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Essential Resources that African Immigrant Entrepreneurs Access to Start Up their Business in South Africa

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ABSTRACT

Entrepreneurship is a crucial element of economic growth and development, and immigrant entrepreneurs make a substantial contribution to the economy of the host country. Nevertheless, African immigrant entrepreneurs often face uncommon obstacles in accessing essential resources to establish and grow their businesses. Regardless of the increasing study on immigrant entrepreneurship, there is a need for more research that examines the distinct obstacles and experiences of African immigrant entrepreneurs in accessing resources to establish and develop their businesses in South Africa. This research aims to explore the essential resources that African immigrant entrepreneurs' access to venture into businesses in South Africa. Particularly, the research seeks to investigate the financial, physical, information, and human resources that they access. The research used a qualitative research methodology, employing semi-structured interviews with 12 African immigrant entrepreneurs (owners/managers) operating in various sectors in South Africa. The data was analysed utilising content analysis, in which chunks of related data were connected to existing themes. The results showed that African immigrant entrepreneurs in South Africa encounter obstacles in accessing essential resources, involving financial capital, physical resources, information capital and human capital. Nonetheless, African immigrant entrepreneurs use several approaches to overcome these obstacles, such as depending on personal savings, networks, and family support. The research contributes to the current literature on immigrant entrepreneurship by highlighting the particular obstacles and experiences of African immigrant entrepreneurs in South Africa. The results have implications for practitioners, policymakers, and researchers seeking to promote and support immigrant entrepreneurship in this area.

1. Introduction

Entrepreneurship is essential to businesses and government agencies all over the world. Indeed, entrepreneurship is at the heart of modern industrial capitalism dynamics, and the entrepreneur is the driving

force of the entire market economy (Kor and al., 2007; Caniëls & Motylska-Kuźma, 2023; Minja and al., 2023). Since entrepreneurship has been found to play a significant role in the economic development, the formation of small businesses is regarded as necessary for the establishment of a stable industrial base (Chimucheka & Mandipaka, 2015; Lloyd, 2019; Bouka and al., 2022). Small and medium-sized enterprises (SMEs) are regarded as the primary business segment that contributes to the economies of the majority of countries, particularly African countries (Bonet and al., 2011). Some authors, for example (Rondani and al., 2013; Cervelló-Royo and al., 2023), established that SMEs contribute to job creation, wealth distribution, economic appraisal, innovativeness, and economic growth.

The concept of immigrant entrepreneurship has gained importance in academic business literature due to its significant contribution to the economies of many nations (Dabić and al., 2020; Fatoki, 2020; Duan and et al., 2021). Globalised forces of the current economic emancipation and intensified entrepreneurial migration have led to business creation and diversity in commercial societies (Dabić and al., 2020; Duan and et al., 2021). However, the concept of entrepreneurship and immigrant entrepreneurship is still the subject of ongoing debate, dating back to Cantillon (1755). Immigrant entrepreneurship continues to make a significant contribution to economic development, particularly in developing countries. Entrepreneurial development has been found to be a panacea for reducing poverty among immigrants in host countries (Ngota and al., 2019; Dabi´c and al., 2020). However, the growth rate of these businesses is hindered by numerous challenges. Despite African immigrants' participation in entrepreneurship, immigrants lack access to and control over essential resource such as, limited access to key resource like land, finance, credits, and other strategic resources needed for entrepreneurship development. Inability to adequately access these strategic resources serve as serious impediments to African immigrant businesses development (Ngota and al., 2018; Omorede & Axelsson, 2022; Duan, 2023). Against this background, African immigrant entrepreneurship in many of the host countries go little beyond informal business ventures, which ensures daily survival for immigrant entrepreneurs and their families (Ngota and al., 2018; Omorede & Axelsson, 2022; Duan, 2023). From the standpoint of resource mobilization, it is believed that the social network is a vital source of new ideas and a valuable opportunity for African immigrant entrepreneurs because information exchanges enable the entrepreneur to locate, access, and explore opportunity (Tengeh & Nkem, 2017). Clydesdale (2008), on the other hand, noted that while African immigrant entrepreneurship is praised for possessing some positive attributes developed elsewhere that favour business start-up and operation, these attributes do not always match the conditions in the host country environment.

The early years of an immigrant business's existence have been broadly studied by immigrant business resource scholars (Waldinger and al., 1990; Fairlie & Lofstrom, 2015), who see them as a vital stage that can lead to either entrepreneurial failure or success. Therefore, understanding why some immigrant businesses manage to grow and others fail due to resource limitations remains a primary question in immigrant entrepreneurship study. While much work has largely focused on analysis of success factors, it is equally critical to explore how African immigrant entrepreneurs' access essential resources to start-up and grow their businesses in order to shed more light on this phenomenon. However, many of the studies on immigrant entrepreneurial success and failure due to access to resources have focused on developed countries, while neglecting the specific analysis of African immigrant entrepreneurs' access to essential resource in a developing country's context. In South Africa, where African immigrant entrepreneurship plays a role in the informal economy, their access to essential resources and survival rate remains a cause for concern. Consequently, there is a need for in-depth research into how they access essential resources, taking into consideration the particularities of African immigrant entrepreneurs in the South Africa and the specific obstacles they face.

Therefore, this study aims to explore how African immigrant entrepreneurs' access essential resources to start-up and growth their businesses in South Africa. The research explores entrepreneurs' access to essential resources from an individual standpoint, considering personality traits involving emotional stability and strategic vision. To this end, a qualitative exploration was employed, in alignment with the

pre-existing theoretical underpinning on entrepreneurial resources. This qualitative approach was grounded on semi-structured personal interviews with 12 African immigrant entrepreneurs operating their businesses in South Africa.

