

Exploring Gender and Diaspora Investment Among Diaspora Women in the United Kingdom

Although the transnational literature on gender, diaspora direct investment and remittances has burgeoned, largely overlooked in this mainstream literature are the 'behind the scenes' acts of diaspora women who, apart from their own economic gain, remit to help fund businesses of extended family members in the Country of Origin (COO). In this chapter we draw on five women's narratives of their lived experiences of migration to the UK and consequent investment activities in the COO. In so doing we highlight not only the huge investments that women make in other people's businesses, but how the act of investing in other people in itself empowers them to search for new and challenging business opportunities in the COO. We conclude by highlighting areas for further research.

Introduction

Traditionally, the narrative on remittances has been constructed around poverty alleviation through the provision of basic needs for diaspora family members left in the home country (Chrysostome et al. 2014). However, this trend has been changing for the last two decades and an increasing part of diaspora remittances is being directed to entrepreneurial activities, making diaspora investments an important source of capital in developing countries (Bakewell, 2015; Plaza and Ratha 2011). It is well documented that migrants send remittances to family and friends in their country of origin (COO) to try to improve their livelihoods and, for some, prepare for their possible future return by initiating economic activities. However, it is argued that many of these economic activities are driven by emotional and altruistic motives and do have potential to generate multiplier effects on the local economy (Nkongolo and Chrysostome, 2013). Remittances, whether transacted by an individual diasporan or a collective of diasporans (e.g., hometown associations) are some of the most commonly diaspora investments (Vaaler, 2013).

In this chapter we take a sociological perspective into the continuing discourse of diaspora direct investment with a view to portray women migrants as active investors beyond what the transnational literature suggests. Largely overlooked in the transnational mainstream literature are the 'behind the scenes' acts of diaspora women acting as informal 'business angels' or 'social lenders' who, apart from their own economic gain, remit to help fund businesses of extended family members in the COO. We argue that the transnational literature on remittances does not go far enough in interrogating the empowering effect

that these women experience when they assist in financing a business of a relative to make them financially independent. The focus instead has been more on the diasporan's direct involvement in business creation and ensuing ownership (Ratha and Plaza, 2011) and yet women's experiences as depicted in the cases presented in this chapter tell a different story.

We take the view that women's contribution to productive remittances through the creation of business activities in the COO is underestimated and little understood. This is because the discourse so far has, without disaggregating, mainly focused on capturing direct investment made by diasporas for self, while marginalising their 'direct investments' in others such as siblings and extended family. Curran and Saguy (2001) argue that women in particular, are prone to culturally determined kinship and networks of obligation. They further argue that individual behaviour (in this case women's) is shaped by a migrant's COO culture that reinforces normative expectations about remittances. Thus the extent to which local small scale family businesses rely on women's capital for business start-up and support in the early stages is not fully accounted for, yet crucial in generating multiplier effects at a micro level. Women are adroit at helping others and especially for African women whose communalist cultural values oblige them to do so (Amoako and Apusigah, 2013). To explore this, we use five women's narratives of their lived experiences of migration to the UK and consequent investment activities in the COO to show the explanatory power of socio-cultural factors in understanding increased women participation in transnational business activities.

The chapter is organised around a number of sections that link together to present the argument. We start by reflecting on debates about gender and diaspora investment, gender and remittances and the complexity of African gender role relationships and the changing gender roles and cultural norms in the diaspora context in order to situate our chapter within proper theoretical contexts. This is followed by the methodology section. The next five sections then engage with the key themes emerging from the case studies in relation to women's diaspora investment experiences and journeys. We conclude by highlighting areas for further research.

Women and Diaspora investment

Many scholars have emphasized the underlying desire of many diasporas to return to the country of origin, implicating that diasporans may be more prone to invest and plan their future to realize this dream (Benson et al. 2016; McGregor, 2014; Riddle et al., 2010). In similar vein, the reasons and purpose of investing are constructed economically, culturally, politically, socially and emotionally. This strong desire to return 'home' in some diasporans may motivate entrepreneurship and opportunity exploration. However, influencing factors may involve altruistic aspects or other noneconomic triggers beyond growth and profit, such as future expectations and opportunities for the descendants, or even possibilities for the homeland return (Riddle & Brinkerhoff, 2011). Equally important is the influence of diaspora families, clans and networks, and their respective interdependencies in driving investment in the country of origin. In this case the object of investment may be influenced by the diaspora family situation and dynamics that have no connection to transaction costs or macro-economic factors (Elo & Jokela, 2014). Thus the individual diasporans can be greatly affected by their socio-cultural and religious embeddedness (see chapter 10 on 'Skilled migrant African women of faith').

The general view that diaspora investment could play a key role in providing capital for business creation and in the scaling-up of existing small and medium-sized enterprises in developing economies is well documented. Development literature, nevertheless, marginally portrays women as motivated to invest by financial return on their investment, but more of remitting to help others and not self. For example, a study in Ghana found that some of the family members received sizeable amounts of remittance that had allowed them to make some investments in their businesses (Deneen, et al 2015). Furthermore, the experience of the authors and of many other women they have interacted with over 10 years in the UK is that African women as culturally socialised are largely driven by what we are calling the 'embedded social mission' to invest in others, which can be equated to what Hack-Polay in chapter 5 calls 'compassionate investment'. Nevertheless, the cases presented in this chapter appear to indicate a paradigm shift to thinking about themselves and their future, a move towards an individualist view to making money and advancing oneself.

Understanding Remittances

According to World Bank (2017) projections, remittances to developing countries in 2017 are expected to reach US\$ 444 billion, and US\$34 billion for sub-Saharan Africa. With a rising feminisation and skill level in migrants (Artuc et al., 2015), the international community in response has shown a growing interest in female migrants and their remittances (Kunz, 2016), while various international documents from the World Bank and the International Organisation for Migration (IOM), in particular, continue to emphasise the development role of women's remittances mainly towards poverty alleviation.

In so doing, several studies have focused on financial aspects and point to the macro-economic impacts remittances have on developing countries (Chrysostome, et al 2014; Ratha and Plaza 2011; Deene et al. 2015; Orozco et al 2006). At the micro-level, remittances go directly to individuals or households, potentially alleviating poverty by raising their income level and ability to save and consume (Benson, et al, 2016). Remittances are also associated with increased household investments in education, entrepreneurship and health—all of which have a high social return which, in turn, contributes to some of the global sustainable development goals (SDGs). Relevant to our discourse are the goals on: good health and wellbeing, no poverty and that of quality education. Also notable at a local level is the widespread investment in real estate and investment in small and medium enterprises, especially in the growing urban cities of most African countries (Ratha and Plaza 2011). Others, however, have noted the importance of the transnational nature of social remittances in the form of new ideas, values and behaviours that inevitably impact the families, friends and possibly communities in COO (van Naerssen, 2015).

Gender and remittances

An International Organisation for Migration (IOM 2010) study notes that migration in most cases expands the migrants' endowments, thereby empowering them to carry out the allocative role. The study further notes that as a result female migrants, in particular, have used resources at their disposal to become property owners or start small businesses. Country specific studies such as Sri Lanka (Kottegoda, 2006) and Bolivia (Helmich, 2015) have reported that migrant women increasingly opened bank accounts in their own name, while other women have gained greater influence and control over how remittances are used in the COO. In cultures with strong patriarchal attitudes, this can be very empowering

for women. Moreover, migration has in many ways enabled women in their own right to search for a better life. But to do that, they often overcome tremendous geographic, cultural and legal barriers (Clemens et al., 2015). Understanding cultural barriers is important because both social and financial remittances are themselves embedded within the social and cultural norms of migrants' COO, making the remitting of money or goods to families a social and cultural act. However, the challenge faced when it comes to discussing African women in the diaspora is that most household surveys or country studies do not account for gender differences and most data collected on remittances do not disaggregate by sex. This means that we have limited knowledge on how the culturally constructed roles that men and women play in their home countries influence the way in which they choose to invest their remittances.

Culture, gender and migration: Changing gender roles in diaspora

While early debates regarding the migration-development policy largely overlooked the impact of gender, the increase in independent female migration at the turn of the 21st century – often termed the ‘feminization of migration’ has led to the proliferation of academic studies concerned with the ways in which transnational family structures affect gender. Engaging in this dialogue, transnational studies suggest that while migrant women (especially mothers) may leave children and other dependents behind in a physical sense, they always retain a sense of responsibility and obligation to their families (see for example Dreby, 2009). In this way, the identity of (a female) migrant mother encompasses multiple layers of meanings, incorporating a breadwinning role as well as the skill and ability to show emotional intimacy from a distance. This is often expressed through remittances that often come in many forms (e.g. money for children’s education, immediate and extended family members’ upkeep, goods such as mobile phones, computers and other gadgets – both for use and for sale), regular communication (or ability to maintain co-presence through the use of technology such as mobile phones and internet or ‘Skype mothering’ (Lutz and Palenga-Mollenbeck, 2012) and other luxuries that mothers send to their families during their time of separation (see for example Millman, 2013; Horton 2009; Boccagni, 2012). However, it is not always the case that migrant women leave in the country of residence (COR) without their family for very long periods. With increased migration of skilled female workers, the

separation becomes temporal as opportunities present themselves for families to join where possible.

Madziva and Zontini, (2012) have identified several factors that shape the differentiated effects of transnationalism on women and their families. Among these is the culture context in which migration is undertaken, particularly where migrant women come from, the gender regime in their country of origin, how migration is seen and if it is supported and what the migrant women's migratory projects are. These authors have shown that in countries such as the Philippines, emigration has been supported and even encouraged by the state itself, which now sees it as essential in order to generate the crucial remittances on which the country has become dependent. Thus, Filipino women's economic function tends to be recognized, valued and not looked down upon. Also, in the context of migration from Eastern to Western Europe, in spite of growing public concerns over what has come to be termed 'Euroorphans' (Lutz and Palenga-Mollenbeck, 2012: 32) to refer to the children left behind, women's participation in the labour market is supported at state level, with the sending countries increasingly regarding their emigrants as investors in the national economies. Yet in the case of Arab countries such as Morocco, despite the fact that migration is widespread, female independent migration is not culturally promoted and women (unless they are widows or divorcees) have to move against their families' will (see Zontini, 2010).

Conflicting cultures

In stereotypically 'gendered' societies, women are assumed to be marginally proactive at household activities and raising children, thereby assigning them to a reproductive caring domain (Deenen et al 2015). Men, on the other hand, are assigned the financial 'provider' and 'leader of the household' roles, which denote a sense of power and masculinity (Faria and Sachsida, 2012). African culture, for example, is perceived to be largely male dominated where boys were socialised from a very young age to perform 'dominant and domineering roles', with girls socialised to accept and assume 'subordinate, curtain-raiser roles' (Pongweni, 1996; Mashiri, 2000; Mukama, 1995). This view is consistent with the social role theory which sees behavioural sex differences as arising from the different social roles that are occupied by women and men and which are closely linked to the division of labour in

relation to their physical attributes (Harrison and Lynch, 2005; Eagly, Wood and Diekmann, 2000. Also see Hofstede 1998).

Such perceptions are, however, seen by other studies as not fully capturing the complexities that are characteristic of African gender role relationships (e.g. Schmidt, 1992; Chitauro, 1995; Chinyowa, 1999; Shire, 1999; Thondhlana, 2010). For example, Chinyowa (1999: 164) found that traditional Shona culture appears to have been based on a 'reciprocal sharing of power and authority between women and men'. On this, the roles of a man and woman are often viewed as complementary and underpinned by the philosophy of UBUNTU or UNHU (essence of dignity) which emphasises the interdependence of each person on others for personal growth. This philosophy is expressed by Mbiti (1969 in Chiwome, 1996: 51) as "I am because others are and since we are I am". However in this complementarity, men could be seen as benefitting in a patriarchal system that accords them public recognition of their contribution while the woman is supposed to receive her honour through her husband's honour. Kapteijns (1999), writing on the Somali society, also found that such perceived reciprocity may have couched other power dynamics and resultant imbalances and observed that while a woman became more valued when she started to be productive and reproductive, her labour and fertility were there to serve a household headed by a man. Ollenburger and Moore (1992) have highlighted that women were often analysed in terms of their function of integrating and stabilising the family unit (often seen as both immediate and extended) but it was men who headed these units and got the recognition.

Research has, however, shown that gender roles are dynamic, tending to shift in response to changing contexts, age, roles and relationships (Alan, 1985; West & Zimmerman, 1987; Featherstone and Hepworth, 2000; Arber et.al., 2003; Thondhlana, 2010). An individual may therefore occupy multiple roles in the course of their life and as such both women's and men's roles may change with women increasingly taking on roles previously allocated to men and vice versa. Picking on gender roles, for example, as shifting in response to context; the country of origin and that of residence provide perfect contexts to explore how African women in particular, can find themselves occupying multiple roles as dictated by the realities of the 'diaspora cultures'.

In this discussion on diaspora investment and African women in particular it is important to note that African culture tends to be group-oriented. In this sense, most women find themselves not only helping beyond the family but also act for the communal good. Although the transnational literature on remittances has burgeoned, it does not go far enough in interrogating the empowering effect that these women experience when they assist in financing a business of a relative to make them financially independent. This act of empowering others in turn empowers the diaspora women themselves to challenge the social and cultural norms associated with a woman especially in male dominated cultures. In some cases, however, the giving without a monetary return may serve to demonstrate the woman's enhanced economic and social standing. This is more evident in cases where women before migrating occupied lower paying jobs and were dependent on husbands as principal providers.

Methodology and the study

This chapter is based on 5 case studies with migrant women of a Sub-Saharan Africa origin living in the UK. The interviews were accessed through the networks of the 3 researchers, who are themselves African migrants to the UK. While snowball sampling facilitated research access, the selection of participants was purposefully determined to ensure diversity in the kinds and forms of transnational businesses that women invest in. Research encounters were audio recorded and transcribed before analysis using thematic and narrative techniques. The narrative approach was suited to our theoretical framing, enabling us to tap into our participants' lived experiences (McCance et al. 2001) and allowing for the exploration of both the different meanings that participants associated with diaspora investment and the complexities of their investment journeys. Data analysis was undertaken by the three researchers both individually and as a team. This involved each researcher reading the transcripts both with an autobiographical eye and through their own predominant disciplinary lenses (Chase 2007) – from education, international business and entrepreneurship studies and sociology and migration studies. Individual interpretations of the data were discussed in team meetings and the paper then passed between the three researchers, with each taking the lead at different points in the iterative process. This

chapter employs quotations and excerpts from participants who are anonymised as P1, P2, P3, P4 and P5.

Transnational entrepreneurship and transitioning gender role relationships

Our study confirmed some of the complexities of gender dynamics underpinning African gender role relationships revealed in gender-related literature and which have impacted participants' entrepreneurial behaviours and actions. As aptly captured by one of our interviewees:

African gender dynamics are complex, hence very difficult to understand. In Africa men as heads of homes are traditionally seen as providers, although in most households men get financial help from their wives especially where a woman is employed. Even where a woman is not officially employed, women often run income projects. So in African terms, a woman's contribution to the family home is often underplayed, with the man getting all the credit and recognition (P1).

Drawing on from interviews with the other 4 participants, we learn of how the British immigration system in particular, unwittingly challenges or strains and shifts these gender role relationships. As an example, P3, noted that while her husband had always taken a lead in family issues, the dynamic shifted when they decided to move abroad and needed a strategy. This participant's job enabled the whole family to move to the US on a study leave which catered for the family. The family travelled on her US visa and this ushered her into an uncharacteristic decision-making role as she needed to communicate with funders and her institution about family travel and related arrangements. Following the study leave they decided not to return home but to move to the UK instead so as to give their growing children more life options. While making arrangements for a UK visa the immigration officer in charge suggested that their chance would be increased if the wife, who had a PhD was entered as the applicant and the husband and children as dependents; a suggestion that would have been a bit of an anomaly in their culture where the husband tended to lead even if the wife was in reality more actively involved. P3 narrated:

Both my husband and I were very uncomfortable with this idea (the change in roles) as it went against our way of doing things and I knew how much pressure this would put on me to ensure that the family was able to settle in the UK, notwithstanding also making my husband feel rather 'small'. We however realized that if we were to ever increase our chances of being awarded the visa we had to take his advice. This was to impact my life in unprecedented ways. The visa required that the holder find employment and earn a certain amount of money to keep the family in the UK. While I would customarily not do this, I found that I had to learn to see the bigger picture of my family's circumstances as I felt that it was up to me to carry this huge burden of seeing to the settling of my family in the UK. I found that I had slowly started thinking and behaving like a man, sometimes just doing what I thought needed to be done without consulting my husband. This was more so because while my husband worked hard to support the family his work and salary did not count towards our settlement as the UK Home Office made clear. The gender roles we were accustomed to become blurred in this very different cultural environment and we had to think differently.

Similarly, P1 found the reunion visa category which enabled her husband to join her as a dependent also causing a shift in gender role relationship as her husband had to depend on her for settlement in the UK, a dependency which is against some African cultural norms (Thondhlana 2010). As she explains:

When a woman migrates first, gender roles and expectations get reversed in a pronounced way. This became more pronounced when my husband later joined me here in the UK where he automatically became my dependant, for visa purposes and also in other key areas. For example, when he wanted to start a motor mechanics business here in the UK, he had to ask me to get him a loan because he was still new in this country and the banks would not lend him money. Having lived here for about 2 years, I had managed to build a good credit rating so I got the loan in my name. But before I agreed to get the loan, we had to sit down and discuss whether this was the best area to invest in, how the loan was going to be repaid and the level of my involvement in the business.

Accidental empowerment?

The women interviewed in this research have a common experience. They all find empowering the act of providing for family, decision making and as controllers of financial resources at their disposal. In some cases roles have reversed and women find themselves exercising greater personal autonomy (Helmich, 2015) over their own lives and gaining social recognition in their own right. The consequence of this shift in role relationships was that P3 found herself beginning to think big in terms of decision making and leading in the steps that the family needed to take to make it in the UK. The women claim that the institutional setting in the UK has enabled them to become bolder in terms of what they can achieve on their own.

Women's remitting patterns: Social missionaries?

Unlike P3 who migrated together with her husband, P1 was involved in chain migration, with her as the lead migrant, leaving her husband and three children behind. Thus her case provides some insights into gender dynamics and remitting pattern in the context of chain migration and where a woman is the lead migrant. She narrates:

What I think is that when a woman migrates first, there is so much expectation especially from the extended family members. In our African culture, although a man is portrayed as the breadwinner, a woman is seen as the distributor, and relatives will always approach you as the 'mother' asking for help. Because a woman is caring, in most cases you persuade your husband to support his family members even when he doesn't feel like doing so. So when you migrate first, people will feel free to tell you about all their problems and this can put a woman under pressure because you feel obligated to help, partly because you know there is a real need and partly because you don't want to be judged as someone who has changed and is no longer patriotic (P1)

To this end, P1 was remitting money regularly to help with family upkeep in line with what Ribeiro et al. (2012) refer to as an embedded sense of duty to their families. In turn, her husband saw this as an opportunity to beef up his brickmaking business. However, while the business was registered in the husband's name, P1 felt she had a stake in it given that her financial contribution made the business possible. This gave her leverage in terms of demanding accountability from her husband. As she explains:

Where my husband needed more money to invest I would demand to know what exactly this was for and in some cases I would challenge some of the decisions he was making. So, it gives you some level of power because you are also contributing financially.

It is interesting to note that P1's remitting went beyond her immediate family to include extended family members, the church and broader community in a way that exhibited a form of what we call an 'unstructured not for profit social enterprise' as P1 aimed at delivering a social benefit as well as addressing an economic need for a group of women. Here is how she explained:

Alongside sending money to my immediate family, I was also remitting money to support other family members, including paying school fees for cousins, nephews, nieces, you name it. I also provided seed corn money to other family members who wanted to start their own businesses, including one of my sisters who wanted to establish a chicken rearing project and my mother-in-law who wanted to venture into pig farming. Also, my husband was very much involved with the work of the church, including leading an assembly in one of the poorest peri-urban communities. Because of his leadership role in church, he persuaded me to support a group of women from this assembly to undertake baking training as well as purchase baking equipment and utensils for them. This cost approximately US\$500.00. This investment has in turn led to the establishment of a small baking cooperative in this community where women can go and learn basic baking skills to enable them make essential things like bread and buns which they can easily sell and earn money for themselves (P1)

What are the factors that are empowering women to set up transnational businesses?

