

IMMIGRANT ENTREPRENEURSHIP, INSTITUTIONAL LOGICS, AND  
INFORMALITY:  
A STUDY OF ENTREPRENEURS AND URBAN ENTREPRENEURSHIP POLICY  
IN NEWARK, NEW JERSEY

by

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## ABSTRACT OF THE DISSERTATION

Immigrant Entrepreneurship, Institutional Logics, and Informality:

A Study of Entrepreneurs and Urban Entrepreneurship Policy in Newark, New Jersey

By LUTISHA VICKERIE

Dissertation Director:

Jeffrey A. Robinson, Ph.D.

This qualitative study profiles the way immigrant entrepreneurs from African and Caribbean countries navigate a different institutional environment than their home country. I also consider how their environment and upbringing influences their business choices as formal or informal entrepreneurs. Positioned mainly in the immigrant entrepreneurship literature, my primary contribution in this study is a constructivist grounded theory that identifies related themes under three main constructs: Motivating Business Success, Entrepreneur Mindset, and Nature of Environment.

I combine constructivist grounded theory and case study methodologies to describe and examine the aforementioned processes. My analysis is based in multiple data sources, including direct observations, interviews, archival records, and documentation (Baxter & Jack, 2008). The interviews feature formal and informal entrepreneurs from African and Caribbean countries, native entrepreneurs, support organizations, government officials, and field experts. I created an extensive database using a combination of NVivo and word processing software to sort and categorize the data for emerging themes and then analyzed the themes for relationships, informed by relevant theory.

I also identify future implications for research through propositions identifying both early stage and later stage role models as possible antecedents of ethnic enterprise. I also

discuss implications that lack of community participation and civic engagement plays a significant role in maintaining the gap between government policy and access to resources and immigrant entrepreneur responses. First, the study creates narratives of the actual experiences of immigrant entrepreneurs' interaction with urban entrepreneurship policy. These narratives identify disconnects between the immigrant entrepreneur's choices and the institutional criteria for accessing entrepreneurial support from both government and community organizations. Understanding the immigrant entrepreneur's choice to run their business without the help of additional government or community resources creates a bridge between the immigrant entrepreneurship and institutional logic literatures, which can be extended through future research agendas. Additionally, understanding how institutional logics influence entrepreneurship policy has practical implications in highlighting areas that the government's approach may be ineffective. Further, the implications for practice provide legitimate steps that each participant group can pursue to close resource and knowledge gaps.

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“For I know the plans I have for you declares the Lord. Plans to prosper you and not to harm you. Plans to give you hope and a future.” ~Jeremiah 29:11

Whenever anyone asks me what made me leave the practice of law to get a Ph.D., my answer is simply “God.” God whispered in my ear and unsure as I was, I acted upon what I heard. Thus far, this journey has been the best reward that mustard seed faith could ask for. Thank you, God. Thank you.

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“You need a really solid foundation of friends and family  
to keep you where you need to be.” ~Lilly Singh

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## **Chapter 1: Introduction**

The focus of this dissertation is on immigrant entrepreneurs in Newark, New Jersey and how they access resources and respond to policy and other environmental factors in an advanced economy context. It is also interested in how government officials get resources to the community. At a City of Newark town hall meeting called by Mayor Ras Baraka, the focus was to help immigrants understand the resources and tools the city had at its disposal to benefit the community. This particular meeting brought together Newark's African community, allowing them to pose questions and air grievances directly to the mayor. Out of the 15 people that spoke, about six of them had a recurring theme that requested help for their community businesses in the form of tangible resources, primarily financial assistance or land/building grants. Several of them who were former Newark business owners ended up closing their businesses after a short period either because of business and zoning regulation issues or because they could not sustain it financially. In each case, when the request for financial and in-kind resources was made, Mayor Baraka's response directed the business owners to come to the city with a solid business plan that proves how the business will be able to sustain its finances over several years in order to access the city's help.

