

Article

# ‘Is It Entrepreneurship, or Is It Survival?’: Gender, Community, and Innovation in Boston’s Black Immigrant Micro-Enterprise Spaces

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**Abstract:** Micro-enterprises are typically classified as businesses with fewer than six employees and very small amounts of financial capital. Focusing on black immigrant women’s micro-entrepreneurial ventures in Boston, this paper explores how non-economic forms of capital are crucial to the survival of micro-enterprise, in large part because of customer choices to patronize businesses they trust and to support proprietors whose identities and values they share. The richness of social and cultural capital and local information—controlled by minority immigrant women micro-entrepreneurs—can easily go undetected by mainstream lenders, training programs, and policy-makers. Other features that go unnoticed include the fact that the proprietors and patrons of micro-enterprises can often be highly skilled and educated and that innovative business moves are often embodied in already-existing processes of reciprocity and exchange. With implications for how funding can be infused into communities deeply connected to informal economy processes in U.S. cities, the paper argues for support for community-based processes of local development, economic growth, and social justice that are rooted in the communities that need them.

**Keywords:** black; immigrant; women; minority micro-enterprise; innovation; informal economy; social justice

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## 1. Introduction

During my on-going ethnographic research on performativity and festival culture among Caribbean immigrants in Boston (2010–date), I have met numerous Caribbean-descended small business women whose livelihoods arise in part from marketing products, most often to members of black ethnic communities and—where possible—to Caribbean people. They were all working extremely hard to make these businesses successful financially—while also meeting community and family obligations—and providing creative outlets and opportunities for themselves and for other under-represented minorities, despite the limitations imposed by their other jobs and duties. Here, I analyze unstructured interview data about entrepreneurs’ business plans, notions of agency and obligation, and desires for change in the outward structural conditions in which their businesses are currently embedded. Some of the patterns and particularities are highlighted here so as to raise awareness of how micro-entrepreneurial practices in ethnic markets constitute forms of innovation (of both product and delivery) that easily go undetected by mainstream lenders, training programs, legislators, and audiences/markets. I also suggest that the strengths and vulnerabilities of women in the urban immigrant ethnic market deserve deliberate consideration by programs and policies to assist entrepreneurs in all categories (women, immigrant, and ethnic) in being secure and successful.

Micro-entrepreneurs are described as individuals who are the owners (and often the managers) of businesses that employ fewer than six employees and have very small amounts of financial capital [1]. Such businesses tend to be vulnerable because of low profits, leading to lower chances of being able to

reinvest capital in order to sustain or even enhance the business. However, survival of micro-business is dependent on so much more than money, relying as well—often primarily—on family members and others in personal networks [2]. Indeed, such networks have long been recognized as crucial to *informal* economic relations, which are further defined to operate *below the radar* of direct government surveillance and taxation (World Bank; emphasis mine). Yet, analyses often conflate the informal sector with micro-enterprise. Here, I provide an alternative reading of informal economy by highlighting the deep, longstanding, and resilient nature of market relationships within an informal economy and the ways they can be a boon to micro-enterprises that exist in Boston—a US city that is undergoing rapid economic expansion in both formal and informal areas. In a 2013 survey, 44% of respondents said that they engaged in some sort of informal paid activity and this is expected to increase [3].

Globally, a more critical recognition of the role of the informal sector is also needed. The International Labor Organization, World Bank, and the Organization of Economic Corporation and Development characterize labor relationships within the informal economy as comprising “*casual* employment, kinship or personal and social relations *rather than contractual* arrangements with *formal guarantees*” [4]<sup>1</sup> and sometimes even as *exploitative* [5]<sup>2</sup> (emphasis mine). The very language used in these public and state-supported organization discourses demonizes entrepreneurs in the informal economy for doing things they describe as “evading taxation and social contributions” (see World Bank [5]). Not surprisingly, populations relying on the informal economy are similarly labeled as unregulated, undisciplined, and unpredictable. Indeed, regulation is one of the main aims of micro-development programs (a broad term for programs that aim to increase the number, reach, and market of micro-entrepreneurs such that people’s income and quality of life increase). Their approach is generally based on prevailing market assumptions that business development affords low(er) income people who run small businesses increased income, industriousness, and independence.

The prevailing “top down” perspective on small entrepreneurs and their connections to the informal economy—based on the interests and concerns of funding agencies—adopts a behavioral, deficit-oriented, pathological view of the poor and other participants in the informal economy [2]. This, to me, is unjust. In a city like Boston with rising wealth, population, and investment [7]—as well as one of the widest income gaps between “rich” and “poor”—why is there apparently so little will for ensuring the economic success of entrepreneurs of *all* types? There is clearly plenty of wealth to go around. Helping programs that focus on fixing assumed pathology seem to ignore the fact that it is frequently people who are formally and highly educated who are among the majority of those who patronize—and presumably benefit from—the informal economy [8,9].<sup>3</sup> Thus “helping” could more readily include providing support for what is already working well with the aim of increasing wealth and skills at the community level, where people who need affordable goods and services can access them, and can do so by patronizing entrepreneurs who share their community and a commitment to ensuring its viable future.

Like Strier and Abdeen, I embrace rather than ignore “non-economic factors like changes in gender roles, family division of labor, and household power relations” [2] (p. 567). As women, people of color and immigrants, the individuals whose lived experiences I analyze here are deeply connected *at all levels* with other members of their communities. Often, they prefer to patronize suppliers, advisors, and clients who share identities and *values* with them. Financial capital has a range of faces, each face has a voice, and the faces and voiced experiences that these micro-entrepreneurs *actively seek* to

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<sup>1</sup> OECD’s website byline is “Better Policies for Better Lives.”

<sup>2</sup> According to the International Labor Organization (ILO), “women, migrants and other vulnerable groups of workers who are excluded from other opportunities have little choice but to take informal low-quality jobs.” [6].

<sup>3</sup> Schreiner [9] suggests that customers who frequent micro-entrepreneurs tend to not be among the poorest or least educated in US society, nor are they usually unemployed. And although the average U.S. inhabitant does not spend a large share of budget on goods/services from micro-enterprises ([10] p. 1569), research is certainly suggesting that micro-businesses have a symbiotic role in buoying up the ambitions and survival of the employed, yet (increasingly) economically struggling middle class.

engage around businesses matters often resemble their own: immigrants, women, and people of color. I suggest the *potential* for community development, economic growth, and social justice *already exist* in the communities that need them. I write towards a genuine recognition of the forms of economic exchange favored by entrepreneurs who are *from* those very communities. *Innovation*, therefore, requires more than new products—it requires new lenses from audiences: lenders, policy-makers, and perhaps even average citizens.

## 2. Innovation and Capital in Minority-Owned Businesses

The five women I interviewed were all raised in the Caribbean or in a Caribbean-American community. That is—because they live in Boston now—they are Caribbean diasporans. They are college graduates—although not necessarily with a business degree or business training—and they have three things in common: they have access to very little financial capital, have experienced or are knowledgeable about the race, class, and gender-based challenges of being a black/minority business owner; and they work with a passion on these businesses to earn supplementary income and to pave the way (through networking, for example) to their future dreams. Their dreams include wanting to see micro-lending ramped up specifically for minority-owned businesses.

Black-owned businesses in the United States date back at least to the Jim Crow era when it became both crucial and desired to keep money (and presumably new products) within the black community by black people spending their money and investing in black-owned businesses, as well as building up a network of intra-ethnic support and marketing. Thus black-owned banks both then and now, respond to a community's sense of need for political solidarity to be underwritten with dollars. Likewise, minority-owned businesses respond to communities who are under political attack because of racial or class discrimination and who feel empowered by spending on goods produced and supported by companies owned by people of similar backgrounds. The networks so developed can be said to constitute social capital (the social connections and networks that provide knowledge and are also a source of positive social recognition for an individual).<sup>4</sup> To the women I interviewed, such social capital—as well as their cultural capital (education, job status, any business-related training)—confers advantages, such as the women being recommended to other potential customers, thus being able to “grow” their businesses and business network. Clearly, monetary capital accrues to an entrepreneur, but when producer and consumer share positionalities (common, even overlapping categories of identity, along with their incumbent and intersectional<sup>5</sup> privileges and experiences of oppression; see [12]), a common benefit is increased self-sufficiency *for community as well as entrepreneur*. Today, in an era of increasing fragmentation, individualism, isolation, and direct hostility from some white (and some conservative minority) mainstream individuals in positions of power, minority-owned businesses regularly engage economic, social, and cultural capital in local communities.

The Boston Mayor's Office for Economic Development's website strongly recommends that would-be entrepreneurs apply for a business certificate.<sup>6</sup> Certification is neither cost-free, time-free, nor worry-free. For women who choose to—or have no choice but to—operate out of rented homes, there are often concerns about having signed a rental lease that prohibits their doing business on the premises. Women may feel intimidated by the thought that they have to send in copies of numerous

<sup>4</sup> Bourdieu defines social capital as: “the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition” [11] (p. 248).

<sup>5</sup> Crenshaw uses her term *intersectionality* to “denote the various ways that race and gender interact to shape the multiple dimensions of Black women's experiences with employment” [12] (p. 1244). In the context of my sample, I might say: Women can be empowered through education and even employment, but if they are victims of racism in the workplace, then their educational achievements cannot be experienced simply as a source of empowerment.

<sup>6</sup> This includes involves a form, copies of canceled checks in the name of the business, three years' of federal tax return copies, current financial statement copy, written proof of lease or property ownership (where necessary), five canceled checks written for the business, current resumes for your company's principal stakeholders, a \$65 filing fee, and a visit to a notary public.

documents, the exact combinations of which vary from website to website. A recently-opened Boston Office of Small Business Development aims to: “develop tools, programs, and policies to address specific gaps in key small business segments that are vital to the city’s economic growth” [13]. Most crucially, there seems to be no option for help for a business that is run through the informal economy, one that thinks first about the immediacy of customer needs and income generation, and much later about keeping records and developing an advisory board and/or list of stakeholders. Furthermore, the City of Boston leads initiatives to make loans available to so-called small business people, but “programs . . . target businesses that have a history of, and a demonstrable potential for, job creation” (see the Boston Planning & Development Agency [14]). This is certainly something the women I met are in no position to do. None of the women I interviewed for this article has a registered/certified business, but they can all identify (and happen to identify *with*) their market, would like to see it grow, and would welcome help from local agencies. How then can we propose solutions that are likely to work for such entrepreneurs? Using anthropological insights gained from in-depth interviews, I will first introduce you to the women entrepreneurs I have met. I will then discuss the lenses through which we can analyze the women’s needs and, thus, improve the ability to meet them as a city that is investing widely in defining “a new era” and “a new vision . . . of a Boston that’s thriving, healthy, and innovative . . . and [where] everyone has access to the good jobs and the safe homes that are the foundations of middle class security” [7].

### 3. Black Caribbean Immigrant Ethnic Entrepreneurs: Forms of, and Impetus for Business

I interviewed eleven women, but I share the stories of only five of them here, for these represent the widest range of entrepreneurial experiences in my sample. My sample may be small, but the details and intersectional nature of my analysis suggests that listening to subjects’ stories can nuance our understandings of what is most needed by those we are trying to help increase their incomes through small business ventures [2]. All interviews were conducted in person initially, and some continued over a period of weeks as I got to know the women and found patterns in their responses, some of which I discuss in this section. One pattern I noticed immediately was that all eleven women cited someone else as the impetus for their going into business; that is: they all sensed a demand or a need for their products from fellow-community members.

JOAN is around 40 years old, is Trinidadian born and raised, and has been making delicious Trinidadian food to sell from her home since the early 2000s. She also runs a “sous sous”/“sou sou”: a rotating credit scheme operation for pooling money with a specific group of people, with one person per week or per month getting the pooled funds. In many cases, such temporary, but long-standing and regular income sharing schemes also constitute transnational savings, lending, trust- and community-building within African, African-American and Caribbean groups [15]). Local Boston press and researchers are increasingly taking notice of them.<sup>7</sup> After her 9–5 job promoted her to the position of branch manager at a large commercial bank and she moved house in 2013, Joan needed more time on the weekends so she stopped cooking to sell. These days she cooks commercially once every two months at most. During the summer, she cooks to sell more often than this, sometimes doing so in small grocery stores run by other Caribbean small entrepreneurs. This increases her visibility and

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<sup>7</sup> The historical importance of women’s community financing institutions cannot be understated. A recent local Boston newspaper stated the following in the contexts of exploring the history and present of Black-owned banks: “One informal alternative is called a ‘sou-sou.’ Also known as rotating savings and credit associations, sou-sous can help people save money without using a savings account . . . Here is how they work: Every week or so, the members each contribute a set amount of cash, and one member takes home the pool. This rotates until every member has received a payout. Members will not see their savings grow, but in the end, the amount paid in equals the amount received. Prevalent in West African and Caribbean immigrant communities in the U.S., sou-sous are used virtually all over the world” [15]. Claudette Williams defines sou sou this way: “the sou sou or ‘pardner hand’ helped to support families in the Caribbean as well as to provide the down payment on a house in [Britain]. Women were central in maintaining these structures and generating the means of increasing incomes” [16] (p. 154).

affords her a chance to catch up with people who collect food they have ordered, or who happen to stop by the store to purchase Caribbean snacks, drinks and even “show” or concert tickets.<sup>8</sup>

NADIA: a woman in her mid-forties with an African American mother, a Trinidadian father, and two grown daughters who have left home. Nadia is a trained community organizer with a human services Bachelor’s degree. She worked for many years at a non-profit providing and evaluating a range of services to low-income residents in a certain area of Boston, and runs her own small positive body image consulting business. She also organizes pageants for plus size women and for LGBTQ community members (primarily men) so that they do not have to feel ashamed of their own unique ideas about beauty. She states:

“I have always been big, some call it fat, I call it curvy . . . I flaunted my bigness, even though it was hard for me to be big and I had low self-esteem . . . but I was apparently a role model, especially and to young girls who were also curvy who wanted me to teach them to dress and carry themselves differently . . . you know, with pride . . . I realized that I was helping people, so I decided to turn this into something . . . ”.

Nadia was recently laid off from her job in youth and community development but has remade herself as an instructor of “curvy yoga classes.” She teaches some of them in local gyms, others are private lessons in clients’ homes; a few of them she offers for no fee at a local community center. She says she is doing what she loves, what she has learned she is good at, and what has been healing for her, what others say they appreciate she can give them. Perhaps most notably she brings her spirituality to bear in saying “I told God, okay I will do this for free, each week, because I know that if I give something up, I will get something . . . all I want is to be able to do this full time, as a career, and make enough to live on”. She is currently living on savings, or calling in favors in order to make ends meet, along with what she earns through her “not your average yoga teacher” work and some occasional consulting in youth development through various contacts in her community.

VAL is a Jamaican-born housewife in her mid-thirties and the mother of two girls under the age of twelve. She wanted something more than domestic duties when her children began school, so she started a business knitting and selling wool and yarn accessories, such as scarves, hats and baby booties. Most of her clientele and her encouragement come from members of her community in Mattapan, Dorchester and Roxbury. She reflects: “I was moved to do this work—I prayed about it and it just came; people who had seen a scarf I knitted and then posted a picture of it on Instagram started calling and asking me to knit and sell them things . . . It does not take a lot of [physical] space . . . I have a few bins with my yarn and needles I keep in the corner of the living room and work on it after dinner, before bed, you know . . . once my daughters are settled in and taken care of for the night”. Key words for me, as an analyst, are that her would-be customers *requested* to buy these things from her. Val responded to a need/desire in her community and, as a production team of one, she can “ramp up or down” production depending on customer demand and her own time.

Val is a “poster woman” for product diversification, customer service, and community connection. She has recently diversified her knitted products so she can continue to earn income during the summer. Rather than just selling knitted hats, booties, and scarves, she now produces bathing suit wraps, head bands, and decorative water bottle covers. Val also has a well-designed and maintained website that includes a tab for new products, and has recently added a homemade body lotion, or “balm”, and encourages customers to leave her feedback, ask for gift-giving ideas, and upload images of themselves wearing her products. Further to the community-orientation of her business, Val’s website features an “events” tab where she curates information on commerce and cultural events in her local black community. Where information-sharing between small firms could be perceived as running counter to

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<sup>8</sup> Known often as “shops” or “mini-marts”, these small stores stock and sell small amounts of goods, including individual diapers, are usually located in low income neighborhoods, and are sites for catching up on community news, or sharing a quick with friends. See also [17].

eventual business success, Val and others in my sample see information as something to be shared in a tradition of community spirit and mutual support.

VICKI is a Trinidadian woman in her early thirties who is married with three children. Her calling to start a home-based business was related to the demands and costs of childcare. She says: “*after my third daughter was born, I felt day care was too expensive. I needed something I could do from home while caring for my younger kids, so I took a cake-making course, quit my job as a receptionist and started making specialty cakes.*” Now Vicki employs an occasional helper (another woman of Afro-Caribbean descent) and markets her beautiful, custom-made cakes primarily through Instagram. Her customers are mostly other black and Caribbean people, and she leaves messages encouraging potential customers to order cakes for a variety of occasions and to place their orders early. For example, as I write this, she is booked up for the next two months with orders; her business is clearly assured, if not growing, in the short term.

ANDREA, a woman in her mid-thirties who is Boston-born from a Barbadian mother trained in business and communication studies, works part-time at a prestigious local university’s media center. A few years ago, she had her own local TV show profiling fashion events in Boston. She now also runs her own business organizing fashion shows and an annual “Caribbean fashion week” in Boston. Andrea is single, has no children and describes her work using fairly traditional business language, such as “I let the product speak for itself”. Indeed, most women I interviewed had a college degree and had taken seminars to develop business skills, including understanding how to carry themselves, dress “professionally”, do business networking, and interact in interviews and in marketing situations. The women took these seminars in an attempt to gain knowledge and to feel less like outsiders in mainstream business contexts, but they also revealed an added bonus: they networked among themselves. In total, six of the eleven women I interviewed knew each other and a few had patronized each other’s businesses. They needed a relatively assured market and, in these cases, they found it primarily in their own local community.

#### 4. Humanizing and Localizing Business in and across Space

Freeman, in her excellent book *Entrepreneurial Selves* [18], studies Barbadian women entrepreneurs in Barbados who have created and managed their own businesses. Freeman’s analysis recognizes inheritances, but also departures, from the tradition among Caribbean women that she calls the ability to “cut and contrive”—stretching resources and plying products to bring in much needed income. Acknowledging that my research sample indexes what Solomon [19] calls a self-employment and entrepreneurial culture, I want to go further in humanizing and localizing the strengths of my interviewees for their reliance on their own ethnic, gendered, and transnational connections and strengths in a majority white U.S. context. These women share ties and inherited knowledge with people located both in Boston and outside of the United States, thus the forms of capital they harness to build a business are transnational. Moreover, they exchange goods, services, and especially information and knowledge (conventionally known as “enterprise”) that are firmly rooted in their origins as black Caribbean women.

Chen, an advocate for small firms who recognizes their advantageous connection to the informal economy the world over, suggests such firms remain small because of entrepreneurs’ low levels of financial capital, specifically “low incidence of property ownership” [20]. People and institutions with power to lower interest rates and make available loans, jobs, and even affordable rental homes in desirable neighborhoods often inadvertently discriminate against minority individuals. Here is why: majoritarian (white, male, US-born) law makers and loan givers are often unable to perceive the effects of structures of power that make it historically far harder for minority individuals to borrow money and build up a nest egg or equity in property than for a white person with a similar age, education level, and business talent profile. So, what do these women have going for them *as entrepreneurs*? What would make their businesses attractive to funders in terms of easily convertible non-financial forms of capital on which lenders could count for an eventual return on an investment? One answer is their

long-term positive relationship to local market-specific “data” about the market they both live in and serve, although informational capital does comprise other forms and can exist in complex relationships with social capital and entrepreneurial ambitions (see also [8]). For the most part, however, the women know or can easily identify the players and their desired products, and can gain information on how to adapt current processes to make their products available to others.

A 2016 “Small Business Plan” from the Mayor’s Office in Boston had this to say about minority-owned businesses, or “minority business enterprises” (MBEs):

“Controlling for the industry composition of MBEs, 13% of MBE small businesses demonstrated employment growth in the last three-year period for which there are data (2009–2012), compared to 68% for all small businesses operating in the same industry segments (Boston Small Business Database, 2012). Nationally, minority-owned businesses are more likely to serve local markets than the national average, and also more likely to serve neighborhood markets than white-owned firms [21]. These factors limit growth opportunities for MBEs and make them more susceptible to local economic downturns” [22].

It is clearly a disadvantage that small MBEs are growing more slowly than small businesses overall, but there is nothing to stop such business reports from celebrating the fact that there is growth in *both* sectors: registered MBEs *and* registered small businesses overall. The products of small minority businesses may not meet all the needs of those who prefer to shop at small businesses more generally, so customers are likely to shop elsewhere and quite possibly at other majority owned small businesses. However, promulgating a perception that minority-owned businesses are not growing *enough* casts them and their owners in a negative light, making loans harder to procure [21] and inadvertently pitting small businesses against each other.

Furthermore, a frequently unrecognized strength lies in the contiguity between the context in which the need is perceived, the product that meets it is fashioned, the business relationship is forged, and the entrepreneur revisited for further purchases. The entrepreneur gauges and responds to a need in the community in which she is embedded, gathers information needed to stake out her space as a producer, fulfills her obligations as a producer and supplier, but also those of a more social nature. Further to my arguments about what is innovative about these cases: Blake and Hanson [23] discuss the importance of seeing gender *in place* when analyzing entrepreneurial activists in their analysis of women-owned business in Worcester, Massachusetts. In addition, my analysis introduces the relevance of race/ethnicity, immigrant status, and social class inequality and their relationship to self-image and business ambition; that is, where the under-employed or not-optimally employed start businesses to supplement income, respond to a call from their wider community, and/or fulfill a personal dream/creative outlet. Another important consideration: diversifying products within ethnic markets and later making these available to *mainstream customers* potentially facilitates real-time, *inter-ethnic* interactions in urban space. If a white person enters a black enclave to buy a delicious home-cooked Caribbean meal, learns of other related products, connects with other immigrant and black folk in ways that support and honor what the latter think of their cultural products, perhaps the result will be an evolving, more genuine urban diversity for Boston. More immediately, expanding to a non-specialist market is expansion, increasing the growth potential of small and micro-businesses.

One example of the significance of immigrant status is Vicki’s business dream, which is to return to her birth nation of Trinidad and Tobago, along with her husband, children, and in-laws, and where she plans to open a bakery business. It is more than a dream, she and her mother in-law have begun planning the business, and the family owns a house in Trinidad where they all plan to move within the next five years. This could be seen as “taking capital out of United States” but it must be understood as a manifestation of the deep and localized loyalties and networks of trust in which small business people see themselves as most optimally able to thrive, and which may or may not be in one nation state (see also [24]) (pp. 40–41). Vicki, for example, feels comfortable working in the midst of her family, feels anchored in both Boston and Southern Trinidad, and is committed to these people and

places as well as to her own artform, and has found a way to merge all of these as a whole person (woman, kin-member, business person) and to anchor them in multiple places.

### 5. Social and Economic Justice through Innovating the Basics

The knowledge on which a woman entrepreneur may develop her business is likely not simply to be data-driven, but justice- and community need-driven as well. For these women, the calling is a real one; with real people and an identifiable need behind it. From the beginning, they have felt obligated to start, and later to continue these ventures, so they have; even if *not* making (much) money for themselves. Indeed, none of them make anywhere near enough money to support themselves from these businesses, but they intend to keep running them—or to use the networks of people interested in one product as spaces for marketing their other products—because their identities are strongly tied to both the products and the community in a way that buoys their Caribbean womanly identity. Joan states:

“I’ve always cooked and I grew up in a family in Trinidad where we cooked a lot and people always came and ate. So a few years after I moved here, people [who knew my family] started asking me to cook and sell, so I did . . . But food is not cheap . . . and I cook in a quality way with good ingredients; I cook like I am cooking for myself . . . and I cook because people ask me to . . . usually it’s single men who want the food; who can’t cook, who have no one to cook for them. Sometimes, it’s women who don’t want to cook, but want to feed their families good food. When I do it, I do about 30 boxes of food and sell for \$10 each. People come in my house to collect; they see it’s clean here . . . they come back . . . ”

Joan learned to cook from her mother and older female relatives and has long identified as a woman who cooks well *and feeds others*, ensuring their sustenance: an inherited womanly role. Cooking is fundamental to many women’s identities and is, perhaps almost everywhere, an important context in which many women relate with and affirm one another through their gendered roles in their communities [25]. This is just how women like Joan practice selfhood. To use Bourdieu’s phrase, cooking skills are forms of capital, in that they afford an individual access to recognition and respect, but they “go without saying because they come without saying” [26] (p. 167) and thus are a strong link between the generations. Ultimately, these skills constitute social capital that increase perceived quality of life, and not just something with which Joan can achieve individual recognition and wealth. The foods thus produced are goods needed for a particular kind of social reproduction, that is, reproduction of people and cultural and personal values [15], and specifically values that the women find are missing in our increasingly neo-liberal world. The labor used can be called “care labor” [17].

To Nadia, entrepreneurship is also about social justice because it is helping women escape a pervasive, narrow, often negative image of themselves. She wants to change society’s views of curvy women, but first, says Nadia:

“we curvy women have to do that for ourselves . . . ” and “I started this as much for myself as for other people because I am a curvy girl with self-esteem issues. Respect is very hard to build when you are a big, black, woman—people might be scared of you, but they don’t necessarily respect you. And for those young girls out there, they’ve been told—by people in their own families and communities and by the media—they are only good for sex: they are not smart, they are not beautiful.”

For Nadia, there is an urgent need for the product she provides her clients. So here we see that the women are committed to more than their own business success; it is about connecting with and nurturing others, seeing a change in the world, and more importantly in their community. We are back to the reproduction of particular values by which the women try to live. And why innovate if not to see more of what you want to in the world?

Traditional models of entrepreneurship have not been nuanced enough to appreciate the value (and potential for growth of market) encompassed by these multiple forms of capital, all of which an entrepreneur may be transacting with, and for, in a given context. Hanson and Blake [27] and Blake [28] have long argued for the need for gender analyses of small enterprises and now more specifically so with regard to place. For them and for me the “place” that needs to be specified is women’s rootedness in culture and local community, with all the incumbent challenges thereof [29]. Deepening the approach with respect to gender by grappling with the tropes that black women have had to endure, Freeman (2014) argues for expanded definitions of womanhood, matrifocality, and entrepreneurship based on the premise that women entrepreneurs are seeking some control over their reputations, rather than *a mere reification of respectability* [18]. In classic Caribbean ethnography, reputation and respectability are gendered as the purview of men and middle class women, respectively—dichotomized like public and private spaces as active and passive societal spheres [29] (p. 115). My interviewees all have working class roots from their island parents, endure periods of having to “cut and contrive,” and may seem to embody the trope of strong Caribbean women who defy traditional gender norms in taking care of themselves and others without (much) male help. However, like Freeman, I think it is crucial to resist the notion of “seemingly natural strength and limitless flexibility ascribed to female household heads” for it has let the state off the hook from “addressing well-entrenched patterns of gender and occupational stratification” [29] (p. 115).

Likewise, I recognize that Nadia’s work is politically engaged and designed to mitigate the barriers presented by such forms of stratification against feminized subjects like women of color, those who are overweight, and gay men. Micro-entrepreneurs like Nadia seek to accrue cultural and financial capital in the present, but are also forward-looking in building up social capital for themselves. But Nadia intends for the capital she builds to be accessible to her clients, and thus whether her business grows in actual profits or just in terms of clientele, she reaps rewards from knowing there are more people in her community who consider themselves healthier and happier than before her particular interactions with them. As I was finishing the first draft of this article, Nadia texted me this: “I graduated from Yoga school . . . I’m doing yoga everywhere . . . Just got a gran[t] for the summer to do Yoga with teens . . . I’m very grateful . . . ” The grant is from the Boston Center for Youth and Families and, as we can read, Nadia is grateful for herself (she will be receiving a summer stipend) and for the low-income teens (of color) she will be working on empowering through her craft.

Women like Nadia, Vicki, Joan, Andrea, and Val are all innovators at applying labor and loyalty to maintaining bodies, nourishing communities, and evening the playing field for entrepreneurs and other individuals—one local transaction at a time. Decisions, costs, and possibilities are largely conditioned by micro-entrepreneurs’ particular intersecting identity positions, and experiences of both success and oppression, within one or multiple communities and within the nation state. Thus, we need to frame analysis not just according to gender and space, but also according to *race*, *ethnicity*, and *immigrant* status.

## 6. Tradition in Mind: Thinking Innovatively about Innovation

So we see that women entrepreneurs have “taken the initiative of launching a new venture, of accepting the associated risks, the financial, administrative and social responsibilities, and [they] are effectively in charge of its day-to-day management”—as per the definition applied by Hanson and Blake [27] (p. 182). They are innovators, not in technology and conventional business where profits are the main, or only impetus for business activity. As members committed to the liberation of the groups they market to, they take a more holistic view of capital, wealth, and value, so their perspective needs to be considered complimentary to, rather than undermining of, more monetarily-focused approaches.

The ethnographic snippets so far suggest that innovation can look very familiar—even seeming traditional and reciprocity-based—rather than simply like a transaction of product for money, and thus primarily ensuring revenue for producer or trader. However, as the “invention of tradition” literature suggests, just as some traditions that “appear or claim to be old are often quite recent in origin and

sometimes invented,” so too is there always some element of reification of the familiar in promoting an innovation [30] (p. 1). The wire-bending Afro-Caribbean men who travel the globe to make Carnival costumes for diasporic Caribbean community festivals do so ostensibly to earn money but also thereby to repeat a longstanding practice—a tradition, if you will—of itinerant labor among the poor and working class [31]. This embracing of being itinerant, both rooted and routed, tied to place specifically through people—and able to engage in a particular occupation regardless of location—has enabled many Afro-Caribbean people in diaspora to perpetuate an occupational practice that earns them social and financial capital while maintaining links with specific people and places, often over generations. They elect to maintain everyday identity connections—unlike many European people in diaspora, who accepted the bargain to assume mainstream identities—and through such connections work to overcome the contemporary employment challenges of global labor markets.

Similarly, I see a culture of inter-dependence being crucial to the success of their ventures, as well as potentially leading to a relatively assured market, which can—often through word of mouth—lead to a growing market. The value is in stability and familiarity for more people because of the interactions between entrepreneur, clientele, and surrounding local and ethnic community may have different levels of access to financial capital and education, but together they share the benefits between them. Thus, empowerment can also be experienced intersectionally.<sup>9</sup> Rather than individual entrepreneurs borrowing, investing, and sometimes losing all, they stay small, have multiple strategies of what to sell and to whom, and keep their day jobs. As Nadia says: “your 9 to 5 keeps your dream alive.” More than a strategy, this is an ethos rooted in womanly traditions of envisioning sustenance for self and others, which are often made materially possible by women’s deliberate balancing of capital forms. Aiming for social reproduction—rather than simply financial capital accumulation—keeps the enterprise buoyant and the entrepreneur emotionally nourished. Herein lies the strength of doing *innovation through applying tradition*: production entails a deepening of confidence in one’s community as means of production (if you will), a confidence that this will work because it is tied up not just with financial independence/success but also with spirituality, family, and other sacred things that are usually seen as positive, efficacious, and a ladder of strength. These things are generally not to be commodified because their source is family and community—not the market. One way that value is realized from marketing products is in the continued reciprocity with people who provide them.

## 7. Success in the Women’s Words: Profit, Visibility, Respect

I asked this question of all the women I interviewed for this project: What does it take to succeed and; how did you develop the skills of entrepreneurship?

Andrea responded: “I’m known for being efficient and I deliver—in fact, I deliberately didn’t put my name out behind the fashion week for the first two years because I wanted the product to have its own legs. So I let the product speak for itself . . . then I started being interviewed as the founder of the project; letting the media highlight me.” In addition to Andrea, Vicki and Nadia also highlighted the importance of respecting people, of “treating them well,” each adding her own version of: “I didn’t need to go to business school to learn that—my mother taught me that.” They thus give nods to the gendered and generational path through which this value of respect was funneled into them. Both Nadia and Andrea say they do “simple things to treat people right (gifts), [because] then they’ll come back.” Andrea adds:

“Especially if you make it look like you put a lot of money into the event/product/the gift, they will come back!” Nadia added: “and I know how to make a product look good without spending a lot of money. Like the people I have emceeding at my shows . . . they are radio personalities—I know them all, and I don’t have to pay them, but I do get them a gift;

<sup>9</sup> As Crenshaw [12] (p. 1241) states: “the social power in delineating difference need not be the power of domination; instead it can be the source of social empowerment and reconstruction.”

sometimes it's a donated gift, but it's a gift. I present the gift in front of the audience, for that extra recognition, you know. At the same time, it all looks . . . what, it is . . . is really professional, because I get professionals who are also friends to work with me."

So elements of a form of caring that "felt natural" come out in these interviews, especially while talking with women entrepreneurs who have designed their products to give people (especially other women) a more positive image of themselves.

In discussing my analysis with me, Nadia said it is not just about an ethic of care, but it is about skills as well. She stated: "*it's all survival skills.*" Indeed, when I said I wanted to know more about her approach to entrepreneurship, it was Nadia who asked me:

"Is it entrepreneurship, or is it survival? . . . To keep a house over my head and food on the table for my two daughters and me . . . I sold whatever I could: food stamps, second hand items, I organized large social events for people for a fee . . . but I don't think it's that unusual—you do what you have to survive. And when people started telling me I was saving their life—helping them to survive—and that they wanted me to make these ideas available to women like them, how could I say no? . . . and then people started to seek me out . . . "

For example, local Boston photographers interested in doing work on non-mainstream images of body beauty approach Nadia because she has "a name" and her Facebook page gets many hits each day by contestants, would be models, and agents. For some business tasks known as "other merchant services" (such as: accounting, website set up, advertising, and support at events), Nadia relies on family and friends to pitch in labor or to ask contacts for donations such as cosmetics samples and discounted rent on an event space. She also takes advantage of as many free services as she can. For example, she does her own books and relies on Facebook instead of a website she must pay to maintain. Social media platforms are among her greatest resources because they are free and she can maintain them herself. As she says: "I can do it on the fly, I can upload instantly, and I don't need coding skills".

According to a working paper theorizing informal economy, keys feature of the informal sector are "micro-entrepreneurs who choose to operate informally in order to avoid the costs, time and effort of formal registration and who [lack] property rights to convert their assets into legally recognized assets" [32] cited in [19] (p. 5). Such entrepreneurs attempt to eschew being controlled by "a hostile legal system [that] leads the self-employed to operate informally with their own informal extra-legal norms" [19] (p. 5). Yet this leaves entrepreneurs like Nadia vulnerable as well. Of course, not keeping books has its disadvantages, such as diminished chances for invoicing and information storage, which causes challenges when an entrepreneur decides to get her business registered. And while links to help connect micro-entrepreneurs to services are all over the internet, they are often *not free* and they often expect disclosure of information that small business people are not comfortable sharing.<sup>10</sup> As stated earlier: none of my interviewees have registered their businesses. None of them have quit their day job, either, yet many of these women still can rarely or barely afford financial/accounting help and childcare. Ironically, the very things that are assets in the women's chosen markets are frequently disadvantages to them in mainstream contexts: their ethno-racial backgrounds and immigrant status may be working against their being seen as conventional or respectable business people. Thus, schemes and programs to improve micro-enterprises' reach and success demands an approach that is sensitive to space, market, and clientele needs, as well as to gender, ethnicity, and citizenship-based concerns of micro-entrepreneurs themselves.

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<sup>10</sup> Often these services cannot be access without sharing one's Tax ID number, something that scares some small entrepreneurs who lack access to information telling them they will not be taxed so much as can stand to gain other information and resources if they share this data.

## 8. To Better Include Them: Why Current Programs Are Failing Immigrant Black Women Micro-Entrepreneurs

Interested in the social inclusion of micro-entrepreneurial firms, Blackburn and Monder [33] state that women entrepreneurs can easily be marginalized in the very space where they feel included—their own communities, families, and homes. Oberhauser [34] also adds that, unless both home and work are places of complete security and autonomy, then women micro-entrepreneurs' workspace is contiguous with their home space and they are likely to experience vulnerability. Some forms of vulnerability seem quite benign, but because they are tied to gendered expectations from community and family members—for example, many women are still expected to care for home, children, and partners—often lead women to “constantly negotiate their time and space to accommodate various activities and multiple household roles” [34] (p. 166). Ironically, one of the most common reasons cited for going into business is the need to supplement income to help a household make ends meet, or to become more financially independent (from a partner or other family members). Encoded in this is the desire to escape the vulnerability of being dependent on others, especially male partners. Other challenges faced by women micro-entrepreneurs is the instability of clientele from the ethnic market whose members are themselves low income earners, or feel the need to spread their support around to multiple small businesses. For some, such as Val, their products may be coded as “seasonal” so they have to diversify products, which could be a challenge for entrepreneurs with low capital.

Other barriers to entrepreneurial growth include forms of gender discrimination. For example, a few years ago Joan was in discussions with a prospective male employer who offered her a job as a cook in the kitchen at the back of his grocery store. On inviting her to see the workspace, he made sexual advances to her. Once it was clear that he had “another agenda” (Joan's words), she refused the job and continued to cook and sell food out of her own home. On two occasions, women I interviewed were subjected to violent and jealous acts by men in their families: brothers or partners breaking their personal property and the accoutrements for their business. Thus, lacking access to affordable rent space, they work from home, remaining vulnerable in part because they have nowhere else to keep their business-related items.

Finally, micro-entrepreneurs may continue to be economically vulnerable due to low start-up funds and revenue, but helping programs do not necessarily increase other forms of capital that might mitigate this. As Solomon [19] suggests, many training programs for U.S.-based micro-entrepreneurs are geared towards helping them network, train them in writing a business plan or doing accounts, and coaching them on poise, business pitches, and conventional business dress. These become part of the entrepreneurs' cultural capital (the learned and/or embodied skills and knowledge that afford them a potential rise in class status, given the right connections). However, my interviewees report (mostly anecdotally) that fewer training programs take into account the time and cost entailed in meeting other obligations outside of business development; time and stress management training would be welcome, they say. Moreover, there is a dearth of analysis of the race and ethnicity-based constraints faced by micro-enterprises. As Servon [35] states: microenterprise should be championed as an economic strategy that helps those on the border of the economic mainstream more so than those who have so little revenue they are essentially disconnected from it. I add to this the reminder that those of minoritized class/economic, racial (“black”), ethnic (Caribbean, not of the majority minority African-American black identity), and citizenship (i.e., immigrant) status are doubly and triply disadvantaged.

My fieldwork participants were, for the most part, more interested in increased financial help so that they could control cultural capital in their already existing, familiar, and sometimes oppressive personal-cum-business contexts. Often, micro-development programs ignore these basic constraints on women and emphasize that women should aim for personal growth *as* individual entrepreneurs. Where structural constraints on women go un-recognized, it reinforces segregation of businesses and encourages women to maintain their economic vulnerability and social peripheralization, both of which run counter to their successfully entering the mainstream business world [36]. The enterprising

women I met had little patience for the sort of “help” designed to make them simply competitive (read: respectable) in white business circles. In addition, the women expressly saw genuine *respect* as emanating from their own communities, or from other people of color, and not from white or upper-middle class social contexts.

In the “Trump era”, we must further nuance and more strongly fight for the recognition of small business women—especially those who are people of color and immigrants—who do things for themselves. We must also be willing to admit that this need has existed longer than the current neoliberal capitalist model for “success” and that the reliability and resilience of a system of inter-dependence has continued to prove itself both locally and globally. Moreover, the information on products and markets exists embedded in an infrastructure defined by an entrepreneur’s specific connections and identity, and perhaps by her ambitions, just as they do in the mainstream ‘white’ world.

### 9. Location, Location, Location and the Challenges of Working from “Home”

All my interviewees continue to operate these enterprises out of their homes and using word of mouth in their communities, backed up by social media for advertising. Thus, their business work is also their “homework.” Martha Stewart (see Taylor [37]) is among the most famous late 20th century home-makers-cum-businesswomen. She started her now global enterprise by marketing her image and methods for creative middle class home-making via broadcast television. Stewart is a unique example of blurred home and business space actually being an advantage—for one thing: she had no ostensible need to rent business space and she could care and “grow” her business in tandem with any home care and family duties she may have had. Taylor assesses Stewart’s entrepreneurial ingenuity this way: “this integration of family and work, using traditional and contemporary gender role identification . . . is what makes Martha Stewart a sociological phenomenon . . . Her work has meant *housework*, ironically . . . performed in the public eye for all to see via media” [37] (pp. 87–88; emphasis mine).

Intersectionality helps to focus our critical lenses on the fact that Martha Stewart is a woman for whom gender constraints were strongly mitigated by her class status and location (of both her home and early business). She also possessed social capital in the form of knowledge about information and outlets for her business products. As Taylor reminds us, Stewart took immediate advantage of her safe, attractive, and accessible location, “capitalized on the domestic realm, a space where she felt comfortable, mastered it through knowledge and creativity . . . capitalized on a specific type of work . . . and harnessed success through using modern technology, media . . . [37] (p. 90).” All these require capital—economic, cultural, and social—as well as personal confidence and a community who supports her vision and dream. Most women I meet during my research have very limited space and no or unsupportive partners. They lack disposable income and access to resources such as media connections, and frankly the class status (and thus social and monetary capital) to develop the sort of business acumen that Stewart did. Where their community is located, and whether its members live without structural challenges, both have a bearing on an enterprise’s viability.

Clearly the barriers are not simply race, class, gender, and immigration-status based, but they are quite simply spatial/locational as well. Micro-entrepreneurs who start businesses from their homes are relatively disadvantaged if their homes are located in neighborhoods where (richer) clients would not want to visit in order to access products or services. Thus, *space* needs to be considered because through such businesses, a woman entrepreneur’s specific home and hearth is being extended into the homes and lives of others. Indeed, all of these small businesses are blurring lines between home and work, public and private, and productive and domestic activities.

Many researchers have expounded on the blurriness of this line for Caribbean women as pertains to both their income-getting structures and their sense of ownership over space, among them Freeman (2014) [18] and Mintz (2010) [38]. And while this challenges ideas that the home sits squarely in the private sphere and is women’s province with regards to domesticity and family affairs, it is also this blurriness that can lead to vulnerability for some women and empowerment for others. They

are working and producing *in* their homes where they can ostensibly control their businesses given their assumed centrality and autonomy therein. However, the home is also the domain of children, extended family, and in the case of domineering partners and/or other difficult relatives, a space of disempowerment. While it may be a women's domain for contributing *gendered* work, a house may also be considered a "man's castle." But the castle may not be the only place a man is *rooted*, for he may be *routed* too, as discussed earlier. Historically, women have remained relatively anchored, yet highly enterprising. Taking the call from Blake and Hanson (2005) [23] to see "gender in place", I offer this analysis, not to tie women to place, but to acknowledge the gendering of expectations and social allowances vis-a-vis the differential mobility of men and women of color under colonialism, and even today.

Most of the women micro-entrepreneurs I interviewed recognized the power of a prime (i.e., accessible, affordable, and stable) location. Because of lack of access to such spaces, most of them have committed to taking their products/services to clients. For example: Nadia will take her yoga classes to clients' homes or workplaces, Vicki delivers her cakes readily as far as 40 miles away, which allows her a broader clientele, and Andrea has taken her product to the "First Friday" events (designed to increase patronage by people of color and other marginalized groups) at a couple of high-profile local arts institutions. Yet all of these things require extra capital (gas, car maintenance, commuting time) with less entrepreneurial time going towards making products, connections, and developing businesses. Thus, the forms of innovation some women are forced to embrace are not necessarily "new", but they often place more demands on their already limited resources. This has made it challenging for them to devote time and capital to seeking loans, new locales, and new alliances that might buoy the multiple forms of capital they might rely on to increase their sales and profits. At best, what I refer to here as "innovations" can be seen as maintaining what Solomon [19] calls an "urban self-employment and entrepreneurial culture" while contributing to women's empowerment (see also Kantor [39]), often in contexts of relative disempowerment. The power dynamics are frequently gendered and result in gendered solutions. For example: Claudette Williams defines "sou sou"—the rotating credit system mentioned earlier—this way: "the sou sou or 'pardner hand' helped to support families in the Caribbean as well as to provide the down payment on a house in [Britain]. Women were central in maintaining these structures and generating the means of increasing incomes" [16] (p. 154).

Such economic exchange is local and interpersonal, and maintains women's status as protectors of their community and family spaces, a regrettable historic necessity in communities where men have often traveled to earn income, or have simply exited, leaving women to maintain and protect community and families, as well as preserve practices and morale [15,16].

## 10. To Change Assumptions and Policy about Innovation and Micro-Entrepreneurs: What Female Micro-Entrepreneurs Say They Need for Business Growth and Success

My interviewees were quite forthcoming about their sense that the prevailing notions of minority-run micro-enterprise and of the self-employed are often far from positive among bigger businesses and the wider public (see also Solomon [19]). The women had many suggestions for how to adapt and mobilize micro-entrepreneurial lending and other capital provisions—suggestions useful to policy makers who are truly seeking to facilitate small, especially home-based businesses growing and thriving in the 21st century urban spaces of the US. First, those who encourage programs to help micro entrepreneurs must *trust* that people who are experiencing a predicament know themselves and have astute analyses of their situations. The role of *trust networks* cannot be underestimated. These typically exist within ethnic communities and also nurture business ventures (see Ensign and Robinson [24]). Yet, micro-entrepreneurs in my sample say they also long to feel trust with those *outside their communities* as well, but at the moment, they are not entirely confident that they are respected and appreciated *as equals* by those who elect to help them develop their businesses.

All too often, a paternalistic labeling system is applied to micro-entrepreneurs, paternalism that is reflected in micro-businesses being conflated with the informal economy and also with welfare,

two contexts in which people are easily maligned or demonized by those touting a more traditional capitalist philosophy of business or exchange. For example, according to the Female Business Owner Motivations survey [40] (p. 12) micro-enterprise “marries elements of economic development and social welfare strategies and agendas” in addition to “self-improvement” [35]. While each of my interviewees suggest that community need and a sense of calling on their parts was the impetus behind starting their businesses, they certainly would object to the label of “social welfare” for it suggests vulnerability or dependency, and not the *inter*-dependency that women in my sample cite as central to their and their communities’ self-reckoning. The women and their communities exist together and progress together.

Other things my interviewees said would help them achieve their goals as entrepreneurs include:

- *Low to no-cost loans* of very small amounts: The Boston Mayor’s Office’s 2016 Small Business report [22] also lamented that many small businesses it surveyed did not qualify for loans because they were not registered businesses and would not (could not?) spend the money needed to register themselves when they had heard that even bigger businesses were having trouble selling their ideas to a bank and getting loans. Thus, interest-free and easy-to-apply-for micro-lending needs to be ramped up for minority-owned businesses who need support. Outright gifts of money would, in many cases, be even more welcome: One woman I interviewed said that even \$1000 she did not have to repay would help her with start-up costs and transport costs to deliver goods. This would ideally be a gift with “no strings attached” and could be acquired from a grant or detached donor, as the politics of a relative or friend gifting sums of money can complicate such personal relationships.
- *Securing grants and connecting with social impact funders*: Given the above, stronger connections to social impact *funders* would benefit micro-entrepreneurs like those I interviewed. Such funders see no loss of benefit in waiting longer for financial returns, if they expect any (see Cahalane [41]) and offer grants to support products proven to increase the social good (coded often as positive social and environmental impacts). Grants received need not be re-paid, and increased networking between micro-entrepreneurs and funders could lead to social justice ripple effects, one product at a time, one micro-entrepreneur at a time.
- *More incentivizing of investors*: Solomon [19] argues that microenterprise lending needs to be more adequately adapted to meet the needs of the American urban underclass, something that my research participants cry out for, and about which they should be heeded. Research shows that while “women default on their loans far less often than men,” widespread perceptions among potential lenders is that women’s caretaking roles in families make them less business responsible and also less in need of loans because lenders consider women’s contributions—for example, to joint household incomes—to be monetarily smaller and thus less crucial to survival [28]. My ethnographic data certainly speaks against this latter assumption. “Barriers to investment” generally exist in the realm of lenders’ perception, and not in entrepreneurs’ inability to make lenders familiar with their stories (see [42]). And once familiar, a gentle “push” (or pull) in the form of state subsidies may help more socially-conscious investors to support micro-entrepreneurial ventures.
- Another woman entrepreneur was emphatic about the need for *affordable health and dental care* targeted at women small business owners so that if businesses reach a capacity where they are approaching self-sustainability, their owners need not “break the bank” trying to care for themselves/their bodies. This reminder that bodies matter as much as minds and networks in business is crucial.

And in the meantime, women micro-entrepreneurs *innovatively* apply their own ways of waiting, watching and managing through keeping costs low and outsourcing aspects of production locally. Ways to keep production costs down include: “do the work yourself” or “give it to friend or family member, or someone else you can trust” and do so at “no or low cost.” Usually women I interviewed

had no more than two or three people helping them at any given time—this is a manageable number of people and many women say there are not very many people they can trust to begin with. Indeed, in a recent focused report from the Office of Boston Mayor, Marty Walsh, small businesses were defined as having a net income of at least \$50,000 annually and employing fewer than 50 workers [22]. Certainly none in my sample employed more than a few people, and none had earned this much. Indeed, if the women employed anyone, they were family members whom they did not necessarily or regularly pay, but whom they could only employ (or “exploit”) for a limited time.

As my research can attest, affordable space and financing were raised as the primary concerns of small business people—especially women and minority owners—today [22] (p. 32). Running the business from home, as all of my interviewees currently do, reflects the challenges of finding affordable space in neighborhoods that will support rather than detract from their business. Often, my research participants have less choice about location and work from their homes, using their cars as mobile offices. Here they often store some work-related items and make cellphone calls between appointments. But in the same report, little to no mention of *home-based businesses* was made, even if they were in the sample of the hundreds of small businesses owners interviewed by a diverse and conscientious team employed by the Mayor’s office.

For micro-development programs to have cultural traction, they must make cultural sense to borrowers. In a study of how women’s cooperatives in the Kingdom of Tonga used international aid money to do “development”, Horan [43] revealed that lenders had a lot to learn about how the women defined value in a modern vein. Recipients of cash loans bought raw materials and made barkcloth and fine mats (traditional wealth items that were also saleable as tourist objects). The lenders had assumed the women would seek to increase their access to financial capital, and were surprised to learn that 100% of the women in the project considered investing in traditional networks through gifting the textiles was capital enough, for it affirmed and deepened their identity as Tongan women. Likewise, readers of this piece should not be surprised if black Caribbean women entrepreneurs were to funnel borrowed funds into something akin to a “sous sous” scheme in order to increase their access to both financial and social capital. But increased understanding of how relationships of trust, mediated by markets, can translate to lived value in people’s lives more generally could make lenders more amenable to taking “risks” on things like trust networks and other community-held resources for both stability and growth.

## 11. Conclusions

I set out to write this piece about the considerable tension between innovation (as a prevailing notion tied to entrepreneurship) and deliberate continuation of traditions among Black women entrepreneurs with immigrant backgrounds. Intrigued by the persistence of women’s self-help, community and family orientation, and also with women’s facility for doing and dreaming all of this transnationally, I have been inspired to frame my analysis with strong appreciation for how longstanding practices push against the trend to innovate using technology, instrumental business connections, and an individualized ethos of success. In so doing, I have had to explore the role of informal economy, gendered vulnerability, and spatial location on business success, as well as how these play off the socio-political marginalization of immigrant women entrepreneurs and the clear disadvantages of using home-space as business-space. My argument has been that it is worth investing in the maintenance of the bodies, relationships, and value systems that comprise the specific market in which women have already proven themselves and their businesses to be able to thrive.

Additional questions I have found I could answer while writing this piece include: how can micro-entrepreneurs move from survival to stability mode, while not forcing their women owners to give up relationships ensuring the source of vision and drive that enable such businesses to exist in the first place? The answer seems to be embedded in more actively supporting *already existing* relationships that amount to networks of social capital leading to earnings, advertising, and sources of inspiration, in short: the communities in which the entrepreneurs are already embedded. That is,

fundings would have to be prepared to characterize as “development” some increased spending on marketable skills and social relationships—things that currently are ignored, romanticized, and even pathologized socially. Likewise, products such as simple ethnic foods, events and health classes to celebrate big body image, and hand-knitted clothing accessories should no longer be eschewed in contemporary discourses on innovation (see also [24]).

Many analyses of schemes to support female micro-entrepreneurs are often focused on poverty-stricken, relatively under-educated women in developing nations (see [9]), but my study has focused on working women in a prosperous U.S. city who define themselves as professionals (based on cultural capital such as education and job status: most have university degrees and are either full- or part-time employed by large corporations). Still, they are yet to achieve their simple entrepreneurial goals: income and independence through their own social and economic efforts. Thus, I seek not to romanticize the idea of the (monetarily) poor professional—who is rich in social connections, community support, and positive self-image given said connections and support. I analyze this data to suggest the diversity of products, assuredness of markets (however small) and embeddedness of entrepreneurs are all advantages in the social and financial senses, and they should be explored and supported.

My study suggests the efficacy of listening to women’s stories of effort, challenge, triumph and change, and with wisdom of trusting ordinary people to be analyzers of their own social realities and the current political and social challenges to achieving their dreams. Innovative ideas need not be funded just because they seem to offer new approaches to meeting particular or even burgeoning market demands. Long-standing ideas and social processes that have ensured survival *are innovative, especially when they ensure increased security for women, immigrants and people of color* in contexts of rising costs, increased bodily threat, and decreased viable employment opportunities. To this end, the income-related problems of women, ethnic minorities, and immigrants are being borne and even solved, one at a time, using timeless and community-held processes of reciprocity and exchange. Those that are also generating revenue certainly add value to the on-the-ground solutions-oriented processes that are inherent to any successful market and that are necessary for, and appreciated by vulnerable populations in U.S. cities. The multiply-minoritized have rich experiences and resilient networks, and their narratives should be consulted as *data* for improving the efficacy of a range of small business assistance programs.

Finally, my research sample may not be large or highly representative of women micro-entrepreneurs or even of those of Caribbean background living in Boston, but my analysis is detailed, strengths-based and intersectional: taking into account how gender, race, social class and immigrant status *intersect* to produce conditions of relative advantage or disadvantage in a person’s life experience. Individuals who start from a place of confidence in themselves, their products, and the system in which they ply products for money can be satisfied with building up capital of various kinds, not simply financial. This piece has suggested that diversifying business discourse and assumptions away from neoliberal capitalist notions about entrepreneurship, innovation, and worthy personhood can expand the funding imagination for how personal economic growth and productive community relations can be supported in their work as *reciprocal* development processes in U.S. cities. Community development can and should begin with people in their own communities. Growth cannot be achieved *for* women, immigrants or people of color, nor done *to* them. It should be done by them and on their own terms and over territories and spaces in whose communities they already live and labor. And local innovation is often highly influenced by the global, the transnational, and long-standing practice. *Recognizing* such innovation clearly requires new lenses from a range of players in today’s economic world.

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