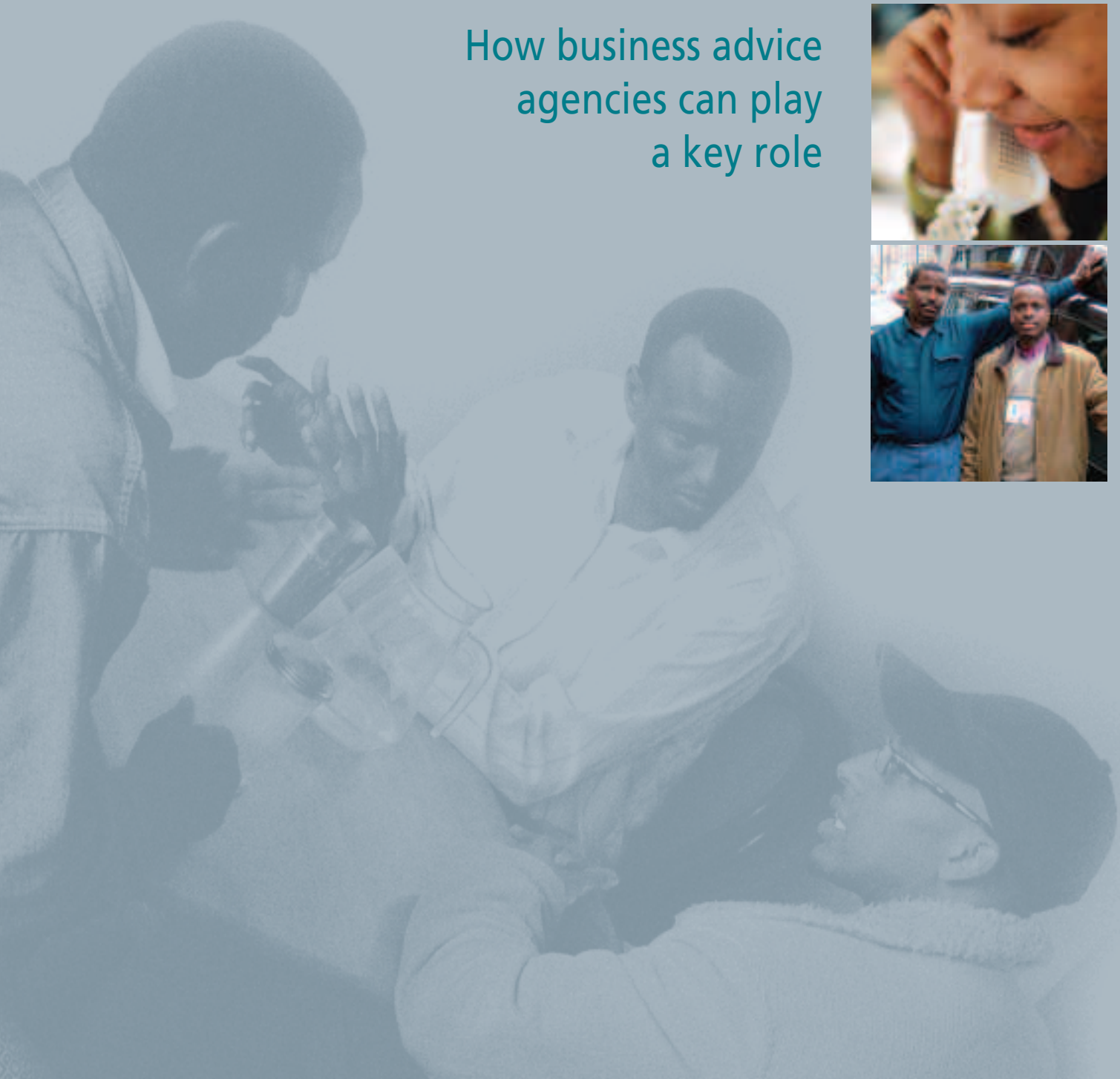


Enterprise and Somali Refugees

How business advice agencies can play a key role



Overview

This research provides an overview of the circumstances and experiences of Somali entrepreneurs, with a view to improving the service delivery offered by Bristol's business support agencies.

Aims and objectives

- To identify the experiences of Somali entrepreneurs when setting up or developing commercial and social enterprises.
- To understand the ways in which informal networks sustain business activity.
- To identify the support needs of Somali entrepreneurs when starting up or developing commercial and social enterprises.
- To identify perceived strengths and weaknesses of existing service provision.
- To provide recommendations on the ways in which agencies can better support Somali entrepreneurs.

Methodology

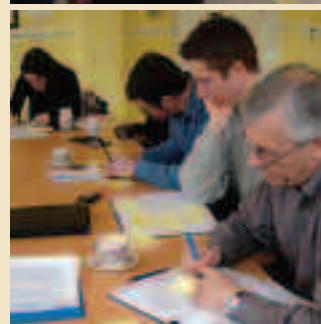
In order to communicate the target groups' circumstances and support needs, the qualitative method of semi-structured interviews was selected. To provide context to the research, initially a literature review of national and local research was carried out. Informal unstructured consultations were then held with two service providers. This was followed by pilot interviews, which were then used to develop the guide for the primary interviews. In total 11 Somali entrepreneurs (9 men, 2 women) took part in the research.

Findings

- Informal networks provide essential assistance for entrepreneurs in terms of funding, supply of goods, advice and information during business start-up.
- With the support of informal networks a number of enterprises had started from scratch and developed into successful and sustainable businesses.
- Long-term reliance, however, exclusively upon informal networks restricted the development of some businesses and in the worst cases jeopardised their continuation.
- Subsequently there is a need for external support to provide financial assistance, training and advice to Somali entrepreneurs both when setting-up or expanding activities.
- Amongst participants, varied knowledge and experience of running enterprises in the UK was evident.
- The majority of participants identified that legal advice, interpretation and translation, financial advice, assistance with securing premises and security would be beneficial, albeit to different degrees.
- Despondency was evident amongst participants as to the ability of agencies to deliver the support required.
- Participants felt that there is a need for agencies to engage with Somali entrepreneurs and sustain contact in order to develop services that fit their specific needs.
- Subsequently, there is a need for the agencies to carry out face-to-face out-reach work with entrepreneurs in line with the verbal traditions of Somali culture.

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The **Refugee Planning Group (RPG)** was an informal partnership formed in 2003 between Bristol's community-based business support organisations and refugee groups. Members of the partnership include: **BEST, CEED, Employment Links, Racism Outcome Group and Refugee Action**. The group was chaired by the social enterprise agency **Social Enterprise Works**. The purpose of the partnership was to promote the range of support services available to members of Bristol's refugee population who are planning to, or have already set up their own business or social enterprise. The original aim of the research, funded by **SRB6** was to examine the relationship between Bristol's refugees and business support agencies. However problems arose when attempting to contact and adequately summarise the varied experiences and requirements of Bristol's diverse refugee community. As a result the aims of the research were adjusted. The project now attempts to highlight the general requirements of the refugee community by examining the specific support needs of the Bristol's Somali population.



