Migrant African Women Entrepreneurship in Times of Adversity

Abstract

This paper examines how adversity structures the entrepreneurial practices of African migrant women in the United Kingdom. Drawing on 36 in-depth interviews conducted between May 2024 and June 2025 across London, Birmingham, Manchester, and Cardiff, the study employs the Gioia methodology to inductively theorise women's experiences of exclusion and resilience. Findings reveal that adversity is not merely a contextual constraint but a constitutive force that shapes motivations, strategies, and outcomes. Six aggregate dimensions emerge: adapting business models during crisis; financial struggles and exclusion from capital; social and community networks as enablers; discrimination, bias, and stereotyping; regulatory and infrastructural barriers; and workload, wellbeing, and persistence. These insights extend mixed embeddedness, intersectionality, and identity-work frameworks by demonstrating that crises dynamically reconfigure opportunity spaces, magnify inequalities, and intensify legitimacy struggles. The study advances a crisis-sensitive, intersectional framework for migrant women's entrepreneurship and highlights the collective, relational nature of resilience.

Keywords: Migrant entrepreneurship; African women entrepreneurs; Resilience; Intersectionality; Mixed embeddedness; Identity-work

1. Introduction

Entrepreneurship is widely recognised as a pathway for migrants to secure livelihoods, contribute to host country economies, and maintain transnational ties with countries of origin (Bruton et al., 2023). However, and while the field of migrant entrepreneurship has developed into a mature field of research, additional work on gender, race, and adversity remains to be done. Despite their growing significance in the entrepreneurial landscapes of Europe and beyond, migrant women, particularly those from sub-Saharan Africa, are underrepresented in both scholarly and policy research. Yet, the experiences of African migrant women entrepreneurs reveal how entrepreneurial agency unfolds under conditions of compounded disadvantage—what some have termed a double or even triple disadvantage (Azmat, 2013; Aman et al., 2022).

Existing research hints at how African migrant women face adversities that are not only economic but also institutional, cultural, and crisis-related (Bruton et al., 2023; Ogundana et al., 2025). They are often excluded from mainstream entrepreneurial ecosystems, channelled into marginal markets, and stereotyped as "necessity-driven" entrepreneurs (Hack-Polay et al., 2020; Guerrero and Wanjiru, 2021). At the same time, crises such as the COVID-19 pandemic have demonstrated that adversity is not merely a background condition but a structuring force

that reconfigures resources, identities, and strategies (Ogundana et al., 2025). These challenges intersect with caregiving responsibilities, racialised stereotypes, and migrant status, producing unique vulnerabilities that remain under-theorised.

Existing conceptual frameworks offer partial insights. For example, the mixed embeddedness perspective (Kloosterman et al., 1999; 2016) highlights how institutional opportunity structures shape migrant entrepreneurship but underplay gender and intersectional dynamics. Intersectionality captures how multiple social categories combine to generate disadvantage (Crenshaw, 1991) but has rarely been extended to examine crisis and adversity as structuring processes. Identity-work (Giazitzoglu and Korede, 2023) demonstrates how entrepreneurs negotiate credibility, but existing studies largely focus on men, leaving women's negotiations of maternal, cultural, and entrepreneurial identities less visible.

Against this backdrop, this study asks: **How do migrant African women entrepreneurs navigate and reconfigure entrepreneurship in times of adversity?** In addressing this question, the paper makes three contributions. First, it foregrounds African women's experiences, a group marginalised in much of the migrant entrepreneurship literature. Second, it conceptualises adversity as a structuring force, showing how crises, exclusion, and discrimination shape entrepreneurial practices and identities. Third, it integrates intersectionality, mixed embeddedness, and identity-work to develop a more nuanced framework for understanding migrant women's entrepreneurship.

2. Literature Review

2.1 Migrant Entrepreneurship: From Necessity to Agency

The literature on migrant entrepreneurship is now well-established, with early scholarship grounded in the notion of necessity-driven self-employment (Giazitzoglu and Korede, 2023; Guerrero and Wanjiru, 2021; Ogundana et al., 2025). Classical perspectives highlighted how migrants often turn to entrepreneurship due to exclusion from host-country labour markets, driven by discrimination, language barriers, and the liability of foreignness (Aldrich and Waldinger, 1990; Light et al., 1994; McAllister, 1995; Zhou, 1997). These approaches established migrants as economic actors responding to limited choices, reinforcing the perception of entrepreneurship as a survivalist strategy (Aldrich and Waldinger, 1990; McAllister, 1995). More recent research has shifted attention to agency, opportunity, and transnationalism (Bruton et al., 2023; Giazitzoglu and Korede, 2023; Ogundana et al., 2025; Van Merrienboer et al., 2025). Migrant entrepreneurs are increasingly portrayed as innovative

actors who mobilise resources across borders, creatively combining ethnic networks, global connections, and host-country opportunities (Bruton et al., 2023; Elo and Servais, 2018; Giazitzoglu and Korede, 2023). In particular, transnational entrepreneurship has highlighted how migrant businesses are embedded in dual contexts of home and host, shaping unique strategies of resource mobilisation, remittances, and identity construction (Cederberg and Villares-Varela, 2019; Martinez Dy and Jayawarna, 2020; Ogundana et al., 2025).

A central conceptual tool in this body of work is the mixed embeddedness framework (Kloosterman, 2010; Kloosterman et al., 2016). This framework emphasises the interplay between the individual-level resources of entrepreneurs (e.g. human capital, social networks) (Giazitzoglu and Korede, 2023) and the structural opportunity space defined by host-country institutional and market conditions (Hack-Polay et al., 2020; Van Merrienboer et al., 2025). The approach has been influential because it avoids both methodological individualism (focusing only on resources) and structural determinism (focusing only on institutions). However, while mixed embeddedness explains why certain migrant groups are "channelled" into specific market sectors, it has been criticised for its limited engagement with gender and intersectionality (Martinez Dy and Jayawarna, 2020; Ram et al., 2017). Indeed, scholars such as Vershinina and Discua Cruz (2020) call for moving beyond structural accounts to include the lived experiences of migrants. Through collaborative (auto)ethnographies, they highlight how migrants' entrepreneurial practices are not merely the product of resource deployment but also shaped by emotions, identity, and cultural positionality. Similarly, Berntsen et al. (2021) introduce the concept of personal enablers, showing that chance encounters, mentoring, and community ties are as consequential as structural constraints in shaping entrepreneurial trajectories. This suggests that adversity can act not only as a limiting factor but also as a catalyst for entrepreneurial innovation (Guerrero and Wanjiru, 2021; Martinez Dy and Jayawarna, 2020; Ogundana et al., 2025). This debate provides a useful entry point for studying African migrant women, who often face acute adversity in the form of institutional exclusion, racial discrimination, and gendered caregiving burdens (Giazitzoglu and Korede, 2023; Hack-Polay et al., 2020; Ogundana et al., 2025). Their experiences push the boundaries of mixed embeddedness, requiring new conceptual tools that foreground intersectionality and identity negotiation (Giazitzoglu and Korede, 2023; Martinez Dy and Jayawarna, 2020).