Enabling environment in host country

In terms of developing business ideas, P3 had previously not seen herself going beyond engaging in small scale buying and selling as well as doing some consultancy work related to her academic field of expertise in industry. Also initially, she found that seeking a UK life with a young family and facing the challenges of adapting to a new environment meant that business development ideas took a back seat. However as her children have grown older

she has started to think of more serious ways to develop the business and in her new found boldness she has started to think big in business terms and also about eventual retirement from her academic job as well as leaving an inheritance for her children. She reflects:

I have lately been seriously thinking about how I can put my many years of academic experience and skills into something more enduring; something I enjoy doing but which can also set me up nicely when I eventually retire. I also want to be able to leave my children a meaningful inheritance. In my current role, I have been able to do some travelling and I'm involved in some collaborative work with colleagues in the UK and my home country and have found that I am passionate about contributing to the sustainable development of my country and using my UK experience to do that. I'm therefore setting up a private college in my country.

Similar sentiments were expressed by P4, a divorced mother, who trained as a nurse before moving to the UK.

As a nurse with substantial work experience of working in my country of origin before moving to the UK, I knew that there was a serious shortage of medicine and working in the UK medical field I realized that I could easily find ways of accessing medical supplies to export to my home country. So I decided to set up a pharmacy in my country of origin. As a single mother with a young child, I needed a local partner as I would need to work and stay here. I thought of my former trusted colleague who was excited with the idea and was happy to partner with me.

Although other studies note the downside of strong social networks (Karin et al.2009) in the case of these two participants, a combination of strong social networks in COO and enabling environment in COR seem to have been a positive motivation. In particular, the UK's empowering environment has in a great way enabled women to be assertive and freely transfer new business ideas to their COO. This change in behaviour is also reported by Deenen et al. (2015) in their study of 'left -behind' migrant spouses in Kumasi, Ghana, where the men felt that their spouses abroad had become more assertive. The left behind male spouses attributed this change to their wives learning new things in the host country, and interacting with another culture. For example, P3, having spent many years working in the UK in an academic role, she felt empowered to use her UK higher education experience to

set up a private college in her country of origin where she would develop programmes with an international orientation:

I would like to develop programmes with an international bias so that graduates from my college can be employed anywhere in the world. My international exposure has given me ideas on how to do this. I also would like to develop diverse programmes that cater to different capabilities and would open doors for learners to excel in their area. While in the UK I have worked with young people and developed an understanding of the challenges they face and also through my academic work I have learned about the range of options available to learners of different abilities and the international employment opportunities that they could access.

This pattern reflects a growing recognition of the role of education in entrepreneurship in existing entrepreneurship literature (e.g. Harmon et al. 2003).

For P4, starting a pharmacy is a project that was enabled by the availability of and easy access to loans in the UK. On moving to the UK she realized that she could easily borrow money whereas if it were in her home country she would not have been able to have the confidence to borrow a huge amount of money and engage on such a huge project. However, in their endeavour to invest in their countries of origin, some women were met with some challenges. These challenges are discussed in the next section.

What are some of the factors that constrain women entrepreneurial endeavours?

'Failed' social networks and mistrust

In addition to challenges of institutional voids common to African countries, women pointed to problematic social networks and mistrust within the family and local partners. In P4's case, although she had managed to secure a loan to set up her business in partnership with her 'trusted colleague', the plan did not work quite as she had anticipated. Initially, as a single mum, she needed to be around for her daughter, as well as to increase her work shifts to help pay for the loan. Thus she was not able to travel to her home country to check on developments of her pharmacy leaving all the setting up on the ground to her colleague. She explained the arrangement as follows:

We had had a good working relationship and he reassured me that he would take care of things for both our benefit. I provided the money which would be returned to me as the pharmacy prospered. I got regular updates from my partner and was looking forward to visit for the launch.

However, when she eventually got the opportunity to visit her home country, she was shocked to discover that there was no pharmacy. Instead her partner informed her that the deal had fallen through and they had forfeited the money she had borrowed. Scholars have noted the importance of local networks as rich strategic resources (Brzozowski et al., 2014; Mustafa & Chen, 2010 ;Drori et al., 2009;) in mitigating against the perceived risks associated with mistrust while working with local partners or family members. Instead of her local partner providing a 'local eye' over the proposed business as well as acting as a reliable source of information for the migrant entrepreneur (P4), the partner took advantage of the 'absent business partner' and redirected the resources to setting up their own private business. This outcome demonstrates the consequences of the lack of close oversight that many in diaspora worry about and this is a view strongly shared by P5 below. However, due to the socio-political problems in her country and the endemic corruption in economic circles, it was not possible to get the fraud investigated. Consequently P4 lost her investment. To her surprise, however, a few months later she heard that her 'trusted partner' had set up a pharmacy of his own claiming that he used his own savings. She was to lament:

I learned that doing a business long distance does not work. You need to be hands-on. I also learnt that being a woman and worse a single one in business can be hazardous as you can be taken advantage of even by trusted friends and family.

Similar sentiments were shared by P5 who also had had bad experiences of investing in the country of origin: As she comments:

I see it as a waste of money if one didn't have a partner they trust to manage the business in their absence. Based on numerous stories of failed businesses and money going missing when remitted for business ventures, I decided I was not going to waste money and have unnecessary stress investing in my COO for now.

She went further to raise some critical questions that are important for prospective transnational business women to consider:

My concerns about investing in my country of origin are: will I have control over the business and shape it in a way that meets my standards and aspirations? If not, why not do business here or better still invest in property here (UK) instead, and near the time of retirement sell the house and then build a house for my family rather than do it now when I have no control over how it is maintained? For me control is the big issue and I find myself struggling to entrust anyone else and from a distance with my investments. I am full time running my consultancy and supply business that I started after working in the public sector for some years. So I feel able to navigate the business environment and compete with other businesses out there.

How are women breaking down some of the barriers that constrain them in their COO?

The narratives below attest to what seems to be an appropriate strategy to circumvent the risk that comes with long distance in managing transnational businesses. Other studies have shown that, diasporas go for safer investments such as real estate, which may not necessarily be profitable but easier to manage and have some control over operations (Boly et al. 2014; Grant, 2007; Smith and Mazzucato, 2009). In the case of P4, the bad experience of mistrust with a local partner has not deterred her from pursuing her business dreams. However, she has become 'wiser' and decided to go for what she sees as a safer transnational business, real estate. She discovered that she could build houses and rent them out. Also, now that her daughter has grown up and can be left in the UK on her own she has made it a point to visit her home country often to supervise her projects. This has helped to give her confidence in her ability to run a transnational business successfully. As she notes:

I feel more empowered in that I can be there when I want and when they see me they know that they can't cheat me. I like this venture as once I have the title deeds in my hands I know that I have control of my business.

As noted by Lo (2016), women in diaspora including those interviewed here, are entering emerging sectors and markets with the hope of increasing their earnings and economic profitability. Venturing into construction on a big scale for instance, signals a shifting pattern

and breaking the divide that has hitherto categorised women as 'necessity entrepreneurs' and operating in the informal sector. What we see here are positive push factors pointing to women entrepreneurs' creativity in the search for new and challenging business opportunities.

P1 has also drawn lessons from her indirect investment by now beginning to put herself first, and being careful in choosing to partner with someone already running a successful business:

For me, having invested in other people's businesses for a long time, I am thinking of starting my own business in my country, possibly in real estate as I have a sister who is already operating in this area of trade and seems to be doing very well. I think I now have enough experience because I have seen some of the businesses I have invested in being successful and some failing.

From this excerpt and others, women in diaspora can be seen to be acting like 'social business angels' as they narrate of how they have helped finance business of family members and beyond. The difference lies in the motive; in many cases there is no direct monetary profit for the diaspora women. It therefore seems that what we so far know about women's involvement in business and/or entrepreneurship activity in their COO is only a small part of the story, as their engagement is more complex than is officially captured. In the case of P3, while she has often supported her brother who is a teacher but is unable to find appropriate work in his context, she has seen that this helping is not sustainable in the long term and has sought what she sees as a longer term solution; and that is to help her brother stand on his own feet while lifting the burden off her shoulder.

My decision to set up a college is in part driven by a strong need to help my brother in a more sustainable way. This way he would also be able to support other family members even me or my children should there be such a need.

As expressed by the UBUNTU philosophy, investment in this culture is complex being both direct and indirect (if not circular). Premised on the perceptions of women in the context of Africa and the cultural effects of motherhood, the narratives as presented here seem to suggest that women in the diaspora continue to shoulder even more commitments to family responsibilities. Unfortunately, the social cost of meeting these expectations tend to be

marginalised as most of these women have juggled two or more jobs in the host country for them to even save money for business start-ups.

Women's investment in areas that are traditionally constructed as man's territory

For P2, although nursing was not her first choice of career, she recalls realising early on arrival in the UK that this was a good fit for her as she perceived herself to be a naturally caring person and subsequently moved on to start a care agency business. Her confidence in herself and ability to navigate the English business system not only emerges strongly through the transcript, but also gave her the courage to think big both in terms of the nature and size of the transnational business to venture in. P2 has evidentially broken into a traditional man's world by establishing a construction company in her country of origin. Also alongside construction, she runs a car hire business (though on a small scale), which involves hiring her car(s) to diasporans when they visit home. Also her construction business is diaspora oriented in that she frequently gets building contracts from diasporans who would have bought land and wanting to build in the COO.

Our analysis so far has shown diversity in the kinds and forms of businesses that women invest in as well as revealing the potential link between profession type and the type of investments that women go for. Key questions to ask when seeking to unpack diaspora investment are: 'What are these women investing in? Are these businesses solving a problem or are they just doing it because everybody is doing it or simply replicating what is already there and in saturated markets? Interviews with these women reveal that women are not only doing what everyone else is doing or investing in an already saturated market, but pushing boundaries for themselves. This is consistent with an opportunistic view of investments (Benson et al, 2016). For example, P3 and P4 were individuals who have had successful careers both at home and in UK, and appear to have been able to deploy both their human and social capital effectively in both settings. In turn their UK professional experiences made them more multi-skilled than their counterparts in COO; hence they felt empowered to invest in their countries of origin filling the well-known and researched gaps in the specific markets.

Conclusion

There are indications based on the cases of the participants in the study that African women in diaspora are entering emerging sectors with the hope of increasing their earnings and achieving for self. What is interesting to note and an area of further exploration, is that women to a large extent still perceive the sending of remittances (including that of assisting family members set up own businesses) as a social practice. Our study has shown a pattern where women are making huge investments in other people's businesses, e.g. by financially supporting a sibling to start a business or partnering with a sibling as a strategy to reduce the financial burden of supporting those left behind. Of particular interest and worth exploring further is the focus women give to social investment (education, health etc.) which in an interesting way parallels with microfinance where 'not for profit microfinance institutions' tend to have a social mission of poverty alleviation and empowerment. The narratives in the study demonstrate that women do exactly the same; operating as 'mini microfinance institutions', but at an informal family level and more importantly contributing to increased financial access of their recipients. They can be regarded as the 'informal social lenders' in the sense that they do it for their enhanced social standing; betterment of family members or community empowerment as in the case where the church women were helped with baking equipment. Is this not social enterprise at a micro-level?

The study has also noted the positive push factors in the COR pointing to the women's creativity in searching for opportunities in their COO, and their efforts to capitalize on the new knowledge and skills gained. Nevertheless, institutional weak arrangements (Mair & Marti 2009) and finding partnerships of mutual interest continue to challenge efforts to invest in COO. To extend current theorising, we conclude the chapter with a few thoughts as areas for further exploration.

Anecdotal evidence suggests that a number of women, particularly those building homes in the COO may not have an end game plan at the moment and so they don't know whether they will be returning to their COO in the near future. This therefore begs the question; are these women and many others investing in response to the existence of investment opportunities back home and/or to the possibility of a future return after retirement? If it is for retirement, should we be regarding this investment as having multiplier effects on the economy? Do these people fit as transnational entrepreneurs?

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