are considered to be more males than females. In Northern Ireland generally the population is 51 per cent female, whereas the 2001 Census suggests that of the population other than 'white', only 47.5 per cent are female⁸, borne out by research such as that by Soares into the Portuguese-speaking community⁹ and Holder into the Bangladeshi community¹⁰.

Business ownership is a key area of assessing economic activity in any jurisdiction and self-employment is a key indicator of entrepreneurial activity, whether regarding sole traders or those who employ others in businesses. The rate of self-employment depends on how it is calculated. Monaghan and Johnston claim self-employment in Northern Ireland to be one of the highest levels in the world at 15.5 per cent, the UK average being 12.7 per cent.¹¹ Comparing these labour market figures with the 2001 Census, 13.3 per cent of the economically active were self-employed, but 8.3 per cent of all those aged 16 to 74 or 5.8 per cent of the total population.¹² Yet a global study by Acs et al contradicts this, choosing instead to assess Total Entrepreneurial Activity (TEA), which gives the UK 6.3 per cent and Ireland 7.7 per cent. In comparison, Latin American countries emerge far higher on the scale than the UK or Ireland, and Uganda, for example, has five times the TEA of the UK.¹³ It could be deduced, therefore, that there will be individuals coming to the UK generally and Northern Ireland in particular from contexts where entrepreneurship is far more commonplace, bringing experience from a more embedded entrepreneurial culture.

Self-employment among women is a particular concern. A study of entrepreneurship by Moon *et al* found that men are twice as likely to consider entrepreneurial activities as women¹⁴, which was confirmed in the 2003 UK Labour Force Survey, which showed that 23.3 per cent of men and 5.8 per cent of women were self-employed¹⁵. In 2001 a report comparing self-employment around the UK indicated that 25.8 per cent of the self-employed in the UK in 1999 were women, but Northern Ireland had the lowest regional rate (18.4 per cent) with the exception of Merseyside (18.3 per cent).¹⁶ The 2001 Census shows 19.6 per cent of the self-employed in Northern Ireland to be female¹⁷, but 38 per cent of these were part-time, compared to 16 per cent of the male self-employed.¹⁸ Nevertheless, recent statistics show that 40 per cent of those taking the Northern Ireland Start a Business Programme 2004-5 were women.¹⁹

There has been a number of studies in the UK looking at self-employment among minority ethnic groups. Moon *et al* found that individuals from minority ethnic groups are far more likely to think about entrepreneurial activity than 'white' people, but black categories tend not to be able to realise their intentions, whereas Asians do.²⁰ The differences in business needs of different groups are echoed by Linehan and Sosna²¹, suggesting a uniform policy approach to entrepreneurship may not be appropriate. These studies

throw light on the varying needs of minority ethnic entrepreneurial activity as opposed to the mainstream culture, where nurture and support of business may require a variety of different approaches and certainly a more imaginative approach than assuming uniform policy provision.

Studies of female entrepreneurs from minority ethnic communities reveal a number of important factors when considering this group. Globally, Acs et al note that entrepreneurial activity among women in lower income countries is higher than in middle or high income countries.²² While this may point to economic necessity drawing more women into the marketplace, it shows that experience and a culture of entrepreneurship may be more developed in an immigrant population than in a richer host country.

Research into female entrepreneurship in minority ethnic communities in the USA has indicated positive trends for minority ethnic businesswomen. A 2001 study found that one in five women-owned firms were minority-owned, expected to reach a total of 1.2 million by 2002, with a growth of 31.5 per cent since 1997 of minority-owned firms, compared to 14.3 per cent among all women-owned firms and 6.8 per cent among all US firms.²³ The US studies indicate that, given the appropriate support and environment, the potential for business growth of women from minority ethnic backgrounds is significant, outstripping growth for Caucasians and national averages in general.