2.2 Gender and Migration in Entrepreneurship

Despite the feminisation of global migration (World Migration Report, 2020), gender remains under-theorised in migrant entrepreneurship research (Aman et al., 2022; Bruton et al.,

2023; Martinez Dy and Jayawarna, 2020). Women constitute nearly half of all migrants worldwide (International Organization for Migration, 2024), yet the literature has traditionally focused on male entrepreneurs, often treating women as "secondary actors" or supporters within family firms (Hack-Polay et al., 2020; Ogundana et al., 2025). This gender blindness has obscured the specific adversities and strategies that shape migrant women's entrepreneurship (Bruton et al., 2023). Where women have been considered, they are often framed through the lens of double or triple disadvantage (for instance: Aman et al., 2022; Azmat, 2013; Murzacheva et al., 2020; Raijman and Semyonov, 1997). Migrant women face compounded barriers: (1) gendered discrimination that restricts access to finance and networks; (2) migrant status that excludes them from mainstream markets; and (3) in the case of women from the Global South, racialised stereotypes that position them as marginal or "necessity-driven" (Bruton et al., 2023; Chreim et al., 2018; De Vita et al., 2014). In addition, highly skilled migrant women face invisibility even within host-country entrepreneurial ecosystems, which are rarely designed with gender or migration in mind (Aman et al., 2022).

At the same time, feminist scholars highlight that entrepreneurship can serve as a space of empowerment and negotiation (Cruz García and Villares-Varela, 2023; David, 2024). For instance, Latin American women in the UK and Ireland reconcile traditional maternal ideals (*marianismo*) with entrepreneurial ambitions (Cruz García and Villares-Varela, 2023). Women simultaneously comply with and resist cultural expectations, using entrepreneurship to carve out autonomy while maintaining respectability. This resonates strongly with African women's experiences, where motherhood and caregiving remain central, but are reinterpreted in transnational contexts (Guerrero and Wanjiru, 2021; Hack-Polay et al., 2020; Ogundana et al., 2025). A critical dimension here is identity-work. Research suggests that Black African male entrepreneurs in northern England engage in identity-work to align their entrepreneurial identities with "symbolic whiteness," countering stereotypes of illegitimacy (Giazitzoglu and Korede, 2023). For women, the stakes are even higher: they must negotiate multiple intersecting identities as women, mothers, migrants, and racialised minorities (Aman et al., 2022; Ogundana et al., 2025). The entrepreneurial arena thus becomes a site of contested identity construction, where credibility and legitimacy are hard-won (Bruton et al., 2023; Martinez Dy and Jayawarna, 2020).

2.3 Migrant African Women Entrepreneurs in Host Contexts

Although African migrants are among the most entrepreneurial groups in Europe and the UK (International Organization for Migration, 2024), the specific experiences of women

remain underexplored (Bruton et al., 2023). Sub-Saharan African migrant family businesses often face distinctive vulnerabilities (Hack-Polay et al., 2020). Institutional barriers—such as discrimination, limited access to finance, and unfavourable regulatory environments—combine with family embeddedness to restrict growth. As their model suggests, cultural and familial obligations can push entrepreneurs into ethnic niche markets, which provide immediate survival opportunities but limit expansion into mainstream sectors. This pattern of cultural boundedness leads to high underperformance and failure rates. For women, the challenges are even sharper: domestic responsibilities, immobility, and gendered expectations intersect to constrain time, capital accumulation, and opportunities for networking (Adegbile et al., 2024; Ogundana et al., 2025). Migrant women's entrepreneurship must therefore be analysed through an intersectional lens as women's entrepreneurial agency often emerges at the crossroads of structural pressures (hostile or supportive institutions), family dynamics (enabling or restrictive), and individual self-perceptions (confidence, aspirations) (Floris and Palmas, 2025). Migrant women entrepreneurs negotiate these forces in family business settings, producing either business-centric or individual-centric strategies. For African women, whose migration often occurs within patriarchal frameworks, the push–pull of family embeddedness is particularly pronounced. On the one hand, family may provide labour, finance, or moral support; on the other, cultural scripts around motherhood and respectability reinforce domestic subordination and reduce autonomy (Azmat and Fujimoto, 2016; Forson, 2013).

Research across diverse host contexts reinforces this duality. In Australia, migrant women entrepreneurs found that family embeddedness both supported resilience and reinforced restrictive cultural norms (Azmat and Fujimoto, 2016). In Italy, De Luca and Ambrosini (2019) found that women moved beyond family strategies by mobilising mixed networks—connecting with both migrants and natives—seeking independence and empowerment rather than merely supporting households. Similarly, migrant women in rural Norway relied on spatial and family embeddedness for legitimacy but also faced isolation and gendered constraints in underpopulated markets (Munkejord, 2017). These findings resonate with Forson's (2013) UK-based study of Black women entrepreneurs, which showed that motherhood, femininity, and entrepreneurship are continuously negotiated across institutional, cultural, and individual levels. This points towards a continental perspective, highlighting that migrant entrepreneurship contributes to economic development but does not automatically generate social integration (Mago, 2023). Instead, integration appears to be a precondition for success, not an outcome. For African migrant women, this creates a paradox: while they are highly

active in business, they risk confinement to ethnic enclaves that sustain livelihoods but reproduce marginality. This confirms earlier findings that institutional exclusion—particularly in access to finance and mainstream markets—structurally locks women into peripheral positions (Azmat, 2013; Hack-Polay et al., 2020).

Adversity is thus both structural and cultural. Structurally, institutional exclusion manifests in limited credit access, discriminatory regulation, and weak policy support (Azmat, 2013; Vershinina et al., 2019). Culturally, gender norms around childcare, mobility, and respectability restrict participation in growth sectors and reinforce business informality (Forson, 2013; Azmat & Fujimoto, 2016). These dual pressures underscore the inadequacy of generic accounts of "ethnic entrepreneurship."