The Somali community was chosen for two main reasons:

- Firstly Bristol's Somali population has grown significantly in recent years
- Secondly a number of new Somali businesses and social enterprises have been set up.

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1.1 Background to the research

Bristol's Somali population has grown rapidly since the mid 1990s. Currently there is a lack of demographic data detailing the size of the population. Anecdotal estimates are as far reaching as eight to twenty thousand. The recent, swift and apparent increase in the number of Somalis living in Bristol is the result of domestic conflict in Somalia and refugees arriving to seek asylum. In addition, the population has swelled due to Somali individuals from the EU and other UK cities being drawn to the area because of the already sizeable populous, rumours of employment opportunities as well as for family reunion. However due to the refugee experience, discrimination and limited socio-economic advancement, Somalis are disproportionately disadvantaged in comparison with the general population. Research published in 2003 shows that Somali individuals suffer from widespread unemployment, experience difficulties accessing education and training as well as poor health (Cole & Robinson 2003, p. ii-iii). Furthermore, as a result of divergent rights and status and resulting limited access to services many Somali individuals without recourse to public funds are forced to rely upon family and friends for sustenance (Griffiths et al 2006). In order to advance their socio-economic prospects and because of discrimination within the labour market, many Somali individuals prefer to set up their own private business or social enterprise than seek formal employment.

However Somali entrepreneurs face the same difficulties experienced by all new businesses in regards to securing funding, business development and sustainability. They are also likely to encounter a number of additional challenges as a result of the language barrier and lack of prior knowledge of the commercial, legal and economic requirements of running a business in the UK. As a result Somali enterprises are more susceptible to collapse and

successful businesses are likely to experience difficulties when attempting to expand. Subsequently there is a current need for supplementary support to sustain them.

Currently in Bristol there exists a range of business advice agencies offering support. However by their own admission the support provided does not adequately match the assistance required by many Somali entrepreneurs. However, widespread enthusiasm does exist amongst service providers to build and develop better links between themselves and refugee individuals as well to provide services that better meet the needs of the target group.

In order to assist the improvement of service delivery and better understand the support needs of Somali entrepreneurs this research serves to provide an overview of their circumstances and experiences. From the participants observations a list of policy recommendations has been compiled intended to enhance and improve existing services.

1.2 Aims and objectives

- To identify the experiences of Somali entrepreneurs when setting up or developing private and social enterprises.
- To understand the ways in which informal networks sustain business activity.
- To identify the support needs of Somali entrepreneurs when starting up or developing private and social enterprises.
- To identify perceived strengths and weaknesses of existing service provision.
- To provide recommendations on the ways in which agencies can better support Somali entrepreneurs.

Currently there is a lack of research detailing the circumstances and experiences of the UK's Somali population. Research carried out by Cole & Robinson (2003) is the most renowned, comprehensive and up-to-date study on the experiences of Somalis living in the UK. In the report, the authors identify that in general the Somali population are "clustered in inner-city neighbourhoods characterised by deprivation, high levels of unemployment, crime problems, poor quality services and limited local amenities (Cole & Robinson 2003, p. ii). Exceptionally high levels of unemployment amongst the Somali population are said to be the result of "discrimination, language barriers, lack of recognition for academic and professional qualifications gained in Somalia and decline in the industries in which Somali people traditionally worked" (Cole & Robinson 2003, p. ii). In addition the report states that amongst UK based Somalis "high levels of mental and physical health problems" are evident as a result of the refugee experience (Cole & Robinson 2003, p. ii). Consequently the majority of Somalis are disproportionately disadvantaged and subsequently more vulnerable than the general population.

- **As a result of the recent rapid increase in the number of Somalis living in Bristol and changes to asylum and immigration legislation, there is an urgent need for research recounting the diversity and complexity of the experiences of members of the Somali population.**

2.1 Immigration status

To curtail immigration and cut costs both the British government and European Union have introduced legislation in recent years, which restricts the rights and resources available to asylum seekers, refugees and EU migrants (Fekete 2001). As of August 2005, those who apply for asylum are no longer granted indefinite leave to remain but instead temporary leave for an initial period of five years (Home Office 2006). At the end of a term individuals must then apply and pay to have their right to remain reviewed – creating instability for those affected. Similarly the introduction of new EU legislation curtails the rights of newcomers arriving from Europe. Changes to the law mean that since 2004 all EU nationals and Somalis arriving in the UK whose status was regularised in an alternative EU state, no longer have recourse to public funds. Instead the EC directive declares that EU nationals must have 'sufficient resources for themselves and their family members not to become a burden on the social assistance system of the host member state' (EC Residence Directive 2004/138). Subsequently, due to changes in the law and different times of arrival in the UK, the Somali population is made up of individuals with varied status and therefore rights.

The issue of varied status and therefore rights is one that service providers must be aware of and necessary measures need to be put in place in order to check an individual's eligibility before providing assistance. For more detailed information, the Refugee Council has produced a set of in-depth guidance notes for business support agencies (Appendix 1).

2.2 Somali-led organisations

The apparent high number of Somali-led organisations in operation would suggest that comprehensive, supplementary provision exists for the Somali population (Hopkins 2006). However, competition for limited resources combined with a shortfall of external support has resulted in high instances of failure and therefore turnover of community groups (Griffiths 2000, p. 287). In addition funding shortages limit the capacity of many community organisations, which subsequently are unable to provide the degree of support required (Cole & Robinson 2003).

- **There is need for further investigation into the problems encountered by Somali-led organisations as well as detailed information about how service providers can better support Somali-led organisations.**

2.3 Employment prospects

The employment prospects of many new immigrants are limited due to the lack of recognition of skills obtained in their country of origin. In addition, for many, discrimination impedes their inclusion in the labour market. According to 'Our Shared Vision', the average employment rate for new immigrants is 62% (Commission on Integration & Cohesion 2007, p. 27). However for the Somali population the figure is significantly and worryingly lower at just 12% (Commission on Integration & Cohesion 2007, p. 27). Amongst the minority who do find work, the majority are employed in low-grade, low-paid menial jobs for which many are over qualified. Subsequently and as stated above, to generate income, gain independent work experience and serve their community many Somalis prefer to set up their own business rather than entering the job market. However a lack of knowledge of UK systems and limited capital has hindered the development of sustainable business activity amongst Somali individuals.

- **As a result there is a need for further investigation into the ways in which business support agencies can better assist entrepreneurs.**





2.4 Language limitations

A recent project conducted by McLeod & Mohammed (2007) examining the experiences of Somali women living in Bristol provides insight into the ways in which the language barrier affects the Somali population. Amongst the women interviewed the primary concern was language. As well as limiting employment opportunities, which were considered essential in terms of the realisation of financial independence, a less proficient command of English was perceived to 'contribute to... personal vulnerability' (McLeod & Mohammed 2007, p. 1). English classes were believed to be the 'gateway to greater contact and participation with the wider community' as well as the main facilitator in the 'pursuit of personally defined aspiration' (McLeod & Mohammed 2007, p. 1).

- It is suggested here that in order to understand the support needs of Somali entrepreneurs it is necessary to examine the implications of language as well as the degree of requirement and benefits of interpretation and translation services.

2.5 Somalis in Bristol

In Bristol the Somali population has grown rapidly since the mid 1990s. Figures detailing the number of Somalis in Bristol are currently unavailable due to a lack of demographic data. Anecdotal estimates are as far-reaching and imprecise as eight to twenty thousand. According to unofficial reports the majority of Somalis are located in the inner-city wards of Ashley, Lawrence Hill and Easton (Prosser et al 2006, p. 3), separated both geographically and economically from the general population. In addition the majority of Somalis are Muslim and therefore set apart culturally. Discrete cultural practices combined with a distinct Islamic dress code means that Somali individuals are easily identified. Discrimination, localised racism, high levels of unemployment, the language barrier, perceived competition for limited resources as well as reliance upon family networks has resulted in the social exclusion of many Somali individuals living in Bristol. As a result there is growing concern that a large portion of the Somali population are becoming increasingly isolated and officially hidden (McLeod & Mohamed 2007). Yet currently there is a lack of research evidence detailing their experiences.

- There is a need for additional research which examines the ways in which national and local policy, socio-economic disadvantage and reliance upon family networks impact upon Somali individuals attempting to settle in Bristol.

In order to fulfil the research aims and to allow Somalis themselves to identify their circumstances and support needs, the qualitative method of semi-structured interviews was selected. In the first instance a literature review of national and local research was carried out to help establish some of the key issues related to the Somali experience. Before carrying out the primary interviews, informal unstructured consultations were carried out with two service providers to ensure greater understanding of the context to the research. In addition pilot interviews were carried out with two Somali individuals and their responses were used to develop the interview guide for the primary interviews. In total 11 Somali entrepreneurs (9 men, 2 women) took part in the research.

3.1 Approaching participants

Due to research fatigue amongst the Somali population (McLeod & Mohammed 2007) it was anticipated that identifying participants would be problematic and as a result the approach was given considerable attention.

To help establish willingness in the first instance gatekeepers were contacted and asked to identify potential participants and inform them of the research without pressure to take part. The gatekeepers were sent details about the aims and objectives of the project by e-mail (Appendix 2). Those approached included Bristol's refugee and women's groups, Somali-led organisations, local business support agencies as well as Somali contacts. Willing gatekeepers were then provided with clear but brief information about preferred access protocols including interpretation, anonymity, consent, the favoured time-frame for

interviews as well as details about the researcher, their contact details and the commissioners (Appendix 3). However at this early stage the potential to identify participants in this way was reduced because a number of gatekeepers failed to contact possible candidates. Consequently only four participants were identified this way. Two more were confirmed as a result of personal connections. Nonetheless, as a result of distributing information and raising awareness about the research, a number of participants who were later approached directly were already aware of the project.

Due to the limited success of the original approach a second more 'hands on' tactic was implemented. With the assistance of two Somali individuals, entrepreneurs were approached directly, informed of the research and asked to take part. This approach generated mixed results. Firstly, potential participants were suspicious of my intentions. Secondly, many were too busy to take part. Thirdly the 'roving' approach meant that more entrepreneurs running businesses were contacted than those involved with social enterprises. However five additional participants were identified this way. Interviews were either conducted immediately or appointments were arranged at convenient times for participants. It had been anticipated that identifying Somali entrepreneurs would be problematic. However the willingness and cooperation of members of the Somali population combined with the mixed approach of recruiting participants meant that a comparatively high number of participants were identified in a relatively short period of time.

As a result the research included participants with a wide range of experiences and diverse status subsequently enhancing the scope of the project.

3.2 Interviews

As it had been expected that only a small number of potential participants would be identified, in-depth, semi-structured interviews were selected as the main method of gathering information to produce comprehensive, detailed and varied data. Interviews were held with eleven Somali entrepreneurs. Ideally equal numbers of men and women would have been interviewed, however as a result of time restrictions and difficulties contacting female entrepreneurs only two women took part. Nevertheless the research would have benefited from prolonged engagement with the Somali population, which would have ensured the inclusion of more women.

A pilot study was carried out prior to the preliminary research. Two participants took part in unstructured interviews based upon the aims of the research. From the data collected relevant themes and topics were identified and in accordance with the research aims as well as the suggestions of participants, were used to develop the interview guide (Appendix 4). The primary interviews were then carried out, all were audio-taped and an hour was allowed for each.

3.3 Analysis

The tape-recorded interviews were transcribed verbatim. Each transcript was read several times and in accordance with the interview guide recurring themes were identified. A contextual framework was then developed and topics were broken down into subcategories. The relevance of the identified themes were then assessed in line with the research questions. Using the framework as a guide, identified themes were manually recorded. Initially the data was documented using the language of the participants. Responses were

then organised according to commonality and the information interpreted, analysed and re-written. At this stage to ensure anonymity any descriptive information was omitted. Once the findings had been written up the transcripts were re-read to check meaning.

3.4 Interpretation

Prior to conducting the interviews it was predicted that interpretation would be an issue. Ideally participants, if required, would have been able to request a professional interpreter. Lack of budget and the necessary immediate approach of identifying participants however, meant that this was not a viable option. It was also anticipated that participants might have been deterred from taking part due to a reluctance to share personal or sensitive information with another member of the local Somali population. Subsequently, an alternative approach was considered. Participants were given the option to choose their own interpreter – either a family member or friend. This method was used during one interview. However the majority of participants did not require an interpreter. For those who did, the two individuals who assisted with identifying participants were able to interpret and this did not deter participants as previously predicted.

Before going on to examine the research findings, it is first necessary to stress that the experiences of Bristol's Somali population are extremely diverse and that stereo-typing should be avoided. Different experiences are in part the result of the receipt of different status on arrival in the UK, different lengths of time spent in Bristol, different levels of education obtained in Somalia and the UK as well as varying levels of English language proficiency. Amongst Somali entrepreneurs the types of support required are further diversified as a result of mixed knowledge of UK business systems as well as different stages of entrepreneurial activity. As a result the support needs of Somali entrepreneurs are extremely varied.

