Underlying education and health inequalities are economic challenges faced by Black Muslims. As previous research indicates for Black Britons, Black Muslims in Britain face prejudice and discrimination; entrepreneurs face a myriad of challenges in setting up their own businesses. This section offers a glimpse into employment and entrepreneurial experiences of Black Muslims.

ON ESTABLISHING THE BLACK POUND

BY SHAMSIDEEN OGUNMUYIWA

A sustainable economic base is the foundation for community empowerment. Our well-intentioned but inconsistent donations are helpful, but inadequate. A system that supports, empowers, that is structured will translate into intergenerational benefits. The future of the British Muslim community, especially brothers and sisters of African and Black Caribbean heritage (the Black British Muslims), lies in developing strong institutions that cater to the community's needs including welfare, education, media, politics and economics.

How would we go about establishing institutions that support economic empowerment? I make the case for establishing the Black Pound, a network that brings businesses together to create a sustainable economic base. I present research with Black Muslim entrepreneurs to identify the challenges that they face in creating an economic base such as trust, attitude, and competition.

THE DEMOGRAPHIC STRUCTURE

As an entrepreneur, I have found our lack of collective planning for economic empowerment is best explained by the original purpose of Black communities' immigration to Britain as well as some internal and external variables.

The demographic structure of the Black communities explains their attitude to their communal development. The migration of African Caribbean and Africans after World War II to the UK started with the first wave mostly from the British West Indies. By 1961, 160,000 people arrived to work and settled permanently in the UK (McDowell, 2018).

The second wave was comprised of those who came temporarily from various Commonwealth countries, especially Africans. In the late 1950s to the 1970s, most of the Africans came to study or train and return to their motherlands, which were seeking or had just gained Independence from the UK. A third wave - this time economic migrants - started to arrive in the UK in the 1980s (Williams, 2015) and continue to arrive albeit in more limited numbers. These migrants came largely from the Commonwealth countries especially, Nigeria, Ghana, Kenya, Uganda, Zimbabwe and South Africa (Economist 2016). The third wave also came through the High Skilled Visa schemes, after 2000.

The fourth wave included those who came to seek refuge or asylum due to conflicts in Africa in the 1990s and 2000s including Ethiopia, Eritrea, Liberia, Senegal, Gambia, Somalia, Sudan, Rwanda, as well as those who sought refuge from natural disasters (Montserrat).[28]

The drive for these demographic waves of entry into Britain impacts on the entrants' attitude to institution planning. For instance, we find that the first wave, notably the Windrush generation, their children and grandchildren are arguably better integrated[29] socially due to their economic role in British industry, transport, and healthcare (Peach, 1991). Whereas, the second wave, the privileged elitists, who came and returned to their home country, never intended for Britain to become home. However, their British-born children later returned to the UK to settle and start all over.
The third wave, the economic migrants, came to work with the intention to return to "home" in the near future. Therefore, intergenerational succession or developing institutions for the future was not on their horizon. The fourth wave was met with challenges of being refugees.

Britian's policy of dispersal and minimal support meant Somali migrants in particular were provided poor housing, faced discrimination, immigration-related bureaucracy, and dealt with education, literacy and employment difficulties, with numerous concomitant health and wellbeing effects (Mohamoud 2011, Evans and Page n.d.).

Demographic data indicate that the Black and African population in Britain is indeed changing. The 2011 Census indicated there are approximately 2 million Black Britons. In the period between 2001 and 2011, the African population doubled. And that is not the end of the changes: although Caribbean Britons are substantially better off than their African neighbours, demographic and educational trends suggest that the tables may soon be turned" (Economist 2016). According to a report based on the 2011 census data (Ali 2015) there are 272,015 Black Muslims in the UK: of which Black Caribbeans are 7,345; Africans are 207,201; and other Blacks are 57,469; and an additional 5,384 are Mixed White & Black Caribbean as well as 15,681 who are Mixed White & Black African. Generally, Blacks are 3.33% (1,864,890), the Black British Muslims are only approx. 0.6% of the population.

THE BLACK POUND

African Caribbean and African spending power is recognised widely; I observed in London in the 1990s that white and Asian entrepreneurs catered to the requirements of African and Caribbean tastes. Popular groceries in some parts of London including Harlesden are still run by Asians from the West Indies. They trade in goods and services that are staples for Black families and communities. Over time, the market changed and entrepreneurial migrants established their trade. In the 1990s and 2000s, I observed the way Somali refugees in London would start businesses that catered to their communities' needs including groceries and internet cafes. Thus gradually, ethnic businesses started and thrived, giving life to a 'Black Pound.'

Aside from the obvious African grocery shops, which provide the immediate needs of diasporic communities, there were businesses and professional set-ups like accounting firms, solicitors' offices, barbers and hairdressing salons, building tradesmen, cleaning firms, restaurants, Internet Cafés & Business Centres, auto-repairs, and more.

However, as data from the Annual Population Survey shows, the majority of the Black community gained work through employment in government and private establishments, like hospitals, transport, logistics, and in factories (Office of National Statistics, 2020c). "11.2% of Black workers were self-employed, the lowest percentage out of all ethnic groups" (Office of National Statistics, 2020d). It is important to note that most of the migrants are from middle-class backgrounds, which means they were educated and likely to have some professional qualifications, except those who came as refugees - who are a mix of all backgrounds (Daley, 1998).

[28] See Owen (n.d.)
[29] See Economist 2016

HALF-CENTURY LATER

So, after over 50 years, how has the Black British economic base fared?

Business men and women I spoke with believe we are not doing enough to support other Black businesses. One respondent in my research interviews with entrepreneurs believes that the majority of our earnings goes straight into other communities. In essence, most families spend their money in shops and businesses not owned by the Black British community; thereby not giving preferences to buying and engaging the services of members of their own community. This is how the Black community is disempowered.

This attitude exists among Muslims and the non-Muslims within the Black communities. Why is patronage within the community so low? Why is the community's spending power not valued within wider society? These questions call for much soul-searching.

Although Black people account for 3.3 per cent of the population, they make up only 0.67% of the UK's business base (Bounds, 2020). There is also a lack of Black men in senior positions in top businesses, educational institutions and politics (BBC, 2020).

However, London is telling a changing story. According to a 2005 BME Business Report commissioned by the London Development Agency (a Mayor of London's agency for business and jobs), there are around 16,000 businesses owned by people of Black Caribbean and Black African descent (including mixed race Black Caribbeans and Black Africans) in London. These businesses had a turnover of approximately £10 billion (Cannon et al, 2005).

The report further revealed that total turnover of all London businesses was £800 billion, out of which Asian owned business revenues amounted to £60 billion and Black owned businesses had revenues of approximately £10 billion. Although BAME-owned businesses are still concentrated in the traditional and ethnic niche sectors, Black businesses focus on personal services (notably hairdressing and beauty), small-scale catering, car repair services, small scale import and export, legal services, accountancy services, money-exchange & financial services, and small scale construction; Asians businesses centre around medium-to-large scale catering services, food retailing, clothing and textiles, hospitality services, import and export, travels, IT, legal services, accounting services, and money-exchanges.

> ***Our inability to cooperate on mutual contracts and basic business relationships has wider implications. We are unable to synergise and convert Black economic power into a greater impact that translates into developing larger institutions.***

ATTITUDE ISSUES

There were various issues relating to attitude. First, is our attitude to ourselves. We seem to take fellow Blacks for granted. The kind of conversation we have with Black business owners we would not have with other communities. "The treatment is just dastardly," complained a shop owner. "I get more respect from other people than from my [own] people. I really wonder if we [Blacks] are genetically self-hating, or we have been classically conditioned to be like this?" On the other hand, many Black customers also complained about very poor customer service especially to fellow Blacks from Black business owners.

There is the attitude of short-term thinking. Most economic migrants do not think long-term. One entrepreneur told me, "...the concept of 'the home' in Africa or the Caribbean conditions a mindset that does not see a future in this country. Unfortunately, that is a mirage as some of us are now finding out in our old age. Our 7 year plan is now 30 and counting." In fact, such a mindset prevents any sort of succession or intergenerational planning.

We also have an attitude of not promoting Blackness. Our pride and preferences adore others' lifestyle and outlook. Many have no pride in their heritage. Therefore, we are fast losing our languages, cultures and values. African pride is not on display, except in the museum.

African restaurants complained of low patronage and a lack of an internal market. Families would rather eat out in Indian or Chinese restaurants, as one businesswoman who closed her African restaurant for good during lockdown. This is one of the reasons why our food heritage has not gone mainstream in the UK, like Indian and Chinese foods.