This study contributes to the scarce immigrant entrepreneurship literature by proposing an African immigrant specific analysis of entrepreneurial access to essential resources in the Eastern and Western Cape region of South Africa, an understudied area in developing economies. In contrast to previous studies that often focuses on developed economies, this research examined the interplay of resources in an area where immigrants' particular African immigrants' faces significantly low access to resources rate, due to unique obstacles including bureaucratic inadequacy (Khelil and al., 2018). By integrating resource-based approach, the study provides a framework that guides the analysis. This qualitative research, based on personal in-depth interviews with 12 African immigrant entrepreneurs, offers valuable insights into structural factors influencing immigrant entrepreneurship in South Africa. By identifying significant gaps in existing public support schemes, specifically the law on newly establishes businesses, which overlooks the post-creation survival phase, the research suggests actionable policy recommendations. The recommendations support for a shift in South Africa's entrepreneurial policy towards adaptive, stage-particular support programmes that speak to the unique obstacle African immigrant entrepreneurs face in accessing essential resources, including finance, human, information, and physical capital.

The primary objective of this article is to investigate how African immigrant entrepreneurs' access essential resources to start up their businesses in South Africa. This objective is addressed through the following sub-objectives:

- To conduct a literature review regarding the key concepts and ideas related to African immigrant entrepreneurs' access to resources.
- To explore how African immigrant entrepreneurs' access resources that enable them to venture into entrepreneurship in South Africa.
- To provide recommendations to African immigrant entrepreneurs on accessing resources that can support their entrepreneurial venture in their host country.

2. Literature Review

2.1 Immigrant Entrepreneur and Entrepreneurship

The concept of an immigrant entrepreneur has been perceived differently by authors. For instance (Lloyd, 2019; Dias & Patuleia, 2023; Harahap and al., 2023) describes an immigrant entrepreneur as any individual who migrates from their home country to another country, is a non-native of the host country, and establishes a business to benefit economically. Additionally, Fatoki (2014) posited that an immigrant entrepreneur refers to any individual in a country who is foreign-born, owning a business, that is concerned with the economic invention, creation of the organisation and seeking profit in the commercial environment. Expanding Fatoki's (2014) definition, it can be argued that individuals who established new businesses in a country of destination upon their arrival and become self-employed while at the same time employ others are referred to as immigrant entrepreneurs. On the other hand, immigrant entrepreneurship is the economic process where an individual starts an enterprise in a nation other than his/her country of origin, pursuing opportunities regardless of available resources (Ge & Li, 2019; Conz and al., 2023; Kazlou & Wennberg, 2023). It is a growth and developmental process for which the immigrant entrepreneur is an agent. Studies have focused on definitional specificity, with some researchers using the terms immigrant entrepreneurship and ethnic entrepreneurship colloquially. Bonet and al. (2011) contend that immigrant entrepreneurship is a process of new and innovative activities with the goal of creating value and growing business organisations. Stevenson and Jarillo (1990) liken immigrant entrepreneurship to the pursuit of opportunities, either on their own or within organisations. In all, the two concepts briefly discussed above highlight their connection, making it relevant to this article.

2.2 *Entrepreneurial Resources*

Access to entrepreneurial resources, particularly finance, information, physical, and human, is a critical issue for African immigrant entrepreneurs in their host countries. Studies (Waldinger and al., 1990; Ge & Li, 2019; Conz and al., 2023; Kazlou & Wennberg, 2023) have shown that immigrant entrepreneurs face unequal access to essential resources, such as loans, due to discriminatory practices by banks. This makes it difficult for African entrepreneurs to start their businesses in the host country. Waldinger and al. (1990) highlighted resource mobilisation by African immigrant entrepreneurs in their model of opportunity structure, which can deter business establishment. Therefore, irrespectively of the nature of the business, resource availability determines the establishment of the venture (Ge & Li, 2019; Kazlou & Wennberg, 2023). African immigrant entrepreneurs must be capable of putting together resources such as capital for the start-up stage, business spaces to start-up, labour, information and other resources needed to commence the business. It should be noted that successful and profitable entrepreneurs are prudent with their limited resources, emphasizing the significance of addressing this situation for African immigrant entrepreneurs. Bygrave and Zacharakis (2011) suggested that immigrant entrepreneurs must be able to evaluate critical resources for their firms' success and survival in the market environment. This motivation is derived from the fact that certain resources being considered more important than others. African immigrant entrepreneurs must deploy a disproportionate portion of their limited and valuable resources to meet business prospects compared to competitors. According to the resource-based theory, organisations compete based on their own resources and capabilities (Ge & Li, 2019). Ge and Li (2019) indicated that resources that are valuable, scarce, difficult to imitate, and irreplaceable among the enterprise's entrepreneurial resources can lead to differences in competitiveness. Identifying, configuring, and managing these resources can help establish a sustainable competitive advantage, significantly impacting the strategic control and status of the enterprise. To achieve business goals, African immigrant entrepreneurs must develop precise plans for allocating resources and commit to a viable and profitable business model (Ge & Li, 2019). Raijman and Tienda (2003) point out that some migrants can begin their firms informally when faced with limited required resources, though it is argued that starting a business informally does not signify the principal path to entrepreneurship. Thus, the study argues that, for African immigrant entrepreneurship, the determination of entrepreneurial resources and the mechanism of their role in fostering entrepreneurship is worth exploring.

2.3 *Theoretical Foundation of the Study*

This Study is supported by the resource-based view theory (Penrose, 1959) which attempts to answer the question why some organisations outperform others (Barnett and al., 1994). Penrose (1959) attributed to the specific resources owned by these different firms. The resource-based views approached believe that the heterogeneity of a firm’s resources gives its competitive edge, therefore, resources are seen as the principal instruments of value creation in a firm (Mathews, 2002). Waldinger and al. (1990) emphasises the important role of economic, social, and human resources in the success or failure of African immigrant entrepreneurship. Therefore, the African immigrant entrepreneur’s ability to identify and take action on presented business opportunities is heightened by having adequate access to resources (Davidson & Honing, 2003; Ge & Li, 2019; Conz and al., 2023; Kazlou & Wennberg, 2023). This study presents the social, human, and financial resources views as the primary entrepreneurial resource-based approach. Entrepreneurship sometime requires minimal financial resources, as explained by Clausen (2006). Conversely, this paper argues that it is not practical to completely eliminate the idea of starting a new business venture with significant financial resources. Starting a new business with adequate capital without underestimating other essential resources is an important predictor of entrepreneurial growth, but finance is not a significant predictor of new business creation (Hurst & Lusardi, 2004).

