

THE ROLE OF DIMENSIONS OF HUMAN CAPITAL ON THE COPING ABILITY OF AFRICAN IMMIGRANT ENTREPRENEURS IN THE KINGDOM OF ESWATINI

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ABSTRACT

Immigrants have been celebrated for providing jobs in the country of migration and adding to the economic growth of their host nations. These massive accomplishments have often been lost in academic research as more emphasis is laid on problems and challenges faced by potential immigrants businesses. This is not made easy as immigrants compete in the same business environment with the locals who often see them as unwanted and avoidable competition. This notion however has proved from research to be false as these immigrants not only find ways to survive without help from the government but also contribute to the economy of their host nation.

This paper therefore sought to find out the variables of the human capital construct if any that aid the coping ability of the immigrant businesses in the Kingdom of Eswatini. Questionnaires were used for data collection and immigrant businesses targeted were domiciled in Mbabane and Manzini, the two major business hubs in the Kingdom. An initial 600 questionnaires were administered in both citys but a combined total of 218 were considered valid from those that were returned and were analysed. The demographic characteristics of respondents differed with respect to the dimensions of gender and age. The study showed that more African Immigrant males start businesses when compared to the female as the counterpart as 75% of the businesses under consideration were operated by males. Likewise, the businesses owned by the African immigrant entrepreneurs differed in terms of years in operation and monthly business turnover. The study revealed that majority of the businesses under scrutiny was less than 4 years old. This may be connected to the transitory nature of the Kingdom of Eswatini as most African immigrants use Eswatini as a first point of arrival towards transition into the Republic of South Africa. Also 78% of the businesses made between E8000 and E25000 in monthly turnover. The findings further show that of the variables of the Human capital (HC) construct made up of Managerial Skills (MGS), previous Experience (PEX), Level of Education (LED) and Risk-Taking Propensity (RTP) considered. A multiple linear regression analysis results support Level of Education (LED) as the only variable of the Human capital component that aids the coping ability of immigrant businesses in the Kingdom of Eswatini. The implication of this finding to policy makers in the Kingdom of Eswatini is that it could help them to redirect more resources through targeted policies that will attract immigrants with higher level of education for the purpose of establishing businesses in the Kingdom.

Keywords: Human capital, African Immigrant business, Small business, Coping Ability, Level of education.

INTRODUCTION

Entrepreneurship among immigrants in the United States and Europe receives more research attention (Panayiotopoulos, 2008; Shinnar & Nayır, 2019) as opposed to the attention accorded to immigrant entrepreneurs in developing nations. This creates a big gap in academic research especially since globalization have enabled major movement of people from underdeveloped to relatively developed or developing countries for better life and business opportunities. As stated by (Fairlie, 2012), immigrants are most likely to start business in their new country of residence than the citizens of the country. This may be connected to the unfair treatment they receive from their new country labour market on arrival.

Indeed, numerous studies confirm that entrepreneurship contributes to economic growth (Hisrich & Brush, 1984; Carree & Thurik, 2003). This possibly is because entrepreneurial endeavours typically translate into the creation of jobs that invariably improve productivity at micro and macro-economic levels. (Abor & Quartey, 2010) opine that SMMEs, as entrepreneurial ventures including immigrant entrepreneurial ventures serve as the engine for the attainment of a nation's growth objectives. Though a lot of research on immigrant entrepreneurship has emanated from the European or North American contexts, not much work has tried to scrutinize the same in developing nations in Africa (Baird, 2015).

Essentially, the gains of the emergence of entrepreneurial immigrants cannot be over-emphasized, as they can become a significant driving force in the creation of new businesses (Fatoki, 2013). Studies by (Gebre et al., 2011), as well as (Tengeh et al., 2012), show that immigrant entrepreneurs explore opportunities in manner that belches immense benefits for their host nations. Against this backdrop, SMMEs, the like of which are established by immigrant entrepreneurs in the Kingdom of Eswatini, are therefore also likely to contribute significantly to the provision of employment opportunities, the generation of income and eventually the reduction of poverty in the country.