2.4 Adversity, Resilience, and Agency in Migrant Women's Entrepreneurship

Adversity is not merely a contextual backdrop but a structuring force in migrant women's entrepreneurship. It shapes motivations, strategies, and outcomes in ways that both constrain and catalyse agency. Duan et al. (2023) identify a set of push factors (e.g. discrimination, lack of labour market access, insecure migration status) and pull factors (e.g. autonomy, self-fulfilment, leveraging prior experience) that drive immigrant entrepreneurship. For African women, adversity often provides the initial push—exclusion from formal employment or experiences of racialised sexism—but can also sharpen entrepreneurial determination by motivating them to assert independence and resilience (Aman et al., 2022; Hack-Polay et al., 2020). The COVID-19 pandemic provides a striking illustration of adversity's structuring power. Ogundana et al. (2025) find that migrant women entrepreneurs in the UK experienced disproportionate business losses due to lockdowns, school closures, and heightened caregiving demands. The intersection of gender, ethnicity, and migrant status created unique vulnerabilities: women operated less-resourced businesses, had limited reserves, and faced greater exposure to health risks (Omodara et al., 2020). Yet adversity also stimulated adaptation: some pivoted towards essential services, embraced digitalisation, or leaned on ethnic networks for support (Ogundana et al., 2025).

At the same time, African migrant women entrepreneurs display remarkable resilience and creativity in navigating these challenges. As Berntsen et al. (2021) argue, personal enablers—including mentoring, chance encounters, and community solidarity—often determine whether ventures survive or collapse. For many African women, resilience is

underpinned by ethnic and faith-based networks, informal savings clubs (esusu, stokvels), women's associations, and diaspora groups, which provide essential financial and emotional capital absent in formal ecosystems (Simba et al., 2025). The lens of entrepreneurial ecosystems helps to contextualise these dynamics. While mainstream ecosystems are often celebrated as inclusive, Aman et al. (2022) demonstrate that most remain gender-blind, ignoring the structural disadvantages migrant women face. As a result, African women frequently operate within parallel ecosystems—ethnic, informal, and community-based—that sustain their enterprises but often limit scalability and market integration (Simba et al., 2023).

Nevertheless, resilience should not be romanticised as heroic perseverance. Guerrero and Wanjiru (2021) warn against simplistic portrayals of migrant entrepreneurs as either passive victims or inspirational innovators. Instead, resilience is best understood as a contested process, where women exercise agency within severe structural constraints. For African migrant women, resilience often involves cultivating hybrid identities: simultaneously mothers and entrepreneurs, migrants and community leaders, survivors of adversity and creators of opportunity. These implies that adversity and resilience are perhaps mutually constitutive. Adversity structures exclusion and precarity, while resilience reflects how women reconfigure available resources—social, cultural, spiritual, and financial—to sustain entrepreneurship in hostile conditions. The challenge for research and policy is to acknowledge both dimensions: to address the structural inequalities that produce adversity, while recognising the agency and creativity through which African migrant women transform it into entrepreneurial possibility.

3. Methodology

3.1 Research Design and Rationale

This study employs a qualitative, interpretivist research design, which is particularly well-suited for uncovering the lived experiences of marginalised entrepreneurial groups. While quantitative surveys have been widely used in migrant entrepreneurship research (e.g., Clark and Drinkwater, 2010; Levie, 2007), such methods often reduce complex social realities into simplified variables. These risks obscuring the nuanced ways in which adversity is experienced, negotiated, and transformed by African migrant women entrepreneurs. By contrast, qualitative research prioritises contextual richness, reflexivity, and voice (Creswell & Poth, 2018; Denzin and Lincoln, 2017). Our interpretivist stance is underpinned by the recognition that knowledge is socially constructed. Entrepreneurship is not simply a set of economic transactions, but a

lived practice shaped by identity, cultural norms, and institutional conditions (Welter, 2011). In particular, for African migrant women, entrepreneurship involves navigating compounded disadvantage while simultaneously asserting agency. A qualitative design therefore allows us to trace how adversity structures entrepreneurial practices, while foregrounding participants' voices as central to theory-building. In addition, the study is positioned as a response to recent calls for more context-sensitive and inclusive entrepreneurship research (Bruton et al., 2023; Welter et al., 2019). By situating African migrant women in the UK as the focus, we contribute to addressing persistent silences in mainstream entrepreneurship research, which has historically privileged Western, male, and high-growth entrepreneurial narratives (Ahl, 2006; Henry et al., 2016).

3.2 Sampling and Recruitment

We adopted a purposive sampling strategy, targeting African migrant women entrepreneurs who operate small and medium-sized businesses across the UK. Four cities were selected as focal sites: London, Birmingham, Manchester, and Cardiff *(See Table 1)*. These locations reflect both diversity and concentration of African diaspora communities, while also representing different regional economies and entrepreneurial ecosystems. London, as a global city, is characterised by ethnic diversity and dense migrant networks. Birmingham and Manchester represent industrial cities with growing African diasporic populations and active migrant business sectors. Cardiff, while smaller, provides insights into African entrepreneurship in devolved and less metropolitan contexts. Including these cities enabled us to capture variability in opportunity structures, institutional environments, and community ecosystems. Participants were recruited between May 2024 and June 2025 using a combination of snowball sampling and outreach to community associations, women's networks, and faith-based organisations. This recruitment strategy was necessary given the invisibility of African migrant women in official entrepreneurship registers and the trust-based dynamics required for accessing marginalised groups (Ram et al., 2008). Snowballing proved particularly effective, as participants often referred peers from church groups, informal business networks, or diaspora associations. Our final sample comprised 36 African migrant women entrepreneurs from a variety of sectors, including food retail, catering, beauty and hair services, education and training, fashion, street food, and professional services. Participants varied in age (ranging from mid-20s to early-50s), length of residence in the UK (5–20 years), and entrepreneurial experience (from start-ups under two years old to established ventures operating for more than a decade) (*See Table 1*). This heterogeneity was intentional: it reflects the diversity of

experiences while maintaining a focus on the common thread of navigating entrepreneurship under adversity.

Insert Table 1

3.3 Data Collection

Data were collected through semi-structured interviews, lasting an average of 60 minutes. Interviews were conducted in English, though participants occasionally code-switched into African languages for emphasis, which were translated with their clarification during transcription.

The interview guide was structured around four key domains:

- Migration histories and motivations – to understand how migration trajectories intersect with entrepreneurial decisions.
- Entrepreneurial experiences – focusing on challenges, strategies, and critical incidents in business development.
- Perceptions of adversity – probing structural, cultural, and personal barriers including finance, discrimination, regulation, and caregiving.
- Resilience and coping mechanisms – exploring adaptation strategies, reliance on networks, and identity negotiations.