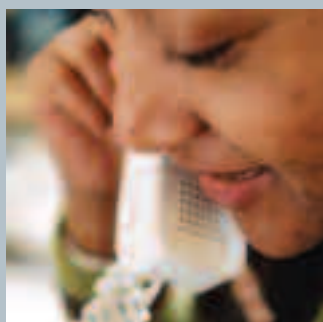
4.1 Entrepreneurs' experiences

4.1.1 Case study 1

I started the business myself, it was very hard. I came here eight years ago and I think that back then it was easier to start a business. Even still I found it quite difficult. But I did start. I was working and one of my colleagues told me about a shop, and it was just the kind of project that I was looking for. I just rented the property and started like that. When I first started I didn't have a plan, any capital and there was no information. I didn't know about how to run a business in this country, I didn't have a business plan, training, a lot of things but I managed step by step.

When I started there were people in the community who were jealous, but if they are good friends they will help you, and you can tell which people are able to help and who can't. When I first started a couple of friends who have shops advised me. I asked one of my friends for the deposit, which he paid. After I had paid the deposit, I asked another friend if he had any money, at that stage I wasn't aware that grants were available. Then another friend called the warehouse company, and told them that I wanted to start a business and he arranged for them to give me the goods and to pay later. That is how I started. My best friends gave me encouragement, and told me that I could establish something. So the help I received came from the community, I didn't get anything from the government or support from organisations. I did meet a couple of guys from one of the organisations but then I was very busy and I didn't have the time and they didn't come back. So that is how I started my business.





4.1.2 Case study 2

Recently I tried to open a business. I found a place to rent but it was too expensive. Nobody was using the building and when I approached the landlord he said that I had to pay him a large amount of money in cash. But it was only a small place so I left, but he is a big landlord and he has a lot of properties so he doesn't care if it is empty. So that is the big problem that I am facing at the moment. It would have been better if I could start my business because then I would be contributing to society. An unemployed person would have opened a business. At the moment I am on a training programme, each day I go for one hour, but it would be better if the service was expanded and we were given more information and advice about business. I've never heard of the business support agencies, just today. I tried to start a business with a friend over the road but it didn't function properly and we had to close.

4.1.3 Case study 3

The school we run supports the Somali community. For the first three years we depended only upon the community. We didn't receive any financial support or training or any advice from outside the community. We had a group of volunteers to teach the children who gave their time and energy, and the parents also supported us. So we had support from two sides. We approached an educational institution, and asked them to give us some space on Saturdays on a voluntary basis so that we had somewhere to hold our classes. We survived through trial and error and came to understand what we could do according to our abilities and capacity, then later on once we understood what we were doing we sought external help.

Once we realised what we could do, we thought about expansion in terms of how to extend the work to different areas, as well as how we could improve the quality of our service. So the organisation grew slowly. We then had to think strategically about how we wanted the organisation to work better. We decided to make a business plan and we employed a consultant, so it was a case of providing the necessary information about the organisation and thinking about how we could be supported externally.

There is a wide range of support available in Bristol and a number of different funding systems, so there are possibilities. However, due to limitations on resources, competition exists between the different organisations offering similar services and as a result there is a lot of suspicion between the different Somali organisations. In terms of applying for funds it all depends on how you sell yourself, we had to write many applications and as a result we came to understand the requirements of the agencies and in the end we were successful because we did the things they needed. But we had to learn to read between the lines. You have to understand the agencies criteria and what the interests of the funders are, and in many cases we failed.

4.2 The role of informal support networks

In Bristol, the Somali population are concentrated in the neighbourhoods of Stapleton Road and St Pauls. Clustering is the result of housing policy and new arrivals without recourse to public funds relying upon family and friends for accommodation. In addition, the 'strong' Somali presence has attracted more individuals, due to the benefits of cultural and religious associations, shared experiences and the opportunity to buy culturally specific products. However the perception, that a united Somali community exists in Bristol is misconceived. It is argued here instead that the Somali population is divided and individuals rely upon close-knit informal networks established between family and friends. The research revealed that these informal networks play an essential role in assisting individuals when settling in the UK. Furthermore all the participants interviewed explained that they had relied upon informal networks of support when setting up the social enterprise or business they were involved with.

4.2.1 Using volunteers – social enterprises

Many Somali-led organisations rely upon volunteers to sustain their activities. One participant explained that during the first three years of the operation of their organisation they had depended solely upon the support of Somali volunteers, and had received no external assistance. During this time volunteers provided their 'time and energy' and the organisation was also supported by the parents of the children who attended the school. Only once the school was established did the organisers seek external assistance and funding.

4.2.2 Generating funds for business start-up

According to the entrepreneurs, informal networks had been integral when raising funds during business start up. As Muslims, the majority of Somalis are forbidden from paying interest and therefore prohibited from applying for formal loans. Instead several participants revealed that they had relied upon small donations from a number of family and friends in order to generate funds. Relatives from both the immediate and extended family had been approached and asked to contribute. The terms of these unofficial loans were made by verbal agreement.

This method of raising capital however, generated different levels of success. In some cases participants had been lent the money on the proviso that they would pay it back, without interest, once the business was established. A number of successful businesses had started this way and are now financially self-sufficient. On the other hand, one participant explained that those who supplied the loans saw them as an investment and expected a share of the profits in return. This approach according to the participant was difficult to manage as they struggled to support all the share-holders.

An alternative means of raising capital was also identified by one participant who had been settled in the UK for several years. They explained that they had generated the necessary funds by forming a partnership with two associates. Each partner had made a financial contribution and received an equivalent share of the business. This strategy however was not a predominant model utilised by interviewees and instead the majority had relied upon small contributions from family and friends.

4.2.3 Goods on credit

To obtain supplies in order to begin trading, a number of participants explained that they had also relied upon informal connections to obtain goods on credit. Via mutual acquaintances or direct associations, participants had negotiated with suppliers to provide products in advance with the understanding that the money owed would be paid in instalments once the goods had been sold. Although this method in the short-term had ensured the start up of new Somali businesses, in the long-term – as identified by one participant experiencing financial problems – it could also potentially exasperate financial difficulties as entrepreneurs struggled to manage debts as well as other financial commitments.

4.2.4 Advice and information

Participants identified that they had relied upon informal networks and in particular friends with businesses for advice and information about running a commercial enterprise in the UK. Participants explained that the information handed on had been useful in terms of establishing an understanding of the basic practical requirements of setting up a business. However it was expressed that the quality and accuracy of the advice obtained was varied and dependant upon the knowledge and experience of those asked.

A number of participants acknowledged that the majority of the Somali population, especially new arrivals, are unaware of the legal requirements of running a business in the UK, the tax system and how to budget and manage accounts. This evident lack of knowledge had created a number of additional and avoidable problems. Subsequently

in order to develop and expand Somali businesses as well as to ensure longevity it was identified that currently there is a need for accessible professional advice.

4.2.5 Summary of informal support

According to participants informal networks provide essential assistance to entrepreneurs in terms of funding, supply of goods, advice and support during business start up. It was evident during the research that a number of businesses had started from scratch and with the support of family and friends had developed into successful and sustainable enterprises. However, it was also apparent that long-term reliance exclusively upon informal networks affected the development of businesses and in the worst case could jeopardise their continuation. Subsequently, there is a need for external support to provide financial assistance, training and advice to Somali entrepreneurs both when setting up or expanding enterprises, as will be explored in more detail in the following section.