The resource-based view theory was not tested using quantitative approaches in this research because qualitative methods are more appropriate for exploring contextual factors and multifaceted relationships.

By employing qualitative approaches, the study gains an in-depth understanding of how African immigrant entrepreneurs' access and use resources, and how those resources influence their business activities. Qualitative approach offered the opportunity to capture the distinct and complexities of resource usage, provide a deeper understanding of the experiences of African immigrant entrepreneurs. Moreover, qualitative method is suitable for explorative research, enabling themes to be identified, patterns, and relationships that may not be directly apparent through quantitative approaches. Given the scarce existing study on the use of resource-based view theory on African immigrant entrepreneurship, a qualitative method provides a basis for future researches and theoretical development.

2.4 *Conceptual Framework of the Study*

The study's originality is found in the development of a conceptual framework that demonstrates the relationships between access to essential resources and entrepreneurial success among African immigrant entrepreneurs. By exploring the interaction between access to resources such as finance capital, human capital, physical capital and information capital, this framework provides a better understanding on the factors that hinder or enable the access of entrepreneurial resources and its impact on entrepreneurial business start-up. As illustrated in Figure 1, the conceptual framework combines several resources to understand their relationship and the influence on entrepreneurial achievement, thereby contributing to the development of potent strategies for supporting African immigrant entrepreneurs in accessing essential resources necessary to venture and grow successful businesses.

2.4.1 Financial Capital

Financial capital has been highlighted as an important component to start-up, grow, and develop a business by a significant body of study (Ashourizadeh and al., 2022). However, Ashourizadeh (2016) noted that restricted access to finance can deter entrepreneurial activities. Studies (Ashourizadeh and al., 2022; Ngota and al., 2025) have showed that African immigrant entrepreneurs often depend on personal savings, loans from family and friends, and ethnic networks to access financial capital.

2.4.2 Human Capital

Human capital, involving experience and education, is a vital component in business success. According to Davidson and Honing (2003), African immigrant entrepreneurs with a higher level of human capital tend to achieve better and have a high prospect of innovation. Also, Davidson and Honing (2003) noted that human capital includes knowledge and skills acquired through experience, mentorship and training. Thornhill and Amit (2003) indicated that access to labour supply is one main factor that is critical to entrepreneurship. Nonetheless, African immigrant entrepreneurs often encountered obstacles using their human capital due to barriers like language challenges, lack of local work experience, and non-recognition of qualifications in the host country.

2.4.3 Information Capital

Shane and Venkataraman (2000) posited that information capital for instance access to regulatory knowledge, market information, and market trends, is critical for African immigrant entrepreneurial decision making. Studies highlights that entrepreneurs particularly African immigrant entrepreneurs often depend on ethnic networks and association to access essential information, support, and resources, which can both enable or deter their business growth (Granovetter, 1983).

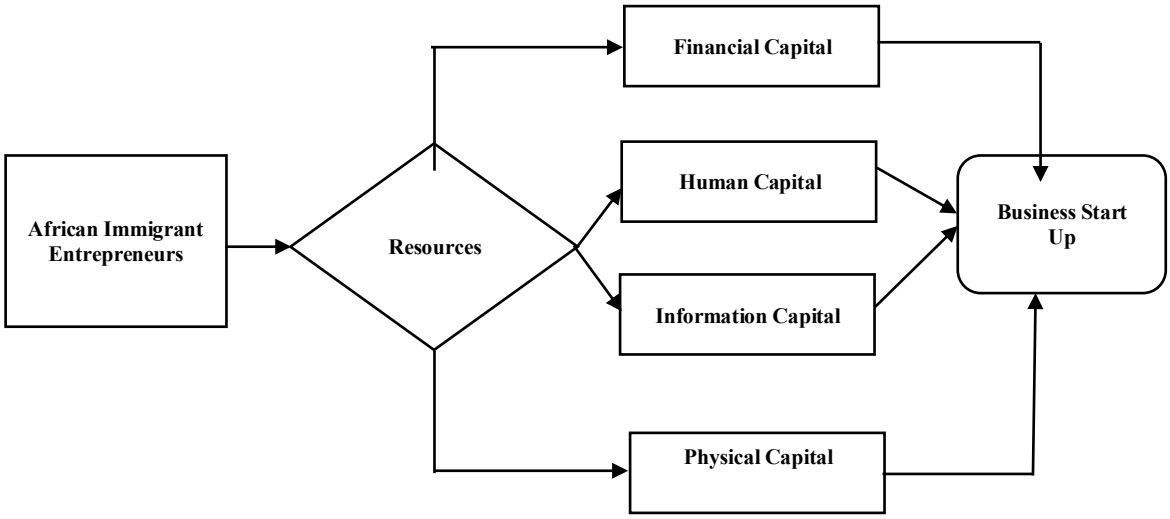


Figure 1. Conceptual framework of the study. By Author

2.4.4 Physical Capital

Physical capital is seen as a critical factor for an entrepreneur specifically immigrant entrepreneurs. Dabić and al. (2023) highlighted that physical capital include access to equipment, technology, and infrastructure. Arguably, if entrepreneurs invest in these components of physical capital can improve their business performance, competitiveness, and innovation.