Admittedly, immigrants tend to start businesses as a way of providing for their families and as stated by (Peixoto, 2008), engagement in such entrepreneurial initiatives remains the most secure way for them to have a better standard of living in their host countries. On a similar note, (Habiyakare et al., 2009) assert that the motivation of immigrants towards establishing small business is not imported; rather it is more likely to be reactive or situational. This is because immigrants suffer unfair discrimination as far as formal employment opportunities are concerned and consequently resort to the establishment of small businesses.

(Habiyakere et al., 2009) echoes this sentiment by arguing that immigrants face discrimination in the labour market and therefore consider self-employment as a more viable option to salaried employment. Perhaps, this position may be applicable to African immigrants in Eswatini, as well. Given the reality that survival objectives drive the establishment of most immigrant-owned businesses, the ramifications of the failure of such businesses may be grave, not only for families but for communities.

Within the Kingdom of Eswatini, while some immigrant-owned businesses fail and others remain in operation, the central role of the immigrant entrepreneur in the success equation of such businesses cannot be discountenanced. While most studies tend to focus on the challenges faced by SMMEs that lead to their failure (Manwari et al., 2017), valuable insights may be generated by concentrating on those attributes that lead to business survival. The pivotal

role of the immigrant entrepreneur therefore encourages the current study to investigate variables of the human capital construct which are leveraged by African immigrant entrepreneurs to help them cope and continue operating their SMMEs in the Kingdom of Eswatini. Consequently, the efforts in this study will aim:

1. To ascertain the level to which the African immigrant entrepreneurs in Eswatini perceive that identified variables of the human capital construct assist them in coping with their SMMEs.
2. To establish if identified variables of the human capital construct aid the SMMEs of African immigrant entrepreneurs in Eswatini to create jobs.

LITERATURE REVIEW

Globally, the concept of small business is diverse and depends on the level of each country's economic development (Agupusi, 2007). However, in the last 30 years, the field of small business management and entrepreneurship has emerged as a major area of academic enquiry (Landström et al., 2012). The position that it holds today, in both the developed and developing countries, have evolved over time. At any point in time, the economic conditions and political situations of nations have enormously influenced this evolution. Small businesses currently are seen as the medium through which economic and social development could be achieved (Sinha, 2003).

SMMEs are accorded high value in many African countries such as Togo, Uganda, Ghana, Cote d'Ivoire, Nigeria, Kenya, Malawi, Burkina Faso and others (Smit & Watkins, 2012). SMMEs make up over 90% of the total enterprises in most African countries and is also responsible for between 50% and 60% of their employment (Quartey, 2010; Asamoah & Doe, 2021).

In Sub-Sahara Africa, SMMEs account for over 95% of the enterprises (Sulai & Reuben, 2019). This no doubt is a big source of employment for the citizens of the country and contributes a lot to the GDP of the nations. In agreement (Thompson et al., 2017) submit that the National economies in Sub-Sahara Africa are characterized by a large number of small businesses that provide bulk of employment opportunities. SMMEs provide about 85% of employment in Ghana. Furthermore, SMMEs account for about 92% of businesses in Ghana and contribute about 70% of Ghana's gross domestic product (GDP) (Asamoah & Doe, 2021). In South Africa, Small, Medium and Micro Enterprises (SMMEs) represent 98% of the registered businesses and contribute 47% to the total workforce (Moise et al., 2020). They are also responsible for 42% of the country's Gross Domestic Product (DSBD, 2017). In Kenya SMMEs employ 74% of the labour force and contribute over 18% of the country's GDP. In addition, more than 90% of business is derived from the SMME sector and is responsible for 30% of Kenya's total workforce (Yego, 2021)

The Small, Medium and Micro Enterprise (SMME) Sector In Eswatini

The economy of the Kingdom of Eswatini formally known as the Kingdom of Swaziland is largely dependent on two major sectors, the agricultural and manufacturing sectors. Like many developing countries, the agricultural sector has traditionally been the most important

sector of the economy with the sugar industry leading in both the manufacturing and agricultural sectors. According to (Karimi et al., 2019), the sugar industry employs over 35% of Eswatini's workers and accounts for 60% of their agricultural output and 18% of gross domestic product (GDP). The industry also indirectly contributes to the national economy through its multiple linkages with several other sectors.