To get a better understanding of the current business environment that immigrant entrepreneurs operated in, I visited five African food and retail businesses located in Newark. While these businesses may have been at different stages, the conversations highlighted similar issues regarding immigrant entrepreneur difficulties operating within the Newark environment, as well as ability to access resources. These entrepreneurs expressed the financial hardships their businesses faced, which often made paying monthly

bills problematic. Without a guaranteed income per month, they talked about some of the creative ways of providing for their expenses or finding supplementary resources to create secondary income, many times informally. When asked about their interactions with the municipality's business offices or knowledge on resources offered by the government for similar small businesses, they did not know of any. That said, it seems these entrepreneurs would be hard pressed to meet the requirements that Mayor Baraka laid out in order to access the city's resources, thus identifying a conflict in the way immigrant entrepreneurs are positioned and the way urban entrepreneurship policy offers resources through institutional guidelines.

This dissertation critically examines the interplay of entrepreneurship, institutional logics, and informality by assessing urban entrepreneurship policy in a developed nation and immigrant entrepreneur responses to their business environment. Institutional logics are "socially constructed rules, norms and beliefs constituting field membership, role identities and patterns of appropriate conduct" (Greenwood & Hinings, 2006: 819). Thus, institutional logics guide the way people, organizations, and society behaves. Specifically looking at the behavior of entrepreneurs in urban developed environments is important to economic development. Economic development in urban environments is often positively bolstered by the informal operations of immigrant entrepreneurs in ethnic enclaves. Many immigrant entrepreneurs who maintain informal operations are trying to evade business regulations that may infringe upon earnings or operations. While beneficial, informal operations also result in missed opportunities by entrepreneurs to expand their business operations and access government support (Robinson & Hayes, 2012). Government support also misses the mark where urban entrepreneurship policies do not result in the



intended increase in sustainable businesses amongst most of its immigrant communities. Rather, the outcomes that prevail in many urban cities are high rates of turnover in business ownership and early failure. This leaves very few immigrant businesses that survive over 10 years under the same owner. As such, survival rates and life span of immigrant enterprises are extremely low, even in cities where governments have expressed the desire to support formal business development through beneficial entrepreneurship policy.

The existing literature does not explain the lack of formal enterprise development where governments express institutional logics that support business development within immigrant communities. Immigrant entrepreneurship literature reflects the development of urban enterprise around ethnic enclaves according to migration patterns (Volery, 2007). The terms and constructs used to develop theories on creation, operation and performance of immigrant enterprises suffer from ambiguity issues (Min & Bozorgmehr, 2000). Scholarly work on immigrant entrepreneurship primarily emphasizes location (Rath & Kloosterman, 2000), human capital (Nee & Sanders, 2001), and access to resources through social capital (Waldinger, Aldrich, & Ward, 1990a). Developed mostly by sociologists, the immigrant entrepreneurship literature lacks attention from management scholars.

Literature that reviews the development of urban enterprises account for the social, political, and economic barriers to market that entrepreneurs have to overcome in order to foster local growth (Angel, 1980; Robinson, 2007). Regulatory barriers play a major role as a deciding factor for entering entrepreneurship, but can also minimize the effects of individual characteristics, including business skills and social networks (Ardagna & Lusardi, 2008). However,

[p]olitical factors can manifest as specific policy actions that reduce bureaucratic barriers and corruption, ensure fair practices, or provide grants and funding to support entrepreneurial opportunities and promotion programs...Governments can also promote entrepreneurship through an explicit entrepreneurship promotion framework or strategy (Robb, Valerio, & Barton, 2014: 20-21).

One such development strategy that governments have used to stimulate formal business growth through entrepreneurship is urban enterprise zones, which have garnered a great deal of attention from scholars (Bondonio & Engberg, 2000). More recent literature has recognized that one cannot discuss formal markets comprehensively without talking about its intersection with informality (McGahan, 2012). Informal economy literature notes that when in a context with high regulatory and economic barriers, businesses that operate under the radar of registration primarily represent necessity-driven entrepreneurship (Robb et al., 2014). For urban enterprises with growth goals, informality can pose financial and legal hindrances (Robb et al., 2014).