There do not appear to have been any significant studies carried out in the area of minority ethnic women entrepreneurs in Northern Ireland. Official figures derived from the 2001 Census reveal that there were 254 full time and 81 part time self employed women from minority ethnic communities, 174 and 41 respectively being Chinese.²⁴

Studies in Northern Ireland, while rarely focusing on entrepreneurship, reveal trends in barriers to participation in the labour market for many for minority ethnic communities, which would have a similar impact on business ownership, and also general barriers to full participation in society. These have included exploitation in employment, poor working conditions, lack of information, language barriers, lack of cultural understanding, harassment and racism.²⁵ A particular issue has been the lack of recognition of overseas qualifications, resulting in people working outside their area of expertise or far below their potential.²⁶ The difficulties of breaking into tight, parochial networks are also problematic for those from 'outside'.²⁷ Clearly, such barriers impact on the accessibility of business start-up opportunities.

For women, a lack of adequate childcare is a barrier to participation, although this varies according to background.²⁸ In particular, there is a need to provide services that suit the needs of those from cultures other than from Northern Ireland, but excepting care from within the family, such provision rarely exists.²⁹

Another significant problem facing minority ethnic communities is racism.

Jarman notes that there has been a 400 per cent increase in racist incidents in Northern Ireland between 1996 and 1999, which is still increasing.³⁰ Despite having a smaller minority ethnic community than in England and Wales, the rate of racist incidents in Northern Ireland is higher.³¹

Racism and discrimination can have a severe impact on the ability of women from In terms of policy development investigating women entrepreneurs from minority ethnic backgrounds pulls together three important strands of government policy: those of promoting social inclusion and diversity³², the government objective to become the best place in the world to start and grow a business³³ and the promotion of women in entrepreneurship.³⁴

The research evidence demonstrates that there is a wealth of untapped potential, experience, expertise and ability in the minority ethnic population in Northern Ireland. Also, there are significant barriers that are faced in terms of access and participation that need to be overcome in order to avail of this potential. With an understanding of the context, this can be approached by identifying how these barriers impact on existing and potential entrepreneurs in terms of gender and ethnicity and making realistic policy recommendations for change.

Research Findings

The findings of the research reveal a range of responses that emerge from the experiences participants have had as people in business, as women, as women in business, as members of a minority ethnic group and as businesswomen from a minority ethnic group. There is also a variety of suggested solutions to some of the problems faced by participants in their various identities.

Particular to the context of Northern Ireland is the suggestion that 'protection money' may have to be paid to paramilitary organisations to run a business in certain areas. Primarily, this may be a law and order question, but if this is seen as an impediment to business development, then it is also an economic question. Someone coming from a minority ethnic group may be regarded as more vulnerable to pressure from paramilitary demands. Increased engagement with minority ethnic groups and businesses by the police may go some way to address this concern, but remedies may lie in the wider political concerns of Northern Ireland and also in the provision of information to minority ethnic communities to dispel assumptions that might be wide of the mark in reality.

The experience of living as a member of a minority ethnic group in Northern Ireland was related by all participants in the research. While some had positive experiences or shrugged off difficulties, the majority had negative experiences to relate. For many, this has meant regular racist abuse, direct or indirect discrimination on the basis of race or ethnicity or even physical violence. Coupled with the abuse received, the attitudinal reactions of many people in Northern Ireland have led to those from other cultures being intimidated or made to feel inferior, often resulting in lowered self-esteem or confidence.

Particularly worrying are the testimonies that ignorance and racism are often to be found in settings and institutions that should be at the forefront of combating such discrimination, such as schools, the police and other statutory institutions. The incidence of training and development regimes in these organisations clearly have the ability (and often the intention) of tackling these issues, but the evidence is that this effort is not entirely successful.

Practical barriers have included language and other communication barriers, such as accent. Even those with a good command of English often have difficulties with the Northern Irish accent, or else a lack of experience in attuning to different accents among people in Northern Ireland has led to misunderstanding (or the assumption that one will be misunderstood), even if the individual from a minority ethnic background is speaking perfectly intelligibly. For some, English language courses would be beneficial, but it is a wider cultural concern in Northern Ireland that there is less contact with other cultures and languages, more exposure to which would foster more understanding, better communication and more potential for being outward-looking.

Another practical barrier has been the non-recognition of qualifications. This includes qualifications from other countries that are officially not regarded as equivalent to those gained in the UK, assumptions that qualifications from elsewhere are not worthy even when not based on official sanction and the practice of regarding those from other cultures as generally inferior and ignoring qualifications on racist grounds. Efforts need to be made to ensure that equivalent qualifications from overseas are officially recognised, given the increasing influx of skilled, qualified individuals from elsewhere.

A range of incidences of racial stereotyping was highlighted. In particular, there was the assumption that people from other cultures were in Northern Ireland to exploit the benefit system, when the reality appeared to be quite the opposite: from the evidence, those from elsewhere were seen to be more hardworking, less likely to claim benefits, less likely to take time off work and more critical of the 'benefits culture' in Northern Ireland. There were also assumptions about work or lifestyles based on racial stereotyping. These assumptions are often based on ignorance of other cultures, indicating that exposure of people in Northern Ireland to other languages and cultural influences will not only foster understanding and awareness, but bring benefits to those whose understanding of the world beyond Northern Ireland is limited.

Attitudes towards and barriers for minority ethnic communities have a direct impact on business development, and this aspect was reiterated in the research findings. Essential barriers to communication consisted of language difficulties for those whose first language was not English and reading and writing issues for those with literacy difficulties, such as participants from the Traveller community. This opens a debate whether English should be a prerequisite for running a business in Northern Ireland. If the basic running of a business can practically be undertaken without command of the English language, then due consideration should be given to how official mechanisms for business can be made more accessible, so as not to be the only impediment to business development.

The reality of language barriers for those running businesses in Northern Ireland creates problems regarding documentation and the implementation of policy, such as spot checks in the catering trade. Participants suggested that members of minority ethnic communities, particularly Chinese people, could be encouraged to work in areas where there is interface with businesses in

those communities, or else to engage interpreters for these activities.

Financial support for business was cited as a problem for minority ethnic communities. This could be for a variety of reasons, including unfamiliarity with the banking system, presumed or actual discrimination on the part of lending institutions, language difficulties relating to documentation, a cultural reliance on self-finance, traditions of family business support as opposed to the inclusion of outside institutions or a mistrust of banking systems based on experience from elsewhere.

Integration and networks are a particular problem for business planning, marketing, customer relationships and networking, as Northern Ireland is seen as a closed, parochial environment that is hostile to outsiders. Those from other contexts carrying out business are therefore disadvantaged and marginalized. Furthermore, there is evidence of direct discrimination in the avoidance of business with members of minority ethnic communities due to racist motives. The notion of 'who you know, not what you know' that is regarded as prevalent in Northern Ireland restricts the parameters of business development and makes the region more inward looking. Likewise, the international business connections and expertise of many bringing business to Northern Ireland are often ignored or belittled, again leading to a limitation of horizons for business development. This limits the potential for global connections for business in Northern Ireland.

Staffing has two major drawbacks. The first is that many businesses run by members of minority ethnic communities prefer to employ local workers as front line staff, either to overcome language difficulties, divert the possibility of racist abuse by customers or overcome inherent racism in not accessing goods and services from people from minority ethnic backgrounds. The research shows that local workers are not deemed to have the same commitment, dedication or business spirit as those from other cultures, and there are complaints of laziness, absenteeism and a reluctance to work long hours. On the other hand, there is difficulty in engaging skilled staff from abroad, such as chefs, due to visa or immigration restrictions. In this case, there are restrictions on business development based on the limitations placed on incoming populations.

The culture of entrepreneurship within communities from minority ethnic backgrounds is often in conflict with the more social focus of statutory provision in Northern Ireland. It was noted in the research that support

mechanisms such as benefits, statutory leave and other provisions for staff hamper business, as does the correspondingly high level of taxation required to finance such provisions. This is a difficult and wider economic and social debate, but it is important to acknowledge that social provision can impact on entrepreneurship and to realise that this has a differential effect on minority ethnic businesses.

There were some advantages mentioned in the research regarding minority ethnic businesses. For example, specific businesses, such as catering in a particular style of cuisine or travel agency to a particular country or region, are enhanced by individuals from the appropriate group. In a relatively small business community such as in Northern Ireland, distinctiveness in feature or accent can identify an individual more readily and lead to an individual becoming well known to customers. It was also suggested that curiosity in relation to difference or exoticism could be an advantage in attracting customers.

Women from minority ethnic communities engaged in business face difficulties relating to gender and race or ethnicity but also face a combination of factors that impact on them. The women who took part in the research, while not all complaining of all of the barriers indicated, nevertheless have multiple identities as women in Northern Ireland, members of minority ethnic communities, women in their own cultural contexts and businesspeople, all of which can present specific barriers, but in combination, represent multiple disadvantage.

One concern raised was that of childcare and other caring provision. Women are expected to be the primary carers in the family, of children, older people and disabled people. Often (but by no means always), cultural or traditional influences compound this expectation. The lack of family support to provide care is an inhibitor to participation for a number of reasons, particularly traditions of not accessing childcare outside the family or community, fears of racism towards children being cared for or a lack of existing childcare facilities to cater for the particular cultural needs of the children. Possible solutions include relaxing visa restrictions for family members of those in business in Northern Ireland to provide care, as suggested in the research, but also options for the development and support of caring facilities and personnel specific to cultural contexts, such as childcare or elder care for members of the larger minority ethnic communities in Northern Ireland, such as the Chinese or Portuguese-speaking communities. This would

entail the support of premises, facilities and training for staff to provide the appropriate services and enhance the capacity for women to participate in business or employment.

The reality for many women from minority ethnic communities is that they feel more vulnerable than their male counterparts and certainly more so than Northern Irish women, although many of those engaged in business feel less so the more they engage with the business community. Again, this is a wider societal problem of racism that needs to be tackled through more stringent application of legislation, but also through a change in attitudes that can only come in time through education, awareness raising and interaction. The fact of more women from minority ethnic communities becoming involved in business (i.e. gaining 'status') will play a significant part in the changing of attitudes as the visibility of difference and recognition of skills and expertise increase, adding another important reason for the promotion and support of women from minority ethnic communities in business.

Specific groups also have specific problems to face. In general, while all groups mentioned discrimination, people of Chinese or African origin reported most racial abuse, reflecting the higher visibility of these groups and therefore the greater need for measures to foster understanding. In addition, Chinese people reported the most severe problems with language barriers, perhaps reflecting the size of that community, enabling people with less capacity in English to be cushioned from the necessity for speaking English. Conversely, there were more Chinese people of the second generation with no language barriers at all.

While there were difficulties, most groups and individuals had many areas of connection and integration with society in Northern Ireland. The community that reported the least connection and integration and the greatest areas of disadvantage was that of Travellers. Educational disadvantage, abuse, discrimination and the difficulties presented by lifestyle all contribute to the marginalisation of this group, requiring specific measures to overcome barriers.

Participants offered a range of mechanisms for overcoming barriers that they face. The potential remedies to impediments to participation raised by participants in the research illustrate suggestions that have been subjectively identified according to the specific contexts of disadvantage and are therefore essential considerations for policy development and the design of practical solutions.

A common solution to restrictions to women's participation is the provision of childcare, and childcare was again a major suggestion in the research. The inadequate provision of childcare in Northern Ireland for women to access employment or training has been raised frequently.³⁵ There is even less provision for children with specific cultural needs, if any. Participants suggested childcare within their own communities or from family members, where they were available. The easing of visa restrictions was put forward to enable family members to come to Northern Ireland to care for children and other people in need of care.

Specific support and training for members of communities already established in Northern Ireland could be provided to establish culture-specific childcare facilities to enable children to be cared for in an appropriate setting and release more women to pursue business or employment opportunities.

Training was requested in a variety of areas. The most pressing for those without proficiency in English was the provision of English language lessons. Support to such training would assist in the integration of other ethnic communities into Northern Irish society and the economy, leading to access to skills and expertise for the generation of wealth in Northern Ireland and improved relations between communities. The development of essential skills is still a key need for those in the Traveller community and support to initiatives to combat this disadvantage is important for equality of opportunity and access, preferably provided in settings and at timings that accord with that community's needs.

There was an expression of need for training in all aspects of business development and, in particular, provision of information and training in Chinese. While it is acknowledged that translation may be a costly enterprise, there is room for the provision of more information in minority ethnic languages to improve access and understanding. Also, there is sufficient bilingual expertise in the current Chinese community for trainers and consultants to be engaged for the specific needs of business development in that community. Indeed, the suggestion was made that the engagement of consultants from minority ethnic communities in general would be a positive step in raising awareness, fostering understanding and incorporating alternative perspectives and experiences.

Self-development courses, such as confidence-boosting and anti-racism, have been suggested. These would go some way to addressing the incidence

of lower self-esteem among many minority ethnic women. Such training could incorporate information on services that other people take for granted in Northern Ireland and ensure people know and understand their rights. With such groundwork, women from minority ethnic communities may feel more empowered to engage in the acquisition of more qualifications, enter employment and open businesses, improving integration and raising awareness of cultural diversity in Northern Ireland.

The changing of attitudes was a general aspiration for most participants, in the general population, but also in specific areas, such as in education, among employers and in business. The prevailing attitudes identified impacted on both gender and minority ethnic identities. The pace of gender discrimination awareness in Northern Ireland and the history of tackling racism in the more culturally diverse areas of the UK indicate that this would be a difficult and long task. However, targeted diversity training for all areas of the public service can go some way to addressing these issues, at least in practice and adherence to legislation and policy. The strengthening and enforcement of gender and race legislation is also a priority to ensure the best possible protection is available against discrimination. There is an opportunity to learn from the experience of other areas of the UK to draw successful models and practices where they can be found for use in Northern Ireland.

Specific measures can be applied to education, where, in an increasingly diverse population, those growing up in the Northern Ireland need to be more aware of difference while their attitudes and outlooks are being formed. The area of education is a key sector for intervention, and there are opportunities to implement and expand upon current initiatives for diversity awareness and fostering good relations.³⁶ In addition, specific training would be necessary for those engaged in business start-up training, other areas of business advice and training in diversity awareness. Again, it would be an advantage to employ consultants or trainers from minority ethnic communities where possible to carry this out.

Another suggested method of raising awareness was the promotion of alternative cultures through publicity, events and the use of role models, examples being: sections in local newspapers devoted to minority ethnic issues and the engagement of members of minority ethnic communities in the visual media, for example as television newsreaders. The promotion of alternative cultural activities to the dominant cultures in Northern Ireland would certainly raise awareness and the profile of minority ethnic

communities. The support of projects and groups to celebrate different cultures will improve confidence among those who feel vulnerable or marginalized. The promotion of business in Northern Ireland could include minority ethnic businesswomen as positive role models.

The request for a network for minority ethnic businesswomen constitutes a positive development: it could be formed as a self-standing organisation or be an adjunct of one or more of the existing women's business networks to facilitate interaction with those who have similar experiences and also to integrate with other women in business on an equal basis. The support mechanisms already existing for women in business can be expanded to support such a network and to take advantage of the experience and expertise of those already engaged in addressing gender barriers in business.

Suggestions for the alleviation of the tax burden and more stringent scrutiny of the benefits system would find agreement in a number of contexts, and the evidence from this research can only add to aspirations in that area.

Conclusions and Recommendations

Participants in the research were themselves asked what would make their experience of business more positive. In addition, conclusions were drawn from the research findings and policy recommendations developed to address barriers to participation for women from minority ethnic communities.

Childcare provision, as a limitation for women's participation generally, presents particular problems for those with specific cultural needs. The awareness of different cultural needs in existing childcare provision is one potential solution, but funding and support to childcare within minority ethnic communities, including opportunities to gain childcare qualifications without the need for proficiency in the English language would help to support minority ethnic women gain access to employment and business opportunities.

The recognition of qualifications from abroad is an awareness issue and also an opportunity to avail of expertise from other contexts in the development of the Northern Ireland economy. Where direct qualification equivalence cannot be established and effectively disseminated to relevant agencies and institutions, opportunities for conversion course could be made available, particularly in skills areas needed in Northern Ireland.

There has been a great deal of work on equality and anti-discrimination policy and legislation. However, the implementation of policies such as the developing Race Equality Strategy needs to be effective in tackling the kind of negative experiences still being reported from members of minority ethnic communities, particularly from official agencies and institutions, inhibiting their participation and contribution to economic development. Consequently, there is still much work to be done in developing diversity awareness among public servants, educators and business or employment agents, greater enforcement of existing anti-discrimination legislation and evaluation of the effectiveness of policies currently in force.

Training, advice and support to women from minority ethnic communities can be improved through the provision of more information on services, rights and business development, funding for personal and business development opportunities, funding and support for English language courses, more diversity awareness in existing business development and start-up courses and the establishment of a business network for women from minority ethnic communities. This should be coupled with the use of more role models from minority ethnic communities to raise the profile of other cultures and to encourage others from other cultural backgrounds to participate.

The relatively low visibility of minority ethnic communities in Northern Ireland provides a challenge in raising the awareness of other cultures but also the advantage of lower numbers not being seen as a threat to mainstream cultures. Steps can be taken to broaden awareness in Northern Ireland, such as funding to support creative diversity initiatives, the promotion of cultural events or media, such as minority language or culture publications, and, again, the use of role models in key areas, such as media.

The enduring impression from the research was one of considerable opportunity for economic development in Northern Ireland, impeded by barriers that are not insurmountable. The minority ethnic population is often viewed from outside as parasitic, and yet those within that population often have a greater willingness to work and entrepreneurial spirit than many in the host population. Greater understanding and awareness will demonstrate some of this, but a culture of challenging racism and discrimination is a necessary step to integration to the benefit of the Northern Ireland economy.

Notes

- 1 2001 Census Table S303, NISRA.
- 2 Holder, 2003.
- 3 Jarman and Monaghan, 2003, p.2.
- 4 Bell *et al*, 2004, p.4; and the estimation difficulty is reaffirmed in Jarman, 2004, p.51.
- 5 *The Times*, 27 May 2006.
- 6 McVeigh, 2002, p.11.
- 7 Equal Opportunities Commission, 2004, p.3.
- 8 2001 Census, S303.
- 9 Soares, 2002, p.48.
- 10 Holder, 2001, p.6.
- 11 Monaghan and Johnson, 2004, p.41.
- 12 2001 Census, Table S028.
- 13 *Acs et al*, p.17.
- 14 Moon *et al*, 2004, p.1.
- 15 Labour Force Survey, 2003, Office for National Statistics.
- 16 Carter *et al*, 2001, p.18.
- 17 19 per cent was also quoted by Monaghan and Johnson, 2004, p.42.
- 18 2001 Census, Table S028.
- 19 DETI, 2005.
- 20 With a base of 11 per cent thinking about business and 13 per cent opening a business, 31 per cent of black categories and 21 per cent of Asian categories think about business, but 9 per cent and 15 per cent respectively do something about it, Moon *et al*, 2004, p.23.
- 21 Linehan and Sosna, 2003, p.5.
- 22 *Acs et al*, 2004, p.27.
- 23 Center for Business Research, 2001, Press Release 18 December 2001.
- 24 Derived from the 2001 Census, Table EXT20050406.
- 25 McVeigh, 2002, p.24; Multi-Cultural Resource Centre, 2001, p.7; O'Donoghue, 2003; Bell *et al*, 2004, p.6; Connolly, 2002.
- 26 Multi-Cultural Resource Centre, 2001, p.11.
- 27 Soares, 2002, p.62; Rankin, 2005, p.15.
- 28 Linehan and Sosna, p.2003, p.21.

- 29 Abelehoob and Leong, 1996, p.7.
 30 Jarman, 2002.
 31 Jarman and Monaghan, 2003, p.2.
 32 Connolly, 2002.
 33 Moon *et al*, 2002.
 34 Invest NI, 2005.
 35 See, for example, Economic Development Forum, 2003, pp.24-5;
 Equality Commission for Northern Ireland, 2003, p.4.
 36 For example, Lynagh and Potter, 2005.

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