4.3 Supplementary support needs – What should agencies consider?

This section examines the supplementary support needs of Somali entrepreneurs as identified by participants in regards to both business start up and development. Each sub-section is concluded with a number of policy recommendations based upon the observations of participants intended to assist the improvement of service delivery.

4.3.1 Legal advice

Participants identified that amongst the Somali population there exists a general lack of awareness of the legal requirements and formalities of setting up a business or social enterprise in the UK. Participants explained that some established Somali entrepreneurs may be oblivious to the fact they could potentially be breaking the law and therefore susceptible to prosecution. One participant facing legal action explained that they did not have the resources to pay for legal representation and did not know where to find out about their rights.

All the participants expressed the opinion that legal advice would be beneficial both for those considering setting up an enterprise and those with existing businesses. It was identified therefore, that there is a need for support agencies to provide accessible information concerning the legalities of setting up an enterprise as well as to offer ongoing advice and support to established entrepreneurs.

- **To make available accessible information about the legal requirement of setting up a business or social enterprise in the UK.**
- **To provide ongoing legal advice to individuals involved with established businesses and enterprises.**

4.3.2 Interpretation and translation

The requirement for interpretation and translation services amongst participants was varied. This was on account of the different levels of English language proficiency evident amongst those interviewed. Participants who had lived in the UK for several years with competent English skills were able to seek support and contact services independently, and consequently felt that they were able to manage their businesses without additional language support. New arrivals and those with a less adept command of English however required an interpreter to take part in the interviews and expressed that interpretation and translation services were essential. Two of the participants who could not speak English had none the less managed to successfully set up and run businesses without external language support. However all the participants claimed that due to the low levels of English proficiency apparent amongst the Somali population that interpretation remained an essential service. In addition participants identified that there continues to be a pressing need for assistance with translating written correspondence as well as completing application forms.



- To make available interpretation services.
- To provide assistance with translating written correspondence and filling out application forms.



4.3.3 Financial advice, bookkeeping and tax

The majority of participants felt that information about and assistance with managing accounts was essential both when setting up a business or social enterprise and once the enterprise was established. One participant identified that due to contrasting financial systems in Somalia and the UK, newly arrived entrepreneurs in particular need information and advice about monitoring tax as well as budgeting and saving in order to fulfil financial obligations. A number of participants involved with established enterprises claimed that they had received some basic training in bookkeeping and accounting but expressed that further training and ongoing support would be advantageous. All the participants who expressed that they did not need additional support employed an accountant.

The participant who represented the organisation working in partnership with the council explained that they had received considerable support when setting up their finances. In addition, the receipt of advanced training in SAGE has been essential to the successful running of the organisation, who consequently were able to manage their accounts independently. It is suggested here that all new businesses would benefit from comprehensive training from the offset, in order to establish accounting systems and assist the management of budgets, which in the long-term would help to sustain the activities of Somali entrepreneurs. In addition, there is a need to make available comprehensive training as well as trouble-shooting services for existing businesses and social enterprises.

- To provide accessible, comprehensive, sustained support and training to new entrepreneurs particularly focussing upon bookkeeping, budgeting and managing taxes.
- To make available accessible and comprehensive training to existing Somali businesses and social enterprises.
- To offer trouble-shooting for existing businesses and social enterprises to assist the development of accounting systems.

4.3.4 Premises

All participants explained that finding a suitable property for their activities or business had been an issue. Those involved with social enterprises, due to limited funding relied upon other organisations to volunteer spaces. For participants running businesses, the majority claimed that they had experienced problems locating appropriate and affordable properties. One participant wishing to open up a new business, who could not speak English, explained that assistance when negotiating leases with landlords would be beneficial.

Amongst participants who rented premises, all but one claimed that they were in need of exterior and interior refurbishment, but that they were unable to afford the renovations themselves. A number of participants were aware of a current scheme developing the shop fronts of businesses in the local area, however only one of the participants interviewed was involved. Another participant identified that obtaining planning permission and converting properties to fulfil legal requirements had also been an issue when setting up their business. In short all the participants interviewed articulated that practical support identifying and refurbishing properties would be beneficial. In addition, provision of information about planning permission and property conversion would be valuable.

- **To provide assistance to potential entrepreneurs when identifying suitable properties and negotiating leases with landlords.**
- **To provide practical and financial support to secure funding to help refurbish existing businesses.**

- **To provide accessible information about necessary planning requirements and how to apply for planning permission as well as to provide practical assistance during required conversions.**

4.3.5 Security

The response from participants in regards to the question on security was mixed. A number of established entrepreneurs already had cameras installed in their shops and claimed that they did not require additional support. One of the participants interviewed employed a security guard to watch over their shop. Participants without security expressed that assistance would be beneficial but did not consider it to be essential. For participants involved with social enterprises, the security issues were different. One participant identified that their main concern was monitoring the organisations funds and keeping them safe. It was apparent from the interviews that although additional support with security would be welcomed it was not considered a priority.

4.3.6 Additional areas of support

During the interviews participants were asked to identify any additional areas of support not previously identified. Three additional points were raised. Firstly, one participant with an established business expressed that there is a need for more accessible information about where to get supplies as well as advice on stocktaking and stock management. Secondly, insurance was mentioned. One participant identified that in general the Somali population are not aware of the benefits of insurance and subsequently there is a need to raise awareness and provide information. The

same participant also identified that there is a need to disseminate information and provide training on formal hygiene standards for those working with food.

- **To provide accessible information about suppliers as well as stocktaking and stock management.**
- **To raise awareness of the benefits of insurance.**
- **To disseminate information and provide training on formal hygiene standards.**

4.4 Impressions of existing provision – how effective are services?

All the interviewees were asked if they were aware of Bristol's business and social enterprise support agencies, and if so what their impressions and experiences were of the services provided. All the established entrepreneurs were aware of the agencies and a number of participants had received some assistance such as small amounts of funding, security, writing business plans and administration as well as training for managing accounts and bookkeeping. However, in general a high level of despondency was evident amongst participants in regards to the nature and level of support available.

Participants who intended to set up enterprises were unaware of the agencies. According to a number of participants, before creating legitimate operations many Somalis begin by trading informally. It was suggested that in Bristol a number of Somali individuals run **cottage industries** from their homes; trade includes informal cafes and the supply of specialised Somali goods. As a result the established Somali businesses evident in areas of Bristol represent only the tip of the iceberg in regards to the

overall business activity of the Somali population. New arrivals and those with less proficient English language skills are unlikely to be aware of available support services. Subsequently there is a vital need for agencies to carry out **out-reach** work in order to contact and provide assistance to more isolated members of the Somali population.