The guide was flexible, allowing participants to narrate their experiences in their own terms. For example, when women spoke extensively about faith or community support, these themes were pursued even if they extended beyond initial prompts. This flexibility is consistent with interpretivist principles that prioritise participants' meaning-making over rigid adherence to a researcher's categories. Interviews were conducted face-to-face where possible, particularly in London and Birmingham, but due to logistical constraints some were conducted online (via Zoom or Teams). This hybrid approach enabled broader geographical reach and accommodated participants' schedules, especially given their dual responsibilities of business ownership and caregiving. All interviews were audio-recorded with consent, transcribed verbatim, and anonymised. Pseudonyms were assigned and identifying details were removed. In total, the interviews generated more than 800 pages of transcripts, providing a substantial dataset for analysis.

3.4 Data Analysis: Gioia Methodology

Data were analysed using the Gioia methodology (Gioia, Corley & Hamilton, 2013), which is widely recognised for its rigour in qualitative inductive research and is particularly appropriate for theory development in entrepreneurship studies. This method ensures a systematic progression from raw data to theoretical abstraction through three analytical stages. We began by coding transcripts using participants' own words, preserving their voices and avoiding premature abstraction. This resulted in over 200 first-order codes, such as "banks won't give us overdrafts," "prayer carried me through," or "being firm gets me labelled an angry Black woman." This stage prioritised authenticity and grounding in participants' terms. In the next phase, we clustered first-order codes into more abstract categories. For example, statements about being denied credit, refused overdrafts, or dismissed for low turnover were grouped under financial exclusion and discriminatory lending (*see Figure 1*). Similarly, references to prayer, faith, and family encouragement were grouped under spiritual and familial coping mechanisms. This step involved constant comparison across transcripts to ensure consistency and depth of interpretation (*see Figure 1)*. Finally, second-order themes were distilled into six aggregate dimensions that captured the theoretical essence of participants' experiences (*see Figure 1)*: *Adapting Business Models During Crisis; Financial Struggles and Exclusion from Capital; Social and Community Networks as Enablers; Discrimination, Bias, and Stereotyping; Regulatory and Infrastructural Barriers; and Workload, Wellbeing, and Persistence*. A data structure diagram was developed to illustrate this process, making visible the analytic pathway from participants' accounts to higher-order theorisation (*see Figure 1)*. This transparency addresses concerns about researcher subjectivity by demonstrating traceability between raw data and theoretical claims.

Insert Figure 1

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4. Findings

This section presents the experiences of 36 Black migrant women entrepreneurs operating across the UK, ranging from food importers and care providers to hair stylists, artists, and community organisers. Their accounts reveal the multi-layered ways in which adversity structures entrepreneurial practice, as well as the strategies of resilience and adaptation they employ. The findings are organised into six interrelated themes: (1) adaptation during crises, (2) financial struggles and exclusion, (3) reliance on social and community networks, (4)

experiences of discrimination and bias, (5) regulatory and infrastructural barriers, and (6) workload, wellbeing, and persistence.

4.1 Adapting Business Models During Crisis

A central finding is that adversity—particularly crises such as the COVID-19 pandemic—operated as a structuring force that reshaped business models. Entrepreneurs were compelled to adapt rapidly in order to survive. Some service-based enterprises successfully pivoted online. Vaness (not her real name), who runs a wellbeing business, described how "*during COVID we thought it would be the end of the business altogether … but essentially, that was just the beginning for us*. *We pivoted online to provide workshops, sessions, and we also changed the way that our business model works."* Similarly, a science education provider noted that digital platforms allowed her to expand beyond London: "*logging on to Zoom or Teams … allows us to reach a wider audience. So, whether you're in London, Newcastle, Scotland, you're able to log in*" (Dr. Chi). For other businesses, particularly food importers, digitalisation was not an option. Instead, adaptation meant **buffering losses** by diversifying stock. Juli, an African food trader, explained how she balanced perishable losses with durable goods: "*We just take the loss… the edibles compensate for the vegetables that is lost … You might not have the profit on it, but you have your money*." These accounts illustrate resilience as a **practical process of adjustment**, with women experimenting, rotating products, or shifting delivery formats in response to disruption.

4.2 Financial Struggles and Exclusion from Capital

A recurring and deeply structural barrier was the systematic exclusion from finance. Almost every participant reported difficulties in accessing loans, grants, or overdrafts. Jenni, who runs a stationery shop in London, recalled: *"I had trouble getting funding … securing a loan was actually very difficult for me … I just had to get support from my community crowdfunding and then the savings I had."* Others described outright dismissal. Bola, a food entrepreneur, was told by her bank manager: "'*What was your turnover last year*?' … *I said twenty something thousand pounds… he never sent me the form … 'sorry, we don't deal with people with that kind of turnover. I'm looking at 500,000 pounds turnovers.*'" These experiences resonate with wider evidence of racialised and gendered exclusion in finance, where credibility is denied on the basis of turnover, gender, or ethnicity (Hack-Polay et al., 2020). A designer, Funmi, captured the structural imbalance starkly: "*Funding is a major problem … men tend to have access more to funding … only 0.01% for Black women*." Faced with these exclusions, women turned to savings, family loans, crowdfunding, and hybrid models such as cross-subsidising

community services through corporate contracts. Yet these alternatives slowed growth and heightened vulnerability, underscoring how adversity in financial embeddedness structures entrepreneurial trajectories.

4.3 Social and Community Networks as Enablers

In the absence of institutional support, women consistently drew on community networks as substitute infrastructures. These networks were not occasional but foundational, providing financial, emotional, and even spiritual support. Dr. Chi highlighted the role of volunteers: "*I have friends that support me with my website development … I've got a group of volunteers … doing school outreaches, career fairs.*" Similarly, Lucy in Greenwich organised pop-up markets in libraries and community spaces when formal market access was denied: "*Nobody wants to give you opportunity … But when we start hosting our own pop-up market … we started creating that opportunity for ourselves*." Faith was also central. Vero, who faced homelessness during lockdown, explained: "*I went through a lot of personal challenges … faith carried me.*" Another entrepreneur put it simply: "*Prayer works*." These accounts show that resilience is **socially and spiritually embedded**. Community ties provided enablers (Berntsen et al., 2021) that allowed women to reconfigure exclusion into opportunity, compensating for hostile institutions.

4.4 Discrimination, Bias, and Stereotyping

Discrimination was one of the most persistent and emotionally draining adversities. It was experienced in customer interactions, supplier relationships, regulatory systems, and financial institutions. Sophia, a home-based stylist, recalled: "*Sometimes I'll make someone's hair and then I'll get a referral … the person will be like, surprised to see me … 'No, no, you cannot touch me. You cannot put your hand in my hair.*'" Similarly, Maria, a nail technician, explained: "*It's very, very difficult to satisfy clients, especially the white … they don't settle on a particular thing that they want*." Bias extended to care inspections, where Rache felt that white-owned firms were treated more leniently: "T*hey are not your colour … Why is it that this company is having all the service users … they are just favored.*" Others faced stereotyping that trivialised their ventures. Bola, a food entrepreneur, recalled being dismissed as "*a woman who makes Nigerian sweet … probably a hobby*." These experiences underscore the identity-work required to sustain credibility. Women were constantly compelled to counter stereotypes—of being "*hobbyists," "angry Black women*" (Danniebelle), or "*low-turnover*" entrepreneurs—while simultaneously managing businesses. Discrimination thus shaped both material outcomes and emotional labour, reinforcing the structuring force of adversity.