A comprehensive survey of SMMEs in the Kingdom of Eswatini undertaken by FinScope in 2017 estimated the total number of SMMEs at 68,536. This represents 5.7% of the population which is well below the desirable international benchmark of 20%. Furthermore, 75% of the enterprises were independent entrepreneurs and another 18% were microbusinesses employing a maximum of three workers (FinScope Trust, 2017). The survey further show that medium sized enterprises which ideally show better prospect of job creation, growth and innovation make up only 1% of the total SMMEs in the Kingdom. About 40% of the total SMMEs are in the wholesale/Retail sector, 23% are in the Agricultural sector, 14% are in the community and household sector while 13% are in the manufacturing sector.

Definition of SMME in Eswatini

According to the revised SMME policy of Eswatini, there is no single global definition for SMMEs, mainly due to divergences in economic structures and stages of development. Most countries around the world have created a definition of SMME in their country to suit the realities with in their economic context. The general standard is usually based on number of employees (salaried), value of assets and the turn-over. The official SMME definition of Eswatini is depicted in table 1

Table 1 presents an official classification of SMMEs in the Kingdom of Eswatini. It is however considered a working definition and could be reviewed and revised regularly to better respond to economic development and changing dynamics of the sector to develop and target specific policies for the SMMEs (Revised SMME policy of Eswaini, 2018).

Category	Sub-category	Employees	Value of Assets	Turnover
Micro- Enterprise	Informal	0	No Formal Registration	
Micro- Enterprise	Formal	0 to10	Under E50,000	Up to E60,000
Small-Enterprise	Formal	11 to 20	Over E50,000 to E2Million	Up to E3Million
Medium-Enterprise	Formal	21 to 60	Over E2million to E5Million	Up to E8Million

Source: Government of Eswatini, Revised SMME Policy of Eswatini (2018)

Human Capital (HC)

Human capital (HC) is defined as skills, knowledge or experience that an individual acquires through schooling, training or at work (Unger et al., 2011). Human capital is vital for business activities and an individual's talents, skills, personal attributes and creativity are now seen as important ingredients for the success of any organisation and the ability of any organisation to utilise its human capital effectively becomes an essential strategy towards their business model (Jocelyne & Kariuk, 2020). The creation of value by any organisation can

directly be traced to factors in human capital sphere which includes leadership quality, skills and talent depth, employee productivity, empowerment and learning culture (Bassi et al., 2014). Human capital resource is not generic and is not embedded in any given population. As suggested by (Jagódka & Snarska, 2021:2), it can be increased through investments in people and it is a feature that is always with man.

In support (Jamak et al., 2014) state that human capital is directly related to business profitability and involves educational level, previous experience in doing business and business skills. (Martin et al., 2013) corroborates this by stating that common measures of human capital include level of education, work experience, upbringing by entrepreneurial parents, and other life experiences. Swayed by these positions, the study acknowledges that HC is related to skills, knowledge, education and experience, which could influence the coping ability of African immigrant entrepreneurs in Eswatini. Therefore, ensuing from the review of literature on human capital theory, this study will explicate variables of HC specifically, managerial skills (MGS), level of education (LED), previous experience (PEX) and risk-taking propensity (RTP).

Managerial Skills (MGS)

The possession of competent MGS can be a key source of competitive advantage (Tonidandel et al., 2012). The importance of MGS cannot be overemphasised as (Fatoki, 2013) identified it among some of the impediments to the growth of immigrant-owned small businesses. Specifically, (Fatoki, 2014) singles out lack of managerial experiences, skills and personal qualities as the main reasons why new small businesses fail, because the distinguishing features of high growth and low growth small firms are the education, training and experience of managers. MGS therefore seem to embody the potential to catalyse growth and sustainability of an immigrant business.