TRUST ISSUES

A major hindrance to our collective success is a lack of trust. Almost all Black business men and women consulted for this essay highlighted lack of trust as a huge challenge. One respondent told me that "I have experienced pulling resources together with some friends, my trust was damaged. I felt used and abused. I vowed never to do business with another Black fellow."
We do not part with money easily except where there is trust and protection. The prevalence of mistrust is why we do not transact as much business among ourselves. It is suspected that Black people have the lowest number of partnerships and collaborations amongst all ethnic groups. A tech entrepreneur explained that he felt that mistrust directly in relation to processing payments digitally. "My experience as the CEO of a startup has been very interesting dealing with our communities in both the UK and US. I have recently received feedback about my app and they told me that they don't trust using a card payment on my app because they don't trust the company. However, they seem to be comfortable using their card details on eBay or Amazon."

INTERNAL COMPETITION

Our lack of trust also translates into our attitude to recruitment. "You train someone, they know your business, they become your competitor," was implicitly spelled out by an entrepreneur. I was baffled and wondered how this should be a problem? Is the goal not to empower, mentor and help others to establish themselves?

People who are competitors do not cooperate. Undoubtedly, our mutual progress is impeded by unconscious envy and jealousy. An African Muslim woman who is a mid-level manager in the postal services told me that her major challenges come from BAME staff, who seek to undermine her authority. "I don't know what their problem is: my hijab or the fact that I'm a woman who has to manage them? I have to be cool, calm and stubborn," she said and laughed it off.

An Oxford-based Black business owner listed lack of mentorship, mistrust in own brands, lacking appropriate management and financial skills amongst others as limiting factors for the Black Pound. He advised, "Many of us are professionals within our field and are very successful at what we do, but we are hardly able to get into management positions as it requires a different skill set."

EXTERNAL COMPLICATIONS

Our lack of a strong economic power base is not all caused by issues within the community. There are external factors too. These range from institutional unconscious bias towards the Black communities, access issues, deprivation, among other factors.

The Black community is generally known as the "hard to reach" group. There is a historical reason for this. African Caribbeans arrived in the UK in waves since World War II to help rebuild the country. However, they had always faced racism and discrimination. They had limits and restrictions forced upon in housing, education, and in health.

Up until the late 1990s, there were places where Blacks dared not go without receiving physical harm. The police picked on them and framed false charges against them; It felt like a deliberate policy to criminalise the Blacks. These led to many race riots and deep distrust. Eventually an investigation into Police by Lord Macpherson officially branded the Police as "institutionally racist" (MacPherson 1999).

So, yes, Black Britons developed an attitude to institutions and authorities; they became hard to reach. The distastefulness remains till today. The recent Windrush scandal has further drained whatever trust the Black community had in their British government. "We felt used and disused," was how a Caribbean colleague summed it all up.

Even where government's support and interventions are available, the Black community is the least to access such support. The recent efforts to support UK businesses to survive the Covid-19 impact, as entrepreneurs have conveyed, Black businesses were more adversely affected and as one businessman told me, are less likely to access the intervention loans such as the Bounce Back Loan Scheme (BBLS), Coronavirus Business Interruption Loan Scheme (CBILS), Large Business Coronavirus Business Interruption Loan Scheme (CLBIS) and the Future Fund.

Although the issue is often addressed as a lack of access to information and the society provides translated materials to bridge this access, the issues are deeper than that. Most African Caribbeans have no obvious language barriers and the Commonwealth migrants generally speak English as their first or second language. Moreover, the second and third migrant generations absolutely have no language problem, yet the barriers and the glass-ceiling remain. Language may not be an explanatory factor but race and class are. A study for the British Bankers Association (2020) "indicates that after starting a business, Black business owners have a median turnover of just £25,000, compared to £35,000 for white business owners. Median productivity is less than two thirds." Further, female entrepreneurs who are Black are more likely to report not making a profit last year.

Generally, access to finance has always been a major issue (see Bounds 2020). Black people know that when they approach banks for loans to set-up businesses, the bars are set very high and most of the time they are turned down. But where the same proposals are presented with a white person as the front-runner of the business, the banks set the bars low and provide extra support and assistance. The consequences are troubling, especially for entrepreneurs. As the British Bankers Association recently found, access to finance appears to be a major barrier for Black, Asian and Other Ethnic Minority entrepreneurs, and the reason why 39% and 49%, respectively, stop working on their business idea (British Bankers Association 2020).

Black businesses are treated differently. Some facilities enjoyed by other companies are withdrawn or not offered to Black businesses. Just as an example, a Kent-based Black business manufacturer explained that he recently discovered that his suppliers (of over 7 years) would take payment before supplying him, whereas they offer other companies 30 to 60 days payment facility and he has never had any problem with them which could have warranted such discrimination.