2.4.5 Business Start-up

According to Fozia and Ranabahu (2022), business start-up rates are influenced by components including access to finance, human, information and physical factors. Schumpete (1934) suggested that entrepreneurship outcome can bring about innovation, employment creation, and economic development. Generally, the discussion highlights the difficulties and complexities that African immigrant entrepreneurs face in accessing different forms of resources. Addressing these obstacles can assist to promote immigrant entrepreneurship and contribute to economic growth and development.

3. Research Methodology

This study used a qualitative research approach to explore how African immigrant entrepreneurs' access essential resources for starting businesses in a new country. Since there's limited research on this specific topic, an exploratory strategy was employed to gain a deeper understanding of the experiences and challenges faced by these entrepreneurs (Creswell, 2014; Saunders et al., 2019; Saunders et al., 2023). By using qualitative methods, we aimed to capture the unique perspectives and stories of the participants, providing a rich and detailed insight into the research objectives.

3.1 Research Paradigm

This research used a qualitative approach, particularly phenomenological research design, to examine the relationship between access to resources and entrepreneurial success among African immigrant entrepreneurs (Hammersley, 2013; Creswell, 2014). The phenomenological research design is specifically

suitable for this study because it focuses on comprehending the lived experiences and insights of African immigrant entrepreneurs. Using phenomenological approach enabled the researcher to discover the meaning and essence of experiences, rather than predicting outcomes and testing hypotheses (Creswell, 2014). By employing this design, the research can gain a deep and thorough understanding of how African immigrant entrepreneurs experience and overcome the obstacles of accessing resources, and how these experiences shape their business results. Therefore, a phenomenological method is justified because it allows the investigator to explore personal experiences and meanings that African immigrant entrepreneurs assign to their encounters of accessing resources. By using this method, the researcher admits that realism is constructed by people, and that their knowledge and insights are shaped by their exclusive contexts and situations. By exploring these experiences in-depth, the study can identify patterns, themes, and meanings that can inform the understanding of the relationships of the topic under investigation.

3.2 *Population and Sampling*

This study focused on African immigrant entrepreneurs who own and operate businesses in South Africa. The researcher selected a sample of 12 entrepreneurs from the Eastern and Western Cape provinces using a targeted approach, specifically leveraging our network and purposefully identifying participants who fit our criteria. This method was chosen because there is no comprehensive database of African immigrant entrepreneurs in South Africa that we could draw a sample from.

3.3 *Secondary and Primary Data Collection*

To gather information, the study used a combination of existing research from journals, books, and online resources as secondary data, as well as new data collected directly from African immigrant entrepreneurs in South Africa, as primary data. The researcher conducted in-depth interviews with 12 entrepreneurs, asking open-ended questions to understand how they access resources for their businesses. Before conducting the interviews, the researcher tested the questions with a small group of entrepreneurs to ensure they were clear and relevant. The study also had experts in entrepreneurship review the questions to ensure they were valid. The interviews took place between June 2023 and September 2023, allowing the researcher to gather rich and authentic data during this period. During the interviews, the researcher created a comfortable and non-judgmental space for participants to share their experiences and insights. This approach allowed us to gather detailed information about the challenges and successes of African immigrant entrepreneurs in accessing resources. Triangulation was adopted to combine primary and secondary data sources to improve the validity and reliability of the results. Primary data collected from African immigrant entrepreneurs through in-depth interviews, offered rich and detailed perceptions into their experiences and insights. Secondary data, provided contextual background data and authentication of the primary data. By triangulating these data sources, the research guaranteed that the results were robust, accurate, and reliably reflected the challenges of access to resources and entrepreneurial success among African immigrant entrepreneurs. Triangulation allowed contextualisation, data validation, validity, eventually strengthening the research's conclusions.

4. Findings

4.1 *Demographic Information of Participants*

To participate in the study, individuals had to meet certain criteria: they had to be at least 18 years old, be immigrant entrepreneurs from other African countries, and have businesses that had been operating for at least a year. The study had a diverse group of participants, but there were some notable trends. As shown in Table 1, there were more male participants (11) than female participants (1). The men were mostly between 30-40 years old, with a few older participants between 50-60 years old. The woman was between 30-40 years old. The study showed that African men are more likely to migrate than women which

explained the low representation of women in our study, largely due to traditional societal expectations. In many African cultures, men are seen as the primary breadwinners, while women focus on family and household responsibilities. As a result, women often prioritize home life over career ambitions (Ngota & Rajkaran, 2016). This pattern is consistent with earlier studies, which found that cultural norms can affect men's and women's entrepreneurial pursuits differently (Ngota & Rajkaran, 2016). For example, men tend to be more open to taking risks and starting businesses, whereas women tend to be more cautious. In terms of nationality, most participants came from Cameroon, followed by Nigeria, with smaller numbers from Ghana and the Democratic Republic of the Congo. The study also found that most of the African immigrant entrepreneurs were married, some were cohabiting with partners, and a few were single.

Table 1. Demographic characteristics of African immigrant entrepreneurs

ID	Gender	Age	Nationality	Start-up Capital	Economic Sector
P1	Male	40 - 50	Cameroonian	*R100,000*	*Service*
P2	Male	40 - 50	Congolese	*R20*,000	*Service*
P3	Male	40 - 50	Ghanaian	*R165,000*	*Service & trading*
P4	Male	30 - 40	Cameroonian	*R50,000*	*Trading & agriculture*
P5	Male	40 - 50	Nigerian	*R120,000*	*Service & trading*
P6	Male	40 - 50	Nigerian	*R2,000*	*Trading*
P7	Male	40 - 50	Cameroonian	*R30,000*	*Service & trading*
P8	Female	30 - 40	Cameroonian	*R30,000*	*Service*
P9	Male	30 – 40	Cameroonian	*R35,000*	*Service & agriculture*
P10	Male	30 - 40	Nigerian	*R200,000*	*Service & trading*
P11	Male	40 - 50	Nigerian	*R150,000*	*Service*
P12	Male	40 – 50	Ghanaian	*R120,000*	*Service*

Most of these entrepreneurs run businesses in the trading and services sector of the economy, with only a few involved in multiple sectors like trade, services, and agriculture. When it came to startup capitals, the majority needed between R50,000 and R200,000 to get their businesses off the ground, while a few required less than R50,000.