(Nguyen & Ramachandran, 2006) argue that managerial competence is one of the key criteria for banks to grant loans particularly when the banks do not have sufficient information about the borrowing firm. This implies that banks consider managerial skills a proxy indicator of the ability of the owner to ensure that the business continues to function and generate expected earnings. A juxtaposition of this opinion with the positions of prior studies permits for a rational deduction that MGS are vital for the growth of any business to be made. Consequently, based on a conviction that managerial skills can enable the African immigrant entrepreneur successfully steer their business, this study hypothesises that:

H₁: In the context of African immigrant-owned SMMEs in Eswatini, entrepreneurs' managerial skills will be positively associated with ability to cope with their businesses

Level of Education (LED)

LED is a widely studied variable related to human capital and is usually correlated with the ability of the entrepreneur to successfully discover and exploit business opportunities. This is corroborated by (Wanigasekara & Surangi, 2010) who found a strong link between education and business success. The human capital theory assumes that people who have invested in higher education will seek to be rewarded for their investments (Unger et al., 2011).

Immigrants are usually more interested in the business segments that have better opportunities though requiring small capital outlays and relatively low-levels of education to set-up (Kloosterman & Rath, 2001). (Thompson et al., 2010) found that the level of education can have either a positive or a negative influence on the desire of the immigrant to become an entrepreneur. Curiously, (Clark & Drinkwater, 2010) opine that the decline in entrepreneurship among immigrants can be attributed to increase in educational attainment. On the contrary, (Robinson & Sexton, 1994) are of the opinion that higher education attainment can lead to greater recognition of a variety of business opportunities and the skills needed to exploit them.

Different researchers (Blackburn et al., 2013; Gartner & Frid, 2012; Dunkelberg & Cooper, 1982; Roper, 1999; Van Praag & de Wit, 2001) found that a positive relationship exists between education and business performance. The predomination of studies that hint at a positive relationship between level of education and business performance may have motivated Cooper et al, (1994) to prematurely declare that no known studies have reported negative relationships between both variables. Noteworthy though is that (Westhead, 1995) found a negative association between both variables and submitted that higher educational levels tended to inhibit business performance. Cognisant of the different positions and duly considerate of the lack of harmony therein, this study elects to project that:

H₂: In the context of African immigrant-owned SMMEs in Eswatini, entrepreneurs' level of education will be positively associated with ability to cope with their businesses

Previous Experience (PEX)

New businesses including immigrant businesses ideally lack history, therefore, any abilities they possess are very likely associated with the PEX of their owners (Chrisman et al., 2005). This is collaborated by (Bird, 1988) who states that the previous business experience of an entrepreneur will significantly influence a ventures ability to survive and grow. This position may also infer that the lack of PEX may be one of the reasons for the high failure rates of start-ups (Shepherd et al., 2000:395).

(Shane, 2000) argues that prior knowledge about markets and customers will influence an individual's discovery of opportunities and as such their entrepreneurial behaviour and choices. The type of jobs an individual have undertaken may influence their entrepreneurial decision. Most importantly, job experiences can provide easy access to resources and therefore contribute to the person's judgment about the feasibility of starting a new business (Quan, 2012). It could therefore imply that the nature of the previous job experience of an immigrant may influence their entrepreneurial intention. Curiously, though (Khan & Butt, 2002) identified a negative relationship between the experience acquired before starting the business and performance of the new venture. Despite this, the predominant position in extant literature suggests that the survival of immigrant businesses could be linked to the experience that their owners garnered from working before starting their own business. Consequently, the position of this study is that experience gained during previous work stints may imbue an entrepreneur with the capacity to better steer the business and so it is anticipated that:

H₃: In the context of African immigrant-owned SMMEs in Eswatini, entrepreneurs' previous experience will be positively associated with ability to cope with their businesses

Risk-Taking propensity (RTP)

Individuals who are risk-averse are less likely to become entrepreneurs as a pro-risk attitude is crucial in entrepreneurship (Caliendo et al., 2009). People with a relatively low degree of risk-aversion are more likely to start businesses as opposed to taking up salaried-employment (Cramer et al., 2002). Given the typical turbulence of the business environment and fragility of SMMEs, African immigrant entrepreneurs would realistically have to deal with risks in the course of managing their business.

The stakes in keeping African immigrant-owned businesses afloat are quite high as they are established by survivalist entrepreneurs. Owing to this, while exploiting emergent opportunities despite attendant risk exposures, (Chrysostome, 2010) observes that immigrant entrepreneurs work very hard to keep their business functional. Notably, risk aversion is a serious impediment to entrepreneurship in general (Van Praag & Cramer, 2001) and this may also be the case with immigrant entrepreneurs in particular given their similar circumstances. (March & Shapira 1987) argue that high risk-averse immigrant entrepreneurs have the tendency of overestimating probability of loss and in the process make decisions that may be disastrous. Therefore, (Levie & Autio, 2013) declare that there is a direct relationship between RTP and optimistic growth intentions. Similarly, (Neneh & Vanzyl, 2014) contend that entrepreneurs that are risk-tolerant are more likely to have an ambition to grow their businesses. Basically, these thoughts signal that low risk aversion may engender survival of the immigrant business and so this study is encouraged to postulate that:

H₄: In the context of African immigrant-owned SMMEs in Eswatini, entrepreneurs' risk-taking propensity will be positively associated with ability to cope with their businesses

RESEARCH METHODOLOGY

This quantitative study extensively explored diverse literature before arriving at the hypotheses to be tested. As such the study deployed a dual research design made up of both exploratory and formal study tenets. This is in line with the belief of (Cooper & Schindler, 2011) who asserts that the formal study commences at the end of an exploratory work and mostly begins with hypotheses or research questions which involves precise scientific techniques and data source specifications.

The population of the study is made up of African immigrant entrepreneurs operating in the SMME sector in Mbabane and Manzini (Eswatini). The choice of these two is because they are the most populous cities in Eswatini and concurrently serve as the country's main economic hubs. Due to the absence of an accurate database of African immigrant-owned SMMEs, non-probability sampling techniques of convenience and snowball were utilised to identify and select potential study respondents.

Self-administered questionnaires were used for collecting data. As shown in Table 2, overall, a total of 600 questionnaires were distributed out of which 249 were returned. However, before the commencement of statistical analysis, 31 of the returned questionnaires were voided due to various errors and incompleteness. Essentially, therefore, only data gleaned from 218 questionnaires were subjected to statistical analysis. This equates to an effective questionnaire

response rate of 36% that slightly surpasses the 33.3% response rate that was realised by (Watt et al., 2002) in a similar study.

	Manzini	Mbabane	Total
Distributed questionnaires	300	300	600
Returned questionnaires	112	137	249
Returned questionnaires considered valid	99	119	218
Percentage of valid questionnaires (%)	33	40	36

PRESENTATION OF RESULTS

Though the people who participated in the study were all African immigrant entrepreneurs in Eswatini, the respondent group was not completely homogenous. The demographic characteristics of respondents differed with respect to the dimensions, gender and age. Similarly, the businesses owned by the African immigrant entrepreneurs differed according to years in operation and monthly business turnover. The descriptive profile of the study's respondents is presented in Table 3.

Demographic Dimensions	Categories	Frequency (%)
Gender	Male	120 (55.0%)
	Female	98 (45.0%)
Grouped age	18-29	76 (35.3%)
	30-39	92 (42.2%)
	40-49	40 (18.3%)
	50+	9 (4.1%)
Years in operation	<4yrs	154 (70.6%)
	>4yrs	64 (29.4%)
Monthly business turnover	<R8000	90 (41.3%)
	E8001-E25000	80 (36.7%)
	E25001-E75000	37 (17.0%)
	>E75001	11 (5.0%)

With respect to gender, 45% of the respondents were female while the remainder were male. Study data show a higher number of African immigrant entrepreneurs within the age group of 18-39 years. This finding is in line with the age distribution of early entrepreneurial activity that according to (Kelley et al., 2017) takes place among individuals in the age bracket of 25-44 years. This age group is considered to be in their early and mid-career stages. A total of 168 immigrant entrepreneurs were recorded within this age group.

The specific grouped years in operation for this study are represented by the immigrant entrepreneurs who are yet-to-be-established (<4years) and those who are established (>4years).

According to (Herrington et al., 2014), businesses are assumed to be established at 42 months (3.5yrs) which suggests that established businesses are businesses in their fourth year of operation. This study therefore assumes that any immigrant entrepreneur business that is less than 4years (<4years) is yet-to-be-established, while those that are > 4years are established. The results of this study show that 70.63% of African immigrant-owned businesses in Eswatini are yet-to-be-established (<4 years), while 29.4% are established businesses (>4years). This may not be unconnected with the transitory nature of African immigrants in Eswatini as most of them ultimately move into South Africa. While the monthly turnover for immigrant businesses ranges from less than E8 000 to E75 000 and above, the results of the study reveal that majority (170 or 78%) of the businesses surveyed posted monthly business turnover ranging from less than E8 000 to E25 000.

The HC scale that was utilised for measuring the independent variables of MGS, LED, PEX and RTP was analysed for reliability and the Cronbach alpha value obtained was 0.899 which indicates acceptable scale reliability. Additionally, exploratory factor analysis (EFA) was undertaken in a bid to establish factor structure and determine internal reliability. The principal component and the varimax with Kaiser Normalisation were used as methods for extraction and rotation respectively. Results showed that all items had factor loadings above the prescribed 0.5 standard, indicating that the items were properly representing their underlying constructs. Consequently, all the items were retained. The results of 3096.588 ($p < 0.000$) obtained for Bartlett's test of sphericity was significant and the Kaiser-Meyer-Olkin measure of 0.871 signalled the appropriateness of the study's data for factor analysis. Upon undertaking the factor analysis, the factor solution yielded four factors for the HC scale and these factors explain 62.82% of the variation in the data. The EFA results presented in Table 4 depict that the four factors synchronise with the HC components of MGS, LED, PEX and RTP theoretically proposed in the study.

Table 4				
EFA RESULTS				
Rotated Component Matrix^a				
	Component			
	1	2	3	4
MGS				
v2.1			0.729	
v2.2			0.722	
v2.3			0.760	
v2.4			0.595	
v2.5			0.615	
v2.6			0.663	
LED				
v2.7	0.748			
v2.8	0.816			
v2.9	0.746			
v2.10	0.812			
v2.11	0.791			
PEX				

v2.12		0.738		
v2.13		0.716		
v2.14		0.728		
v2.15		0.738		
v2.16		0.773		
RTP				
v2.17				0.659
v2.18				0.830
v2.19				0.804
v2.20				0.789
a. Rotation converged in 6 iterations.				

The regression model summary shows that a coefficient of determination value of 0.046 and this indicates that only 4.6% of the variability in coping ability is accounted for by the HC predictors of MGS, LED, PEX and RTP. Though the explanatory power of the model is weak, a statistically significant finding ($p < 0.05$) was realised with ANOVA, an indication that the model works. Table 5 shows the results of the multiple linear regression analysis that was undertaken to examine the study's hypothesised relationships.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.961	0.047		20.307	0.000
LED	0.165	0.047	0.191	3.470	0.001
PEX	-0.057	0.047	-0.066	-1.195	0.233
MGS	0.038	0.047	0.044	0.803	0.422
RTP	0.053	0.047	0.062	1.123	0.262

Dependent variable: coping ability

With a p-value of 0.001, the results reveal that there is a statistically significant positive relationship between the LED and coping ability among owners of African-immigrant SMMEs in Eswatini. Specifically, for every one unit increase in LED, coping ability will witness a collateral 0.165 increase. The anticipated relationships expressed in H2, H3 and H4 were not statistically supported given that their associated p-values were higher than 0.05. On the strength of these results, it can be concluded that H1 is statistically supported while the reverse is the case for H2, H3 and H4

DISCUSSION AND CONCLUSION

Immigrant entrepreneurs of African descent have proven to be one of the major employment creators in the Southern African region. This is also true in the Kingdom of Eswatini where the recent events caused by the advent of the COVID 19 pandemic created major setbacks in the economy and eroded the employment achievement of the nation. These setbacks

led to the closure of many businesses including African immigrant businesses which invariably led to the loss of many formal and informal jobs. Interestingly some businesses including the African immigrant businesses survived and are still operational. Identifying the variables that aid the survival of these African immigrant businesses therefore became a priority to ensure they continue to create jobs as in the past.