Black business owners are stigmatised. Financial institutions, corporate clients, local authorities, and others do not patronise Black businesses. This is institutionalised. Although this is improving amongst communities that are more diverse, especially in London. Due to demand requirements, some of these institutions have no choice but to accept any provider or supplier.

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on their skin colour, names or accent. We have heard of artificial intelligence (AI) software which discriminates against ethnic minority names and Muslim names. Black Muslims suffer from double-layered discrimination. This also applies to Black businesses.

AWAKENING

These issues combine to block the possibility of a powerful economic base developing. The Black Pound exists and has strong potential but is powerless, lacks synergy, lacks coordination and has no strategy. In reality it can neither develop a life on its own, nor can it sustain a welfare support system. Its control is in the hands of others – not the Black community.

Although the issues handicapping the Black community equally affect both Black Muslims and Black non-Muslims, the Black Muslim community has the solution to cure the malaise. What is required is a sense of unity, a willingness to collaborate, a dose of trust, with the magic of synergy, the Black Pound will acquire meaningful authority to transform and change the perception of the Black people in Britain.

Developing a progressive business aspiration can inspire macro-thinking that empowers communities and helps build other institutions like education, media, welfare and political power.

The reality is dawning and improvements are gradually being seen. London is blazing the trail and we are seeing galloping steps. I am aware of various efforts at developing organisations which key into developing individuals. Training groups into various professions and proving entry level support are stepping stones within the Black communities.

I am aware of credit unions which are being set-up to promote savings and provide banking services including loans. Halal credit unions are also in the works. There are many young people who are also thinking far ahead. Think tanks in the form of strategic groups are developing 20-50 years plans to transform the landscape in education, housing, banking, and media.
With the help of social media platforms, young Black activism is strong and is providing alternative and accessible narratives to promote Black consciousness.

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DEEN OF SOLUTION

In the pursuit of economic empowerment, community cohesion and mutual support must evolve organically. In the context of a divided and inegalitarian society, this is a call to strengthen greater cooperation and equality. Where a part of the community is subdued or where there is lack of trust, disrespect, stigmatisation and economic disadvantage, it's a call to right the wrong and mend the history of economic inequality in Britain. A verse from the Qur'an offers a vision of unity among a diverse society striving for equality.

> "...If God had willed, He would have made you one community, but His Will is to test you with what He has given each of you. So compete with one another in doing good. To God you will all return, then He will inform you of the truth regarding your differences" (Qur'an 5:48).

It is the duty of Muslims to lead the way towards economic progress, unity, and cooperation in Britain. As Black Muslims, the Black race is our community of influence and our primary responsibility. One vehicle to fulfill this responsibility is the Black Pound, a tool to generate Shams Ogunmuyiwa, Chief Executive Officer and co-founder of Iconic City Ltd with extensive experience in housing management and business development in UK and Africa.

MR SHAMSIDEEN OGUNMUYIWA
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Shams Ogunmuyiwa, Chief Executive Officer and co-founder of Iconic City Ltd with extensive experience in housing management and business development in UK and Africa. He is also a Customer Service Consultant and trainer in Capacity Building and Leadership Development. He has undertaken various multi-disciplinary roles including Teaching, Publishing, Marketing, Pharmaceutical and Housing. Shams has a penchant for long vision, clear mission, process development and people motivation.

As a Project Manager, Shams was headhunted for the multi-million-pound expansion of an independent pharmacy into a chain of pharmacies in Oxford. He further oversaw the pharmacies' operations, staff management, Customer Service Management and Pharmacy Contract Compliance Regulations, etc for four years. He still consults for independent pharmacies across Oxfordshire and Buckinghamshire.

His business development expertise has benefitted several UK businesses. His previous experience in line with his passion, though diverse, centres around the application of Project Management, Marketing and Communications solutions within Housing and across both public and private sectors. Shams is a graduate of Linguistics, English Language & Literature. He also completed Cambridge University's CELTA Course. He is a Public Relations practitioner, Project Manager, Pharmacy Compliance Specialist, Customer Service Consultant and Housing Management Specialist.

In his leisure, Shams is a relationship management counsellor, public speaker and mentor, HIV/AIDS De-Stigmatisation activist and a social-entrepreneur.

PREJUDICE AND IDENTITY: EXPERIENCES OF BLACK MUSLIM TEACHERS

BY MUSLIMA ADELANI