4.5 Regulatory and Infrastructural Barriers

Participants also identified regulatory systems as adversarial rather than enabling. For small traders, compliance requirements felt disproportionate. A Cardiff food entrepreneur reflected: "*They give us a lot of regulations … especially here … it becomes documentation. So how can you write me down on documented? Supposing I'm dyslexic … are you then going to mark them down … because they cannot speak English*?". Others described feeling blocked when trying to regularise trade. A Nottingham food trader recalled having to "*ask to be licensed*," *only to feel pressured and excluded in the process*. High fixed costs of premises also posed existential risks. Madam Kofo, who ran a restaurant, explained: "*Business rates £10,000 … VAT £5,000 every three months … the area didn't support us*." These accounts show how institutional frameworks and market infrastructures reproduce inequality by imposing costs and bureaucratic hurdles misaligned with small-scale migrant enterprises (Kloosterman et al., 2016).

4.6 Workload, Wellbeing, and Persistence

Finally, the findings highlight the personal and embodied costs of resilience. Many women described exhaustion, social isolation, and strain on family life. Lisa, a trader, reflected: "*I have a gazebo … I set up and take down every day … It's a massive change on my body … I haven't seen my friends in about a month … it's impacting my relationships*." Juliet, who ran a cleaning service, recalled: "*I cleaned all day … paid childcare … all for nothing.*" Jennifer described "*moments of self-doubt … times when I felt overwhelmed, frustrated and uncertain.*" For Sophia, resilience came from her mother's emotional support: "*Whenever I feel down … I always talk to my mom, and she'll encourage me*." Despite these burdens, persistence was a defining characteristic. Danniebelle summarised: "*I'm relentless … I just keep going.*" For others, persistence meant relocating or seeking new markets: "*I will take my business elsewhere … where it's appreciated*" (Juliet). Persistence was thus not simply grit but a multi-layered process of endurance, rooted in community, faith, and a refusal to give up. Thus, resilience manifests in various forms: drawing on transnational networks, leveraging informal knowledge, and pivoting business models in response to adversity. One respondent, born in the UK but raised in Nigeria, described her return as "traumatic," yet channelled this disruption into cultural innovation through her fashion brand. Another, a Zimbabwean mother of three, entered entrepreneurship after balancing caregiving with part-time education and employment, eventually launching a business that blended community service with financial independence. Crucially, both narratives highlighted how adversities became a mechanism of identity

reconstruction, self-empowerment, and cultural preservation. Participants navigated adversity not just individually but collectively, seeking strength from diaspora networks and faith-based communities.

5. Discussion

This study makes a critical departure from prevailing narratives of migrant entrepreneurship by showing that adversity is not a backdrop but a constitutive force in African migrant women's entrepreneurial journeys. Whereas much of the literature treats crisis, exclusion, or discrimination as contextual constraints, our evidence demonstrates that these dynamics actively reshape opportunity structures, resource configurations, and identity negotiations. In doing so, the study signals the need to reframe debates in three ways: by moving mixed embeddedness beyond stable institutional logics, by extending intersectionality into crisis-sensitive analysis, and by repositioning identity-work as spiritual and collective as well as professional.

The mixed embeddedness framework (Kloosterman et al., 2016) has been invaluable in mapping the interplay between migrant resources and host-country opportunity structures. Yet it assumes relative institutional stability. Our findings disrupt this assumption. For African women, adversity such as COVID-19 did not merely constrain business operations; they *reconfigured* opportunity spaces by forcing pivots to digital platforms, diversification into essential goods, or retreat into informal networks. Community and faith-based ecosystems emerged as survival infrastructures, compensating for absent institutional support. This suggests that future work must conceptualise embeddedness as dynamic and crisis-contingent, recognising the fluidity of opportunity structures under adversity. Intersectionality (Crenshaw, 1991) has illuminated the compounded disadvantages faced by migrant women. Our study advances this conversation by demonstrating that crises act as multipliers of inequality. During COVID-19, exclusion as women, as migrants, and as Black women did not simply coexist—they intensified each other. Caregiving burdens collided with racialised exclusion from finance and amplified health risks. This pushes intersectionality beyond a static lens of overlapping disadvantage toward a temporal and dynamic account of how inequalities evolve under crisis conditions. For entrepreneurship research, this means shifting from cataloguing disadvantage to interrogating how adversity actively *reshapes* intersecting identities over time. Existing research positions identity-work as entrepreneurs' efforts to negotiate legitimacy (Down and Reveley, 2004; Giazitzoglu and Korede, 2023). Our study departs from this by showing that

for African migrant women, identity-work is inseparable from adversity and infused with spiritual and communal dimensions. Legitimacy was not negotiated solely through professional posturing but also through recourse to faith, maternal identities, and community standing. This calls for an expanded conceptualisation of identity-work that recognises non-market and non-Western sources of legitimacy, situating entrepreneurial selves in spiritual, cultural, and diasporic contexts.

Resilience is often valorised as a personal trait—grit, determination, perseverance. Our findings disrupt this narrative. Resilience for African migrant women was socially and structurally embedded, rooted in community networks, informal financial practices, and faith-based support. These reframing challenges dominant entrepreneurship discourses that romanticise resilience as heroic individualism. Instead, resilience must be theorised as a collective and relational practice, sustained through embeddedness in social and cultural infrastructures. Taken together, these insights signal a departure from mainstream theorisation. Mixed embeddedness, intersectionality, and identity-work remain useful, but each is limited if treated in isolation. Our findings show that adversity is the binding force: it structures opportunities (embeddedness), magnifies inequalities (intersectionality), and intensifies identity negotiations (identity-work). To capture the realities of African migrant women, entrepreneurship research must adopt a crisis-sensitive, intersectional framework that sees adversity not as disruption but as constitutive of entrepreneurial life.

6. Conclusion

This paper elevates the voices and experiences of migrant African women entrepreneurs during a period of unprecedented adversity. This study advances scholarship on migrant entrepreneurship in three key ways. First, it foregrounds the experiences of migrant African women, a group that remains marginal in entrepreneurship literature. Much of the existing work has centred on South Asian, Turkish, or Latin American entrepreneurs, with African women often subsumed into generic "ethnic entrepreneurship" categories. By focusing specifically on African women, this study enriches debates on the heterogeneity of migrant entrepreneurship and challenges prevailing stereotypes of women from the Global South as merely "necessity-driven" or "low-growth" actors (Guerrero & Wanjiru, 2021).

Second, the paper conceptualises adversity as a structuring force in entrepreneurship. While frameworks such as mixed embeddedness (Kloosterman et al., 1999; 2016) explain how opportunity structures condition migrant ventures, they treat crisis and exclusion largely as

background constraints. Our findings highlight that adversity—whether institutional discrimination, family obligations, or crises such as COVID-19—actively reorders entrepreneurial resources, identities, and practices. Adversity is not simply a context to which migrants adapt; it is a constitutive element of entrepreneurial experience that shapes motivation, strategy, and resilience.

Third, the study integrates intersectionality, mixed embeddedness, and identity-work into a coherent framework for understanding migrant women's entrepreneurship. Intersectionality highlights how gender, race, and migrant status interact to produce compounded disadvantage (Martinez Dy and Jayawarna, 2020). Mixed embeddedness explains structural constraints in markets and institutions, while identity-work shows how entrepreneurs negotiate credibility under these conditions (Giazitzoglu and Korede, 2023). By bringing these perspectives together, the study develops a more holistic account of how African migrant women navigate entrepreneurship in hostile contexts.

6.1 Practical Implications

The findings also carry important implications for practitioners and support organisations. First, they highlight the importance of community-based enablers—such as women's associations, ethnic networks, and informal financial groups—in sustaining African women's entrepreneurship under adversity. Policymakers and practitioners should view these not as peripheral but as central components of migrant entrepreneurial ecosystems. Supporting partnerships between formal institutions (banks, business incubators) and community structures could strengthen resilience and growth pathways. Second, the research underscores the need to address caregiving burdens that disproportionately constrain women entrepreneurs. Affordable childcare, flexible workspace provision, and family-friendly support schemes would reduce the trade-offs that African migrant women face between business and household responsibilities. Third, business support services should develop culturally and gender-sensitive approaches. Mainstream entrepreneurship programmes often assume homogenous participants, overlooking the specific needs of migrant women. Tailored training in digitalisation, crisis management, and financial literacy—delivered in accessible formats—can improve the long-term survival of migrant women's ventures.

6.2 Policy Implications

From a policy perspective, the study demonstrates that current frameworks for migrant entrepreneurship remain fragmented and gender blind. First, policies addressing entrepreneurship, migration, and gender equality need greater coherence. For example, financial inclusion initiatives often neglect childcare provision, while migration integration programmes overlook women's entrepreneurial agency. Policymakers should design holistic strategies that recognise how these domains interact in shaping migrant women's entrepreneurial outcomes. Second, adversity-sensitive policies are required. The COVID-19 pandemic revealed that migrant women are disproportionately affected during crises (Ogundana et al., 2025). Future policy design should anticipate such vulnerabilities by embedding crisis resilience mechanisms into entrepreneurship support—such as emergency microfinance, rapid-access grants, and resilience training. Third, policies should move beyond the deficit framing of migrant women as dependants or low-growth actors. Recognising migrant African women as agents of economic and social innovation can shift policy discourses, aligning with inclusive growth agendas and the Sustainable Development Goals (SDGs).

6.3 Conclusion

By situating migrant African women at the centre of analysis, this study extends theoretical debates and provides actionable insights for practice and policy. It shows that adversity is not merely an obstacle but a structuring condition that shapes entrepreneurial motivations, practices, and identities. In doing so, the study contributes to a more intersectional, crisis-sensitive, and inclusive understanding of migrant entrepreneurship—one that reflects the lived realities of African women navigating entrepreneurship under adversity.

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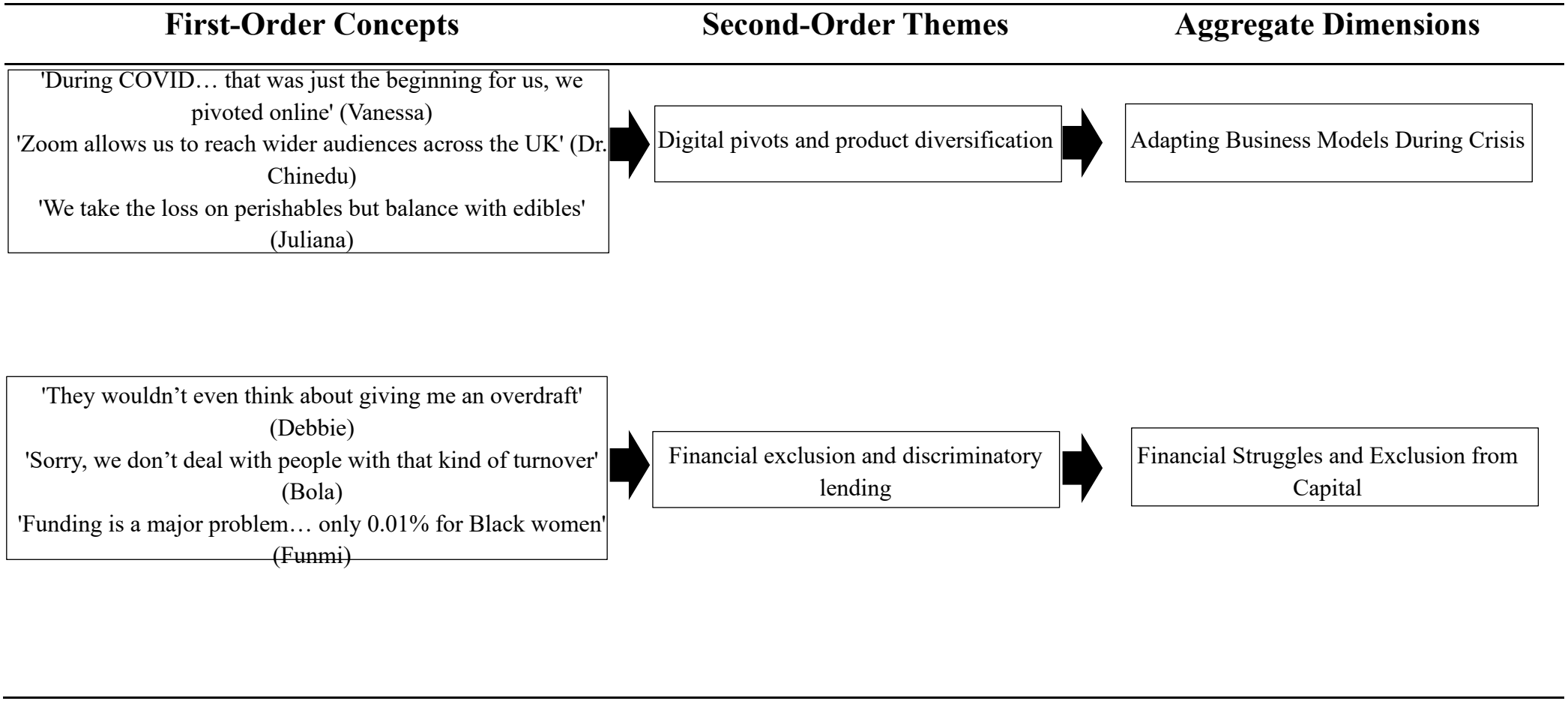
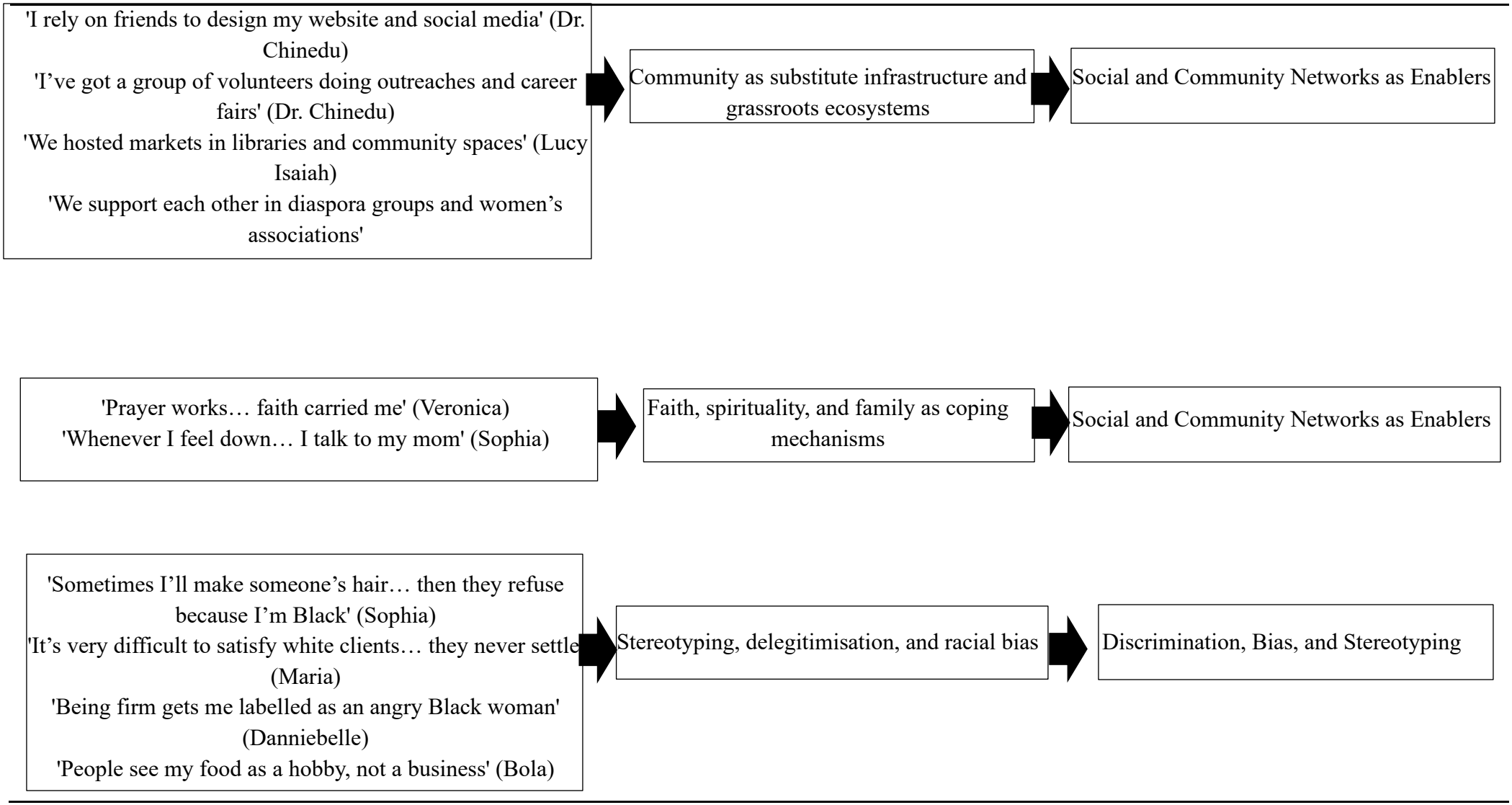
Figure 1: Data structure showing how the data were analysed




'I rely on friends to design my website and social media' (Dr. Chinedu)
'I've got a group of volunteers doing outreaches and career fairs' (Dr. Chinedu)
'We hosted markets in libraries and community spaces' (Lucy Isaiah)
'We support each other in diaspora groups and women's associations'
Community as substitute infrastructure and grassroots ecosystems
Social and Community Networks as Enablers
'Prayer works… faith carried me' (Veronica)
'Whenever I feel down… I talk to my mom' (Sophia)
Faith, spirituality, and family as coping mechanisms
Social and Community Networks as Enablers
'Sometimes I'll make someone's hair… then they refuse because I'm Black' (Sophia)
'It's very difficult to satisfy white clients… they never settle' (Maria)
'Being firm gets me labelled as an angry Black woman' (Danniebelle)
'People see my food as a hobby, not a business' (Bola)
Stereotyping, delegitimisation, and racial bias
Discrimination, Bias, and Stereotyping