4.2 *Data Analysis and Trustworthiness*

To make sense of the interviews, the researcher carefully organised and coded the data, creating a framework to identify key themes and patterns (Braun & Clarke, 2006; Khoa and al., 2023). The researcher manually coded the data to get a deeper understanding of the rich information shared by the participants. Then, we used a method called qualitative content analysis to examine the data, looking for specific themes, words, and concepts that would help the researcher understand the experiences of the entrepreneurs (Braun & Clarke, 2006; Khoa and al., 2023). This approach allowed the researcher to identify and interpret the patterns and themes that emerged from the data.

To ensure that the study was reliable and trustworthy, the study followed four main criteria: confirmability, credibility, transferability, and dependability (Johnson & Rasulova, 2016). The researcher kept detailed records of our process to ensure confirmability, so others could see how we reached our conclusions (Johnson & Rasulova, 2016). To ensure credibility, the researcher used techniques like ongoing observation, prolonged engagement, and multiple sources of data, and the researcher also checked the findings with the participants themselves (Johnson & Rasulova, 2016; Ahmed, 2024). The researcher made sure the findings were transferable by providing rich and detailed descriptions, so readers could understand the context and apply the insights to other situations (Ahmed, 2024). Finally, the researcher ensured dependability by having an independent researcher review our methods and data analysis to verify consistency and accuracy (Shenton, 2004).

4.3 *Ethical Considerations*

The study followed strict ethical guidelines, approved by the Nelson Mandela University ethics committee under clearance number **H23-BES-BMA-061**. The study adhered to ethical standards outlined by the university and recommended by Sekaran and Bougie (2016). Before conducting interviews, we obtained informed consent from participants, explaining how their data would be used and emphasizing the value of their contributions. To protect their identities, the researcher used fictional names and codes to anonymize the data.

Next, the study will present the findings from the interviews, detailing how the analysed the data and what was discovered. The study advocates that African immigrant entrepreneurs need specific resources to successfully start their own businesses in a host country. Having continuing access to resources is critical for African immigrant entrepreneurs to launch, grow, and sustain their businesses. Given the challenges they face in a host country, the researcher asked these entrepreneurs about their experiences in securing and utilizing resources to get their businesses off the ground. The key themes that emerged from their responses are discussed below.

4.4 *Financial Capital*

The importance of financial resources in start-up and sustaining businesses is a recuring theme in the experiences of African immigrant entrepreneurs. As shown by the quotes, access to sufficient financial resources was critical for African immigrant entrepreneurs to cover establishing costs, buy equipment and infrastructure, and maintain operations. Without adequate financial resources, these entrepreneurs may struggle to get their businesses off the ground, expand their operations, or even survive in a competitive market. The following excerpts shows that finance was essential in the business start-up stages:

- *"Yeah, the main resource that I believed I needed at the time to start-up this business was finance. I needed money to buy the things that I needed for establish the business including the tools, the materials that I needed, the car that I needed to transport the working tools and materials to the work site."* (P#11)
- *"The main resource that I needed to establish my different businesses, including this current one, was money... money was all I needed to start the businesses."* (P9)
- *"... it was not easy for me, but I had to work hard and try to save money so that I could raise the funds needed to start the business."* (P#10)

Nonetheless, getting finance showed to be an obstacle, with majority entrepreneurs relying on their individual savings to overcome this challenge. This raised intriguing questions about the part that savings play in entrepreneurial success. On one hand, individual savings can offer a significant source of finance, allowing immigrant entrepreneurs to turn their business dreams into fruition. On the other hand, the focus on personal savings may also reflect the restricted access to formal financial sources, highlights the need for comprehensive funding systems. This is clearly illustrated in the excerpts below, which provide insight into the experiences of these entrepreneurs.

- *"... I can say that the savings I was doing were what provided me with the financial capital I needed to start my own business."* (P#6)
- *"... I was making some income and from that, I was making some savings bit by bit."* (P#8)
- *"... I was keeping my money that I was getting as salary in my savings account and any other money that I was having from working around."* (P#1)
- *"... the money that I was saving while working with my friend was the foundation of the capital to all my businesses."* (P#2)

The cultural importance of saving finance among African immigrant entrepreneurs permits a closer investigation. On the surface, savings seems to be a real-world necessity for venturing and growing businesses. However, the narrative of African immigrant entrepreneurs show that savings is often deep-

seated, reflecting a cultural attitude that regards prudence and long-term planning. This raises the interesting question about the interaction between cultural background and entrepreneurship behaviour. To what extent does this cultural priority on savings shape the entrepreneurial approaches and choices of African immigrant entrepreneurs? How might this cultural practice both empower and drive their business start-ups? By exploring these questions, we can gain a deeper understanding of the multifaceted relationship between culture, savings, and entrepreneurship.

- *"... whatever job that I was doing, I made sure that I saved some money no matter how small it was. This is like a culture I grew up with in West and Central African countries. We always live with the expectation of saving for the future, even though the future is uncertain. That is how I was able to obtain the funds with which I began this business."* (P#12)
- *"... I developed the habit of saving money from every little bit of money that I earned to start my own business."* (P#8)
- *"... from the part of Africa that I am coming from, saving money is a part of what every person who has prospects for the future does. That is how I managed to save money so that I could get enough capital to start-up my own business."* (P#4)

Building up savings can be a key way for entrepreneurs to fund their business ventures. According to research, savings play a vital role in getting a business off the ground, driving initial growth, and supporting expansion (Ngota & Rajkaran, 2016; Munkejord, 2017; Fozia & Ranabahu, 2022). By consistently setting aside money, entrepreneurs can accumulate the funds needed to turn their business ideas into reality.

Sometimes, entrepreneurs can access the financial resources they need by borrowing from others. This can be a viable way to raise the capital required to launch or grow a business (Lloyd, 2019; Alemayehu and al., 2023). By tapping into these alternative funding sources, entrepreneurs can secure the funds they need to bring their business ideas to reality. This is evidence in the following quotes:

- *"... I asked some people for financial assistance because the money I had would have not been enough to start the business."* (P#4)
- *"... I asked around for financial help, and someone was able to loan (lend) me the money, which I added to the money I already had to start the business."* (P#2)

Interestingly, our findings differ from those of some previous studies (Chrysostome, 2010; Khosa & Kalitanyi, 2015), which suggested that immigrant entrepreneurs with promising business opportunities typically have the professional credentials and expertise needed to secure sufficient funding from financial institutions in their host countries. This research paints a different picture.

In addition to other funding sources, many entrepreneurs rely on help from family members to get their businesses off the ground. Research has shown that family support is closely tied to access to business capital (Lloyd, 2019; Alemayehu and al., 2023). This highlights the important role family plays in fostering entrepreneurship - they can be a key catalyst in helping entrepreneurs turn their ideas into reality.

- *"... I had to approach my family back home and ask for some financial assistance to inject into my business. I received some financial support from my family back from my home country which assisted me a lot to start-up this business."* (P#5)
- *"The only other source of assistance I received ... was money from my wife."* (P#1)
- *"... after discussing it [the business idea] with my husband, he was able to provide me with the necessary funds that I requested."* (P#8)

Our findings align with research by Tengeh (2007), which showed that African immigrant entrepreneurs often rely on family savings, gifts from family members, and support from family friends to launch their businesses in new countries. This highlights the significant role that personal networks play in helping African entrepreneurs to start-up their businesses.

Remarkably, the findings revealed that some African immigrant entrepreneurs prefer not to seek financial help or loans from institutions or individuals, believing it is wrong to start a business with debt. They are aware that borrowed money comes with interest charges, and this motivates them to be self-sufficient. Although this view was not shared by many, it highlights the determination, resilience, and independence that drives these entrepreneurs to build their businesses from the ground up. The following quotations highlights this:

- *"... according to my knowledge of financial management, you shouldn't borrow money to start a business. You start a business with your own small funds to study the business because everything new has many challenges, and as the business grows, you can consider borrowing funds to help the business grow."* (P#3)
- *"... I did not approach any institution or any other person to ask for a loan or any other type of financial assistance."* (P#1)
- *"... I didn't need to go to the bank for a loan at the time because I had enough money saved up. So, I did not seek financial assistance from any other financial institution or individual."* (P#6)

4.5 *Physical Capital*

The study with African immigrant entrepreneurs indicates the significance of physical capital in their business endeavours. The findings show that accessing physical resources, such as equipment, technology, and business spaces, is vital for these entrepreneurs to start-up and grow their businesses. This emphasises the importance of physical capital in supporting the entrepreneurial endeavours of African immigrants.

- *"The main resource that I needed to enable me start-up my business was the location for the business."* (P#9)
- *"The primary resource that I needed to start-up my business was the operating space."* (P#1)
- *"I needed a space in a good position that could be affordable in terms of the rents and accessibility to the customers."* (P#5)
- *"I had a challenge with getting a good business location for my business to* operate*."* (P#8)
- *"... when I got the space, the place was not roofed, so, I had to pay for the roof to be built on the place with my money, also, I had to make some structural modification on the space."* (P#4)

The research with African immigrant entrepreneurs highlights the vital role that transportation plays in their business operations. For these entrepreneurs, reliable transportation is essential for delivering goods and services to customers, accessing markets, and overcoming logistical challenges. This finding highlights the significance of transportation infrastructure and resources in supporting the success of African immigrant-owned businesses. The excerpts below highlight this:

- *"... for mobility, I needed a car because the chicken business needed me to go pick up the stock far away from where I stay."* (P#9)
- *"I usually borrow my elder sister's car to do some of my deliveries to the customers."* (P#4)

Financial capital is the key resource of any business. It enables entrepreneurs to cover operational costs, invest in necessary equipment such as purchase of car assets, and hire talent. Without sufficient financial resources, businesses can struggle to stay afloat. For African immigrant entrepreneurs, having enough financial resources can be used to buy essential physical assets, like vehicles, that help the business operate efficiently. This was highlighted in the following quotes below:

- *"... I bought a second-hand car from one guy which was a small bakkie, although it wasn't very new, but it was still in a fairly used condition to be manage in my business."* (P#3)
- *"... therefore, I tried to buy a used bakkie, which I am using to operate my business."* (P#4)
- *"... I needed transport because most often my customers will call me and ask me to deliver a certain quantity of the product, but I could not make such sales and deliveries because I did not have transport to do such sales."* (P#9)

4.6 Information Capital

Having the right information is crucial for African immigrant entrepreneurs when starting or buying a business. African immigrant entrepreneurs need to know what they are getting into before investing their time and money. African immigrant entrepreneurs need to be well-informed to make smart decisions about their business, from identifying market opportunities to managing risks. This is especially true for African immigrant entrepreneurs who may face unique challenges in navigating unfamiliar business environments (Maharaj, 2009; Ngota & Rajkaran, 2016). The findings revealed that African immigrant entrepreneurs did not just stumble upon information - they actively sought it out before starting their businesses. Even when information was available, they took the initiative to search for and explore it to determine if their business ideas were feasible. This shows that these entrepreneurs are proactive and willing to take calculated risks to turn their business aspirations into reality. This is evidence in the quotes below:

- *"... information resource was another very important thing I needed, because I needed to know where to go and buy stock for the business, I needed to know how much to buy them, and how much to sell the goods."* (P#6)
- *"... I needed to get information about the area in which I needed to establish and operate the business as well as to know the kind of products that will be in demand for consumption by the customer. That vital information is needed for the business process."* (P#1)

This finding agrees with the study conducted by Maharaj (2009) and Ngota and Rajkaran (2016) who affirms that relevant information is necessary for every business establishment and survival, however, argued that most often African immigrant entrepreneurs indicated that they are not receiving any informational support from their host country government.

4.7 *Human Capital*

For African immigrant entrepreneurs, human capital is particularly crucial in navigating the complexities of starting and growing a business in a host country. Having access to skilled and dedicated team members can help bridge cultural and linguistic gaps, provide valuable insights into the local market, and support the development of innovative business ideas. Our study revealed that African immigrant entrepreneurs recognize the importance of having a skilled and dedicated team to help build and grow a thriving business.

- *"... I needed other resources such as labour to assist the business to operate. This business needs available labour to process the chickens. Because at times we can have about 150 chickens that will be delivered and they will need us to process them for our customers to get them ready."* (P#9)
- *"... luckily, I had two employees who I did employ to help me at the time."* (P#4)

The perception that labour resource was essential during the establishment of African immigrant businesses was consistent with the study by Thornhill and Amit (2003) who indicated that access to labour supply is one main factor that is critical to entrepreneurship. Olutuase and al. (2023) established that the labour supply available in South Africa is mostly informal and unskilled, while the skilled and semi-skilled labour force that is available is mostly very expensive.

4.8 *Business Start-Up*

The study has shown that for African immigrant entrepreneurs, starting a business venture requires a combination of key resources. Financial capital, human capital, information capital, and physical capital all come together to support the introduction and growth of a successful business. When these resources are used effectively, entrepreneurs can overcome challenges, exploit opportunities, and build thriving businesses. Financial capital provides the necessary funding, human capital brings skilled and dedicated team members, information capital informs business decisions, and physical capital supports operations and growth. By bringing these factors together, African immigrant entrepreneurs can turn their business ideas into reality, create jobs, and contribute to their local economies. The relationship between these

resources is critical, and entrepreneurs who can effectively access and utilize them are better positioned for success. Eventually, starting a business venture requires careful planning, strategic decision-making, and a deep understanding of the resources available. By combining financial, human, information, and physical capital, African immigrant entrepreneurs can set themselves up for success and achieve their business goals. The following excerpts illustrate this:

- *"... I continued to pay rents for the place without having any stock inside the shop. Hence, I say the start-up finance was used to pay for rents of the premises, buying of the stock and the machinery that are used to operate the business."* (P#5)
- *"... the finance helped me a lot because I was the person that finished building this shop. It [the finance] helped me to complete this business premises, where the business is operating currently. I used the finance to buy the stock for the business. I needed to put a lot of stock in this place."* (P#4)
- *"... I used part of the finance to buy the equipment that we are using to operate the business such as the high-power packs, which are also expensive. So, I bought two of them, I bought a tyre changer and the wheel balancing machine."* (P#10)
- *"... I paid for the purchase of the business to the family of my late boss, who received the payment for the business from the family of the previous owner."* (P#3)

To improve the clearness and convenience of the qualitative results, Table 2 summarizes the main themes that emerged from the in-depth interviews, presenting the key categories of entrepreneurial access to essential resources including financial, physical, information, and human capital which eventually leading to business start-up – along with representative excerpts from participants and their consistent theoretical interpretations. This graphic synthesis enables a nuance understanding of how the lived perceptions of the entrepreneurs reflect the conceptual framework developed in the study.

Table 2. Summary of Emergent Themes from Interviews, illustrative Quotes and Theoretical Underpinning

Key Theme	Sub-theme	Illustrative Quote	Theoretical Framework
Financial Capital	Primary resources came from savings.	*"...finance was the main resources that I needed to start-up my business. So, I used this small money that I had saved to establish my own small business."* (P#2)	Resources-based view approach
Physical Capital	Need for transportation	*"... the other thing I needed was a car, which I could use to move around more easily and take my tools to the work site, not having a car for the business was a huge challenge that I was facing."* (P#3)	Resources-based view approach
Information Capital	Information required	*"... information was another very important thing I needed, because I needed to know where to go and buy stock for the business, I needed to know how much to buy them, and how much to sell the goods."* (P#6)	Resources-based view approach
Human Capital	Labour to assist	*"... Having someone to work with is crucial, as it gives me the confidence to focus on growing my business. That's why I've got a team of about six guys working steadily to keep operations running smoothly."* (P#5)	Resources-based view approach
Business Start-up	Opportunity to venture into business	*"... the financial capital assisted me to buy this site that I am operating on; it assisted me in building the structure that I am using now, it assisted me to buy the tools that we needed to use to provide services to our customers."* (P#12) *"... I used it [finance] to purchase my current business, of which I am the new owner."* (P#2)	Entrepreneurial process model

5. Discussion

According to the resource-based view, a firm's unique resources are what set it apart from others and give it a competitive advantage (Mathews, 2002). In other words, resources are the key to creating value in a business. For African immigrant entrepreneurs, having access to the right resources can make all the difference in identifying and seizing business opportunities (Davidson & Honing, 2003). In the study, we found that African immigrant entrepreneurs in South Africa relied on four key resources to succeed: financial resources, physical resources, information, and human resources. These resources played a crucial role in enabling these entrepreneurs to turn their business ideas into realism.

The importance of financial resources as a key priority for African immigrant entrepreneurs venturing into business raises interesting questions about the difficult dynamics of entrepreneurship. While the findings aligns with previous research (Duan and al., 2021, 2022; Urban and al., 2022; Evansluong and al., 2023) suggesting that having sufficient funding can ease entrepreneurial prospects, they also highlight the need for a deeper understanding of the connection between finance and business outcomes. The fact that some entrepreneurs can thrive with restricted finance (Davidson & Honing, 2003; Hurst & Lusardi, 2004; Kim and al., 2006) underscore the possibility for other factors overweighing or compensating for the significance of finance. Meanwhile, study by Robb and Fairlie (2021) proposed that businesses with substantial initial capital can perform better. As the findings of this study are considered, it becomes certain that the role finance play in African immigrant entrepreneurship is complex, and that success is possibly driven by a variety of factors above just financing.

The research found that African immigrant entrepreneurs use various funding sources, including personal savings and loans from others. This aligns with previous research (Tengeh, 2007; Markova & Perkovska-Mircevska, 2009) that highlights the importance of internal funding sources, family, and friends in supporting business start-ups. Some entrepreneurs in this study relied on financial support from family members, while others preferred to use their own savings. Researchers (Von Bloh and al., 2019; Chang and al., 2023) note that family support is often overlooked in studies on immigrant adaptation, despite its significance. Interestingly, the study found that many entrepreneurs were hesitant to seek financial assistance from others, including family and friends. This contradicts some previous research (Chrysostome, 2010; Khosa & Kalitanyi, 2015; Kazlou & Klinthall, 2019; Lloyd, 2019) that suggests opportunity immigrant entrepreneurs can access financial capital from institutions. Instead, this study suggests that African immigrant entrepreneurs rely heavily on internal funding sources, such as personal savings, and support from family and friends. Entrepreneurial aspirations and personal relationships play a significant role in driving investment decisions.

The obstacles facing African immigrant entrepreneurs in getting appropriate locations for business permit closer exploration. While the complexities of securing reasonable and tactical locations are well-researched (Ngota & Rajkaran, 2016; Souissi, 2025), the implication of these obstacles are complex. What are the lasting implications of operating from inaccessible locations, and how might this affect the continuity and competitiveness of these businesses? Additionally, the significance of dependable transportation in managing business activities efficiently raise questions about the relationship between location, accessibility, and entrepreneurial achievement. How might the accessibility of transport options drive business location decisions, and what are the possible trade-offs between nearness to customers and affordability? By answering these questions, one can gain nuance understanding of the difficult interplay between physical capitals and entrepreneurial outcomes. This finding resonates with Mejia-Dorantes and al. (2012) study, which highlights the significance of private transportation in business location choices.

The importance of information capital for African immigrant entrepreneurs raises critical queries about the role of knowledge in entrepreneurial success. What are the particular information gaps that deter entrepreneurs' capabilities to venture, operate, or purchase a business, and how can these gaps be

addressed? The fights for these entrepreneurs to access support services due to restricted information about accessible resources (Urban & Naidoo, 2012) highlight the need for more efficient information distribution approaches.

The vital role of labour in entrepreneurship, as shown in one of our study's cases, call us to reflect on the intricate dynamics of access to labour and use. While studies support the significance of labour source in entrepreneurship (Thornhill & Amit, 2003), the South African setting presents a deeper picture. The surplus of unskilled and informal labourers, compared with the high cost semi-skilled and skilled work (Tengeh, 2007; Olutuase and al., 2023), raises queries about the strategic supervision of labour resources. How do these entrepreneurs overcome these labour market dynamics, and what are the consequences for business development and continuity? Also, as these entrepreneurs expand their operations, what role does external labour play in enhancing their skills, and what are the possible obstacles and opportunities related with this dependence?

The possibility for small business start-ups to alleviate poverty by creating job opportunities raises significant questions about the role of immigrant entrepreneurship in economics growth. The difference between the business desires and endeavours of African immigrant entrepreneurs (Nkealah, 2011) and their South African counterparts (Adomako and al., 2023; Ratten, 2023) calls us to reflect on the primary factors influencing these disparities. What are the consequences of these entrepreneurs' launching businesses as sole proprietors, and how can this impact their access to resources and assistance? The choice for obeying business procedures to get registered and licensed suggests a desired for lawfulness, but what are the possible trade-offs regarding time, cost, and bureaucratic challenges? Moreover, the diverse strategies to seeking assistance, whether from family or friends, raises queries about the part played by social networks in entrepreneurial achievement.

6. Research Limitation and Suggestions for Future Research

This study sheds light on a previously under-researched area of immigrant entrepreneurship, specifically African immigrant entrepreneurship. While the findings offer valuable insights, they are subject to some uncertainty due to the subjective nature of the data and limitations in sample size. The use of purposive sampling, while effective for this study, means that the results might not be generalisable to all immigrant entrepreneurs. Despite this limitation, the study provides a foundation for understanding the motivations of African immigrant entrepreneurs and paves the way for future research. Future studies can expand on this research by using larger, more diverse samples and including other immigrant groups. This will help create a more comprehensive understanding of immigrant entrepreneurship and its economic impact

7. Conclusion and Recommendations

This study highlights the critical resources that African immigrant entrepreneurs need to establish and grow their businesses. Financial capital, physical resources like business locations, transportation, knowledge capital, and labour are all essential components that can make or break a business venture. The findings suggest that African immigrant entrepreneurs often rely on personal savings, family, and friends to access financial resources, due to limited access to external funding. Physical resources like business locations and transportation play a crucial role in facilitating business operations and accessing clients. Knowledge capital is also vital, as entrepreneurs need to be informed about available support services and resources. Labor is another key resource, with entrepreneurs often requiring external support as their businesses grow and expand. Therefore, the study recommend that policymakers should develop targeted funding programs and initiatives to support African immigrant entrepreneurship for instance grants, microloans, and mentorship programs. Furthermore, they should create affordable and accessible business spaces such as accelerators or incubators to support these entrepreneurs in starting up and growing their businesses. Additionally, they should provide training and workshops on business management, marketing,

and financial literacy, as well as information on available support services and resources. For the African immigrant entrepreneurs, outline financial, marketing and operational strategies to ensure business success. Also, they should take advantage of government initiatives, business incubators, and accelerators to access funding, mentorship and training.

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Conflict of interest statement

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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