4.4.1 User-friendliness?

Social Enterprises

Participants involved with social enterprises articulated contrasting opinions in regards to **accessing services** and the **dissemination of information** by agencies. One participant's organisation was working in partnership with the local council as well as other service providers and subsequently did not consider accessibility to be an issue. However a number of participants raised four main concerns. Firstly, it was felt that the agencies need to **generate greater awareness** about existing services. Secondly, participants expressed that **services need to be developed** in order to better meet the support needs of Somali entrepreneurs. The agencies also need to **gather more information** about the requirements of the Somali population so that they can prioritise and target Somali-led organisations offering essential support. Finally, in order to ensure improved service delivery, a number of participants claimed that the agencies need to **establish and maintain links** between themselves and Somali-led organisations.

- **To generate awareness about the services provided and to make them more accessible.**
- **For the agencies to actively communicate and develop links with Somali-led organisations.**
- **To identify and prioritise the essential requirements of the Somali population and target and support relevant Somali-led organisations.**

Businesses

The majority of participants who ran their own businesses felt that there is a need for **more direct contact** between themselves and the agencies. Although a number of participants acknowledged that they had been approached by the business support organisations, communication had not been sustained and subsequently on-going relationships had not been established.

One participant explained that the support agencies currently operate a system of pre-booked appointments. However this approach was considered to be impractical especially for established entrepreneurs. Due to the small-scale operation of the majority of Somali businesses, many entrepreneurs are unable to spare time during opening hours. Two of the participants suggested that establishing a more hands-on-approach, for example a **local business network** might be a more appropriate means for agencies to deliver support. It was suggested that the creation of a new community post would ensure that the advice and assistance needed would be provided, plus a manager could facilitate meetings between local business owners to share and discuss ideas and issues arising.

Participants also identified that newly arrived Somali's and more isolated members of the population do not know how or where to seek the advice and support they need. It was explained however that signposting can be a problem as a high proportion of the Somali population do not speak English and many cannot read or write. Subsequently one participant recommended that in line with the verbal traditions of the Somali culture, that information should be **communicated face-to-face**. To foster greater contact with the Somali population and raise awareness, participants suggested that organisations need to carry out more sustained outreach work.

As mentioned above despondency was evident amongst participants as to the ability of agencies to deliver support, which matched their specific needs. In addition a number of participants felt that the agencies had not been proactive enough in finding out about the particular problems Somali entrepreneurs encounter. One participant felt that support offered was inadequate because the agencies were too rigid and structured and tied to criteria and service provision dictated by funding bodies. The participant also claimed that a lack of sustained contact between the agencies and Somali entrepreneurs had resulted in a communication breakdown and subsequently 'deadlock'. As a result it is essential that the agencies **re-engage** with entrepreneurs, **develop links, build confidence, sustain contact and develop services** that fit their needs.



- To carry out sustained out-reach work in order to contact isolated entrepreneurs.
- To set up a local business network run by a community manager in order to provide advice and support as well as to organise meetings.
- For the agencies to re-engage with the community, build confidence and sustain contact.

4.4.2 Funding

Social Enterprises

All the participants involved with social enterprises had an in-depth knowledge of the funding application process and a number of concerns were raised. Having spent time researching funding streams and filling out application forms, one participant explained that information about the application process and criteria, needs to be made more readily available and accessible. It was also identified that many Somali-led organisations need assistance when writing applications and particularly in regards to the use of appropriate language, terminology and format. It was also expressed that due to inconsistencies between processes in Somalia and the UK, that many Somali-led organisations lack the expertise to **monitor, gather and present information** required by funding bodies.

For the participant working in partnership with the council applying for funding had been less of an issue partly because the organisation had received substantial assistance when applying for funding and partly because the partners had released funds for the organisation. Extensive support received from the off-set meant that the organisation was better placed to secure funding in the long-term. It was suggested by another participant that **increased instances of partnership working** would be beneficial both in terms of providing assistance with securing funding and in terms of providing administrative support.

- For agencies to disseminate and provide accessible information about funding streams and required criteria.
- To provide comprehensive support to Somali-led organisations when applying for funding and also setting up systems to monitor information.
- To promote and develop more instances of partnership working.



Businesses

Capital was a problem for all the entrepreneurs interviewed. A number of participants explained that they had been deterred from taking out bank loans partly because of the expense and problems managing repayments and partly because according to Islamic traditions it is prohibited to pay interest. As a result, and as identified above participants had raised capital when starting up their businesses through loans from family and friends.

However over reliance upon small contributions from family and friends has the potential to limit business development. Although a number of participants were aware of possible sources of external funding, the majority claimed that not enough information was available about how and where to apply.

Amongst those who had submitted applications a number of criticisms were raised. It was identified that too much paper work was involved and that the process was 'too slow and too bureaucratic'. In addition the emphasis placed upon written formalities was considered by many to be at odds with the verbal traditions and experiences of the Somali population, who at best have limited experience of filling out application forms and at worst can't read or write. Furthermore it was identified that the time taken to fill out applications – even with support – and involved conditions were often at odds with the immediate need for financial assistance. One participant added that they felt that the funding decisions of organisations were not based upon the needs of entrepreneurs but instead upon the rigid demands of funding bodies.

As a result of the lengthy, exclusive and inaccessible process of applying for funds, the apparent high instances of failure and the small amounts granted to successful applicants, the majority of participants believed that applying for funding was a 'waste of time'.

- **To provide more accessible information about possible sources of funding and how to apply.**
- **To review the application process and speed it up.**
- **To assess applicants and inform them of their potential to be awarded funds before committing to the application process.**

In recent years, in the neighbourhoods of Stapleton Road and St Pauls, the number of Somali businesses has risen significantly, consequently transforming the cultural character of these areas. In Somalia reliance upon localised and informal trading means that many Somalis are traditionally enterprising and aspire to create opportunities for themselves establishing entrepreneurial activity. However a lack of knowledge of UK commercial and financial systems has resulted in the rapid turn over of Somali businesses as well as problems with expansion. Similarly, the recent collapse of a number of Somali-led organisations indicates that there is a need for supplementary support to sustain them. The current lack of research evidence and demographic data has resulted in problems persuading funding bodies of the immediate needs of the Somali population (Cole & Robinson 2003). As a result, this research provides information about the practical support needs of Somali entrepreneurs from their perspective, with a view to assisting the economic advancement of members of the Somali population.

Interviews with Somali entrepreneurs showed that their experiences and knowledge of UK business practice is extremely varied. As a result service providers need to offer flexible support that can be adapted to individual need.

The research also revealed that due to limited options, Somali entrepreneurs rely upon close-knit, informal networks for support when raising capital for business start-up as well as for advice and information. Although participants acknowledged that a range of support services are available, high levels of despondency were evident in regards to the type of support offered and as a result of limited and irregular contact. Participants' stated that principally agencies need

to re-engage with Somali entrepreneurs, develop dialogue and sustain contact in order to develop and provide the different services required. Participants also suggested a number of practical solutions; chiefly the requirement for sustained out-reach work and face-to-face consultations, inline with the verbal traditions of Somali culture.

It had been anticipated that contacting members of the Somali population would prove to be problematic. However, by implementing a comprehensive approach, a significant number of participants were contacted and interviewed in a relatively short period of time. It is suggested here therefore that the term 'hard-to-reach' used in reference to members of the Somali population needs to be avoided, and researchers carrying out future projects with the Somali community must ensure that they allocate adequate time to engage with the Somali population to ensure the inclusion of more isolated individuals.

Finally it is acknowledged that the research would have benefited from further interviews with service providers and members of relevant not-for-private-profit organisations to ensure a more balanced account of service delivery. In addition an audit of existing provision would have been advantageous. However due to time and resource limitations this phase was not incorporated and instead represents a second possible phase of research. In addition the literature review revealed the need for research examining the ways in which national and local policy, socio-economic disadvantage and reliance upon informal networks impact upon Somali individuals attempting to settle in Bristol.

5.1 Recommendations

Start Up

- To make accessible, information about legal requirements.
- To provide interpretation and translating services.
- To provide sustained support and training for bookkeeping.
- To provide assistance to identify suitable properties and negotiate leases.
- To provide information about planning regulations and support for required conversions.

Existing ventures

- To provide legal advice.
- To provide business training.
- To offer financial trouble-shooting.
- To provide practical and financial support for refurbishment.
- To provide information about stocktaking and management.
- To raise awareness of the benefits of insurance.
- To disseminate information and provide training on formal hygiene standards.

Social Enterprise

- To promote services available.
- To develop links with Somali-led organisations.
- To disseminate information about funding streams and required criteria.
- To provide support when applying for funding.
- To assist the establishment of systems to monitor information as required by funders.
- To promote and develop more instances of partnership working.





Businesses

- To carry out out-reach work.
- To set up local business networks.
- To re-engage with the community, build confidence and sustain contact.
- To provide accessible information about funding.
- To review the application process and speed it up.
- To assess applicants and inform them of their potential to be awarded funds before committing to the application process.



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Supporting Refugee Entrepreneurs: A Toolkit for Business Advisers: Business Advisers and Refugee Community Organisations

As a business adviser, you provide advice and support to new businesses, which is often crucial to their survival and success. When working with refugee clients, many of your existing skills will be relevant. However, knowledge about the special needs of refugees, and the support provided by Refugee Community Organisations (RCOs) will add greatly to the advice you can give.

This section:

- Describes the skills and roles of a business adviser when working with refugees
- Describes the roles of RCOs
- Describes how to start working with RCOs

Working with refugees as a business adviser

Building relationships

With refugees as with other clients, professional confidentiality needs to be kept at all times. The client should understand that the information discussed will not be passed onto others without their consent. Refugees can often associate people or institutions with government, police or immigration bodies, and due to negative experiences, may tend to mistrust them. A business adviser should make it clear that he or she is not associated nor bound by these bodies.

The need to be culturally and gender sensitive

Refugees are looking for professional advice from a business adviser, but they may also have other more pressing problems with housing or education or legal issues. Support must be given within the professional realms of business advice; however, refugees often require an element of personal development that may include problems such as housing or legal issues. Indeed, while they may have business objectives on their mind, this can sometimes come second to more immediate and pressing concerns. You need to refer them to another organisation if these issues seem more immediate than the need to start a business. You can get more advice on these issues from local and national Refugee Community Organisations.

You should develop an understanding of the refugee's situation and an awareness of issues arising from their culture, faith, language and background.

For example, if they are a Muslim, they may have problems with the idea of lending, as this is not allowed by Islamic (Shariah) law – although some banks have now developed Shariah-compliant systems – see 'Preparing for start up' in the Self-help guides. Some of these problems may have created barriers for the client in the past, which you can help to overcome through guidance and knowledge of the business world in this country. A refugee may also have had negative experiences with authority that need to be talked through.

If you are unsure about what is the "right" means of communicating with certain groups, don't be afraid to ask! As far as we know, no-one has been offended by the question "What is the right way to greet you?"

This understanding extends not only to culture and religion, it is also about gender. Men and women may have had very different experiences as refugees; women may or may not feel confident about being alone in a room with a male business adviser; they may be pressed for time because of childcare responsibilities or family commitments; or they may not be confident in speaking out, especially in English. You will need to be sensitive to these issues.

Professional development

In order to provide useful guidance and information, you must also take time to keep up-to-date on the available resources relating to refugees and business and legal, policy and economic changes. This is of particular relevance to refugees, as the legalities of asylum can change very fast, with a direct impact on the clients you may be working with¹. The organisations recommended in the final section of this toolkit should be able to help you with this.

¹ For example, recent changes in length of time granted to refugees (Temporary Leave to Remain), revisable at any time.

Always explain if you have to use Jargon

Refugees interested in setting up a business may not be familiar with the language of business in the UK. As an adviser, it is best to try and avoid jargon and to clearly explain it when it is used. This can start with words as common as "cheque", so it is important to be aware of the language abilities of clients and their familiarity with the business culture in the UK.

The role of Refugee Community Organisations (RCOs)

What RCOs Do

Refugee Community Organisations (RCOs) are part of the UK voluntary and community sector. A generally accepted definition of an RCO is a “voluntary or community organisation that is largely run by refugees and provides services to refugees and/or asylum-seekers”. Services can be diverse. RCOs are often set up in response to an unmet need, to provide advice, or language services, or simply as places for refugees to meet and talk. Some engage in strategic activities while others are very “hands-on”. Often RCOs will have members from a specific country of origin, ethnic or linguistic group. They may also be women’s organisations.

Their Role in Business Support

RCOs have not traditionally been seen as providers of business support, and indeed there are few who actively advertise business support among their services. However, their support in enterprise activities can be crucial. In the first instance, RCOs provide a channel between specific community groups and mainstream services. Staff in many RCOs spend a lot of their time advocating on behalf of their clients with mainstream organisations, such as housing services. As an intermediary between refugees and mainstream business services, RCOs can provide a crucial link.

As Advice Providers

A common activity amongst RCOs is providing advice. Many staff have experience dealing with mainstream services on behalf of their clients, and as such can provide a wide range of advice and advocacy about housing, immigration, education, employment and legal matters. Often advice is delivered in community languages, and complex issues explained and translated. As such, a key skill in working with specific communities is already present, and providing that RCO staff are well-equipped and trained to deliver advice, they can provide considerable service to their community. In practice, however, RCOs are often small and under resourced and can find taking on new services problematic, especially when they are dealing with other very urgent and pressing issues.