This research sought to identify the variables of the human capital construct that aid African Immigrant businesses to cope with their businesses and if these variables also assist them in job creation. The result indicated that of the variables of MGS, LED, PEX and RTP, of the human capital construct investigated, only LED was statistically supported to aid the coping ability of the African immigrant entrepreneurs in the Kingdom of Eswatini and also leading to job creation.

In a similar research carried out by (Eresie-Eke & Okerue, 2018) on African immigrant entrepreneurs coping ability in Southern Africa, the results show that managerial skills (MGS) aids their coping ability. The finding of this research indicating the opposite is rather questionable as one would expect that the managerial skills of any entrepreneur and as in this case African immigrant entrepreneurs should be one of the major human capital variables that will aid them in coping with their business. This may not be unrelated to the type of business conducted by the African Immigrant in the Kingdom of Eswatini as most immigrants are pushed in to necessity entrepreneurship as opposed to pull/opportunity entrepreneurs.

In a wider context entrepreneurs can enter activity out of opportunity or necessity (Williams & Williams, 2014), migrants arriving in a new country can be both pushed and pulled into entrepreneurship. In relation to the push dynamics, migrants who experience different types of labour market obstacles may have entrepreneurship as the only option for generating income (Elo, 2016: 127). Therefore as a means of survival most African immigrants may start businesses that do not require much managerial skills to operate

The research findings also indicate that level of education (LED) aid the Africa immigrant entrepreneurs in coping with their businesses. This could be related to the high level of education usually associated with immigrants who on arrival into the country will realise that their certificates are not recognised and that there are limited opportunities within the country for them. A turn towards business therefore becomes more of a survival adventure than an intentional one. Ordinarily an immigrant with high level of education would want to explore the opportunities in employment rather than the uncertainties of starting a business. A study of immigrant businesses in Turkey by (Karadeniz, 2010) suggests that immigrants with high level of education tend to be opportunity driven entrepreneurs. This is also supported by (Shinner & Nayir, 2019), who asserts that most immigrants from a sample taken in Turkey were drawn into entrepreneurship by opportunities they identified using their unique human capital resource. However, another study by (Habiyakere et al., 2009) on African immigrant in Finland did not find such positive link but rather found that the level of education of African immigrants do not play any significant role in the performance of their businesses. It may be concluded that due to better job opportunities in the western world, immigrants with higher level of education may fit into the system and get employed. The business opportunities may therefore be left for those who do not have high level of education as they may likely choose opening business as a way to survive.

This may not be the reality in Africa due to high unemployment rates that are prevalent in different African countries. Most Governments will endeavour to employ their citizens first before immigrants from other African countries. This is quiet understandable as different policies are put in place to ensure citizens get an advantage when it came to employment. Those African immigrants with higher educational level will have no choice than to explore different business avenues as a way of survival. This research has succeeded in pointing out this critical ingredient in the human resource soup pot as a vital part of the successes experienced by African immigrant businesses in the Kingdom of Eswatini,

This implication of this finding to policy makers hinges on the ability to enact more friendly laws that may attract African immigrant businesses into the Kingdom of Eswatini for the purposes of stating new and sustainable businesses. This will no doubt become a helpful tool in assisting the Kingdom in job creation for the citizens of the Eswatini.

The finding may also encourage the Government to channel resources towards encouraging their unemployed but relatively educated citizens to understudy how the African immigrant start and cope with their businesses even with no assistance from the Government. This study if properly supported by the appropriate government agencies may become a catalyst towards the formation of new businesses by educated ema-Swazis. This could lead to the necessary knowledge and skills transfer that will benefit the people through employment and the Government through taxes and levies.

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