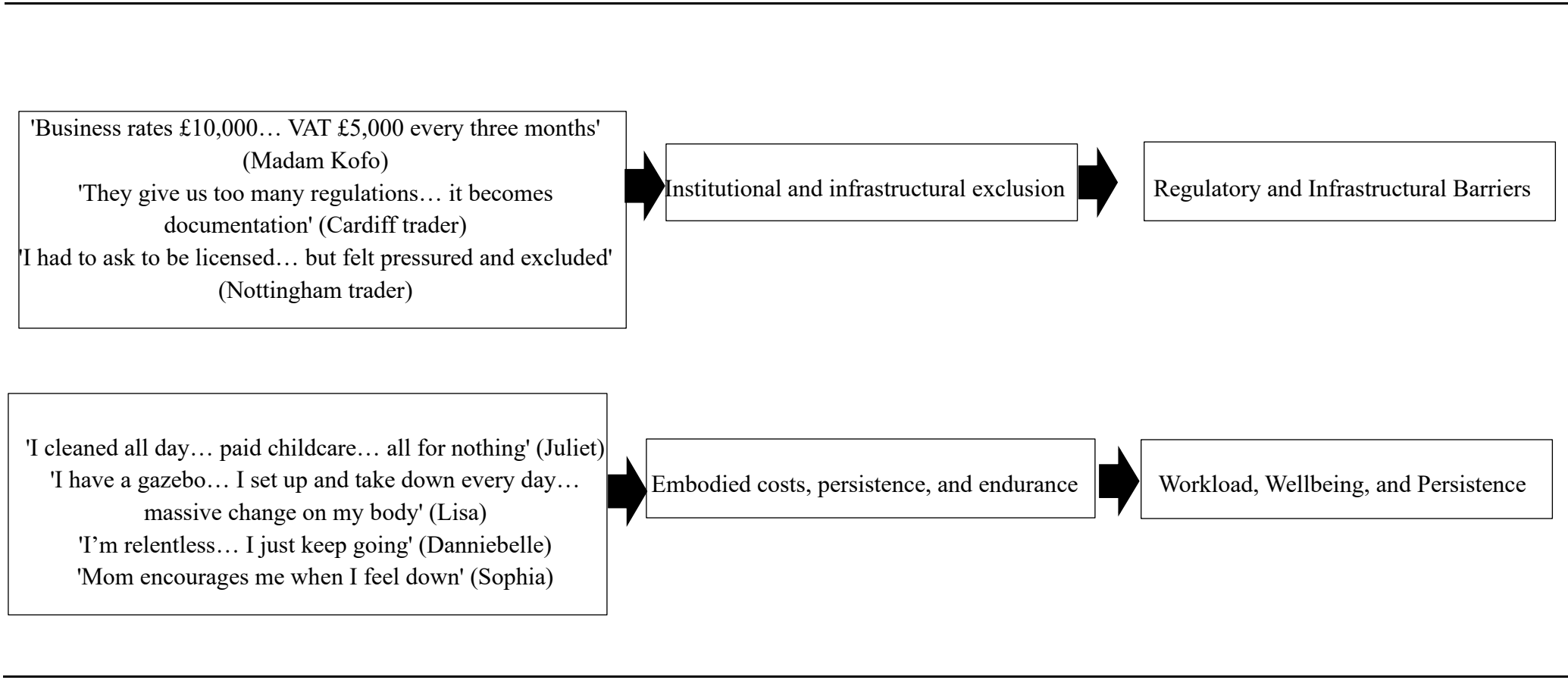

'Business rates £10,000… VAT £5,000 every three months' (Madam Kofo)
'They give us too many regulations… it becomes documentation' (Cardiff trader)
'I had to ask to be licensed… but felt pressured and excluded' (Nottingham trader)
Institutional and infrastructural exclusion
Regulatory and Infrastructural Barriers
'I cleaned all day… paid childcare… all for nothing' (Juliet)
'I have a gazebo… I set up and take down every day… massive change on my body' (Lisa)
'I'm relentless… I just keep going' (Danniebelle)
'Mom encourages me when I feel down' (Sophia)
Embodied costs, persistence, and endurance
Workload, Wellbeing, and Persistence

Table 1: Participant demographics

No	Pseudonym	Age Range	City/Country Migrated from	Sector/Business Type	Years in UK	Years in Business
1.	**Debbie**	35–44	East Midland/Nigeria	Hair and Beauty Salon	16	4
2.	**Bola**	30–39	Manchester/Nigeria	Catering and Food Services	26	6
3.	**Funmi**	50–59	London/Nigeria	Fashion Retail	39	15
4.	Dorcas	50-59	Cardiff/Nigeria	Restaurant & Supermarket	33	6
5.	**Sophia**	30–39	London/Zimbabwe	Hairdressing / Beauty Services	10	8
6.	**Danniebelle**	35–44	Nottingham/South African	Social Media Management	20	6
7.	**Juliana**	45–54	Birmingham/Zimbabwe	Grocery Retail	18	5
8.	**Chinedu**	40–49	London/Nigerian	Education / Training Services	20	3

9.	Elena	30–39	Manchester/Ghana	Beaded wear	4	4
10.	**Veronica**	30–39	Cardiff/Nigeria	Faith-Based Services / Charity-linked	9	5
11.	**Vanessa**	30–39	London/Ghana	Nail technician	8	8
12.	**Mama Gh**	50-59	Nottingham/Ghana	Supermarket	24	7
13.	**Juli**	50-59	Somerset/Nigeria	Vegetable	40	15
14.	**Sarah**	50-59	Nottingham/Nigeria	Caterer	20	10
15.	**Jennifer**	30–39	Northern Ireland/Rwanda	Hairdressing / Beauty Services	4	1
16.	**Joy**	40–49	Birmingham/Wolverhampton/Nigerian	Bakery	24	16
17.	**Juliet**	30-39	Luton/Zimbabwe	Social care	16	8
18.	**Lisa**	30-39	London	Wine	30	5
19.	**Lucy**	40-49	Greenwich/ Côte d'Ivoire by marriage	Restaurant	40	17

20.	**Kofo**	50-59	Birmingham/Nigerian	Restaurant & Supermarket	8	9
21.	**Maria**	30-39	Manchester/Nigerian	Nail technician	3	1/2
22.	**Madam M**	40-49	London/Ghana	Restaurant	10	4
23.	**Racheal**	50-59	Birmingham/Nigerian	Social Care	24	12
24.	**Lola**	30-39	Birmingham/Nigerian	Youtuber/Cooking	12	6
25.	**Sophia**	30-39	Manchester/Cameroon	Hair Stylist	5	2
26.	**Sweet mother**	40-49	Birmingham/Nigeria	Supermarket	7	5
27.	**Vanessa**	30-39	Manchester/Cameroon	Nail technician	5	5
28.	Veronica	50-59	Kent/Nigeria	Natural Herbs	22	5
29.	**Yosola**	30-39	Cardiff/Nigerian	Community Development	10	6
30.	**Mrs Ihuoma**	45-50	Coventry/Nigerian	Domestic Cleaning services	11	7
31.	**Madam Do**	50-59	West Brom/Zimbabwe	Social Care	26	14

32.	**Madam R1**	40-49	Nottingham/Nigerian	Hair Saloon	19	10
33.	**Madam R2**	40-49	Birmingham/Nigerian	Foodstuffs	20	12
34.	**Madam R3**	30-39	Nottingham/Ghanian	Service accommodation	22	5
35.	**Madam Abis**	30-39	Nottingham/Nigerian	Foodstuffs	11	5
36.	**Tolu**	30-39	Nottingham/Nigeria	Bakery/Pastries	10	7