As Referrers

RCOs, where they have the knowledge, can act as referral agencies. By referral we mean that if a client presents with a particular type of question or problem, the RCO can appropriately refer to another organisation, and (hopefully) keep track of the success of that referral. These can be simple things such as who is the right contact to register with a doctor or dentist, or fairly complex queries, of which setting up a business would be one.

For a mainstream business advice service, working with RCOs is essential in order to provide the referral links, to train and resource advisers within RCOs and to provide the crucial link.

How to find and work with RCOs

RCOs can be hard to find, as often they are small and under resourced. Most RCOs will be members of their local refugee forum or known to it. The forum can be a good way of linking in with grassroots refugee organisations. Local authorities may be funding some RCOs and may be aware of others operating in their area, and may have specific refugee services. These can provide good links to finding RCOs. Otherwise, there are large umbrella bodies, often national, which can be aware of RCOs and their activities. Such organisations include the Refugee Council, the Scottish Refugee Council, the Welsh Refugee Council, Refugee Action and the Refugee Housing Association.

Checklist

- Be aware of cultural differences
- Be aware of gender issues
- Keep up to date with changes in policy
- Avoid jargon where possible or explain it thoroughly
- Are there any other pressing issues such as housing or education?
- Find RCOs using local networks, or national organisations
- Be aware that RCOs are often small and under resourced

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Can you help?

I have been commissioned by the Refugee Planning Group to carry out a piece of research into the support needs of Bristol's Somali entrepreneurs. At the same time – as a student of Bristol University in the School for Policy Studies – I will be writing my dissertation on the process of carrying out the above piece of research.

I am looking for potential participants and you have been identified as someone who I might be able to approach and recruit members of the Somali community on my behalf.

Background to the research

To generate income, gain independent work experience and serve their community many refugees set up their own business or social enterprise. Refugee entrepreneurs face the same difficulties as all new small businesses in regard to funding, business development and sustainability; they are also likely to face a number of additional challenges.

In Bristol, there exists a range of business advice and support agencies. However it has been identified that they do not provide adequate supplementary provision to support the additional needs of refugee entrepreneurs.

The aims and objectives of the research are to:

- Identify the support needs of Bristol's Somali population in regards to starting up, and developing existing commercial and social enterprises.
- Identify existing barriers to setting up, and developing, commercial and social enterprises.
- Identify the perceived strengths and weaknesses of existing service provision according to Somali entrepreneurs.
- Provide recommendations on how business and social enterprise support agencies can better serve the Somali population.

Background to the dissertation

My dissertation will be carried out in conjunction with the commissioned research. It will critically analyse my approach to the commissioned research as well as examine the background to the research, in order to highlight the strengths and weaknesses of the research project's method and findings. It is intended that the proposed dissertation will contribute on two fronts. Firstly, it will contribute to the evidence-base on Somali entrepreneurialism in Bristol as well as look at how national and local policy impacts upon practice. Secondly, it will contribute methodologically by drawing upon and critically examining my experiences of conducting the research.

The aims and objectives of my dissertation are:

- What are the experiences of Somali entrepreneurs in Bristol?
- How does asylum legislation impact upon Somali entrepreneurs?
- What are some of the implications of carrying out research with hard to reach groups?
- What cultural sensitivity issues should researchers be aware of when carrying out research with members of the Somali community?

I would like to contact 15 members of the Somali community – both male and female – to take part in in-depth interviews as part of my primary research.

I would prefer to contact potential participants via gatekeepers such as yourself. This is so that potential participants can be informed of the purpose and objectives of the research without pressure to take part.

Is this something that you might be able to help me with?

If so – please reply to this email and I will send you further information in regard to the protocol of contacting and informing potential participants of the purpose and objectives of the research as well as the process.

All the best,

Hannah White

Thank you very much for agreeing to identify and contact participants on my behalf.

Here is some information to provide to potential participants so that they know exactly what they are getting themselves into.

1. Me

Firstly, a little more information about me: I am a freelance female researcher working on behalf of Social Enterprise Works, I am also currently a student at Bristol University in the School for Policy Studies. Before I started my studies I worked at Bristol REC writing and editing their publications as well as carrying out research.

2. Commissioners

The research has been commissioned by the social business support agency Social Enterprise Works, in order to develop their services and better serve the community.

3. Purpose and objectives

The purpose of the research is to:

- Identify the support needs of Bristol's Somali population in regards to starting up, and developing existing commercial and social enterprises.
- Identify existing barriers to setting up, and developing, commercial and social enterprises.
- Identify the perceived strengths and weaknesses of existing service provision according to Somali entrepreneurs.
- Provide recommendations on how business and social enterprise support agencies can better serve the Somali population.

As well as:

- What are the experiences of Somali entrepreneurs in Bristol?
- How does asylum legislation impact upon Somali entrepreneurs?
- What cultural sensitivity issues should researchers be aware of when carrying out research with members of the Somali community?

4. Time and Place

It would be preferable if all interviews could take place during the week commencing the 20th of August. The place has yet to be arranged.

5. Interpreters

If potential participants should need an interpreter, would you ask them to arrange to bring a family member or close friend along to the interview to translate?

6. Anonymity

Anonymity cannot be guaranteed as participants are identified through third parties. However, it is important that all participants know that within the research no reference will be made to them or their business by name and any factors that might help to identify them will be removed.

7. Permission

Before the interviews commence participants will be required to give verbal consent to confirm that they are happy to take part in the research.

8. Contact

Once potential participants have agreed to take part. Could you please ask them to contact me either by email hw1423@bristol.ac.uk or telephone 07792631033. In addition would you please supply me with a list of those who have agreed to take part and their contact details so that if I don't hear from them I can contact them myself.

Interview Guide Research into the support needs of Bristol's Somali entrepreneurs

Business Start-up

Which of the follow areas would you have found support useful when setting up your business or social enterprise?

- Legal Advice
- Translation Services
- Financial Advice including info about the British tax system
- Information about running accounts and book keeping
- Support with business development and writing a business plan
- Training
- Security
- Refurbishment

Of the issues listed which do you regard to be the most important?

Are there any other areas of support you feel are important but haven't been included here?

Sustainability

Which of the following do you think would be useful in regards to on-going business support in order to facilitate sustainability and expansion?

- Legal Advice
- Translation Services
- Financial Advice including info about the British tax system
- Information about running accounts and book keeping
- Support with business development and sustainable practice
- Training
- Security
- Refurbishment

Of the issues listed which do you regard to be the most important?

Are there any other areas of support you feel are important but haven't been included here?

- What barriers have you faced in regards to setting up and developing your business?
- Do you rely on family and community connections and networks to help sustain your business and if so in what ways?
- What do you think are the strengths and the weaknesses of existing business support?
- In what ways do you think business support agencies could better serve the community?
- What factors do you think are the most important in regards to assisting settlement in Bristol?
- When carrying out research of this type, what should researchers be aware off?

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