Institutional logics literature focuses on how institutional logics exist and affect organizational structure and behavior within formal settings. The field has developed concise definitions (Alford & Friedland, 1985; Friedland & Alford, 1991; Jackall, 1988; Thornton & Ocasio, 1999), proposed rigorous frameworks, and established testable mechanisms within the thrift (Haveman & Rao, 1997), higher education publishing (Thornton, 2004; Thornton & Ocasio, 1999), community banking (Marquis & Lounsbury, 2007), and healthcare (Reay & Hinings, 2009; Scott, Ruef, Mendel, & Caronna, 2000) industries.

My research questions are as follows:

RQ1: How do immigrant entrepreneur perceptions and experiences in an advanced economy influence their business choices to operate as formal or informal entrepreneurs?

RQ2: How does local urban entrepreneurship policy influence immigrant entrepreneurs in the formal and informal economy?

One urban city with various immigrant communities and express government support for increasing entrepreneurship within those communities is Newark, New Jersey. My interview pool of immigrant entrepreneurs came from the African and Caribbean businesses and their relevant stakeholders, including the owners, managers, government agencies and other business support organizations. This research started off focused on exploring the variation between the ways immigrant entrepreneurs with short and long-term lifespans use informality. However, the interviews with immigrant entrepreneur participants revealed two important things. The first was that getting access to the ways immigrant entrepreneurs use informality would most likely require an ethnography. The second was that the true process to focus on was the interactions between government officials and immigrant entrepreneurs and any externalities that resulted. Although the original focus is altered, these processes still fit under my original research questions.

I combined constructivist grounded theory and case study methodologies to describe and examine the processes. My analysis was based in multiple data sources to enhance the credibility of my data and included direct observations, interviews, archival records, and documentation (Baxter & Jack, 2008). I created a database using a combination of NVivo and word processing software to sort and categorize the data for

emerging themes and then analyzed the themes for relationships, informed by relevant theory.

The contributions for this study mainly lie in the immigrant entrepreneurship literature. First, the study creates narratives of the actual experiences of immigrant entrepreneurs' interaction with urban entrepreneurship policy. These narratives identify disconnects between the immigrant entrepreneur's choices and the institutional criteria for accessing entrepreneurial support from both government and community organizations. Understanding the reasons for the immigrant entrepreneur's choice to run their business without the help of government or community resources creates a bridge between the immigrant entrepreneurship and institutional logic literatures. Additionally, understanding how institutional logics influence entrepreneurship policy has practical implications in highlighting areas where the government's approach may be ineffective at achieving its stated intention of developing these businesses.

Chapter 2 of this paper provides a review of extant literature on immigrant entrepreneurship, informality, and institutional logics. My review of these three fields is intended to identify relevant constructs used during data collection and analysis. Chapter 3 presents an in-depth explanation of the constructivist grounded theory methodology and the appropriateness of a multiple case study approach to research immigrant entrepreneurs. It also includes a summary of my data collection and approach to analysis. Chapter 4 presents the initial tables and most significant findings from my three rounds of data coding across immigrant and native entrepreneur groups and comparative analyses from the case narratives of two immigrant entrepreneurs. Chapter 5 adds further discussion to compare

the major conceptual findings and themes that arose from the native entrepreneur coding against the extant literature discussed in Chapter 2.

## **Chapter 2: Immigrant Entrepreneurship, Institutional Logics and Informality**

Immigrant entrepreneurship, institutional logics and informality are the major topics in my research. While each field has developed over the last three decades, the literatures are not talking to one another. As such, this multidisciplinary literature review will present a broad overview describing these topics, which will help to inform my grounded theory analysis. During theory building research, including a broad range of extant literature is important when comparing emerging theories against conflicting and similar literature (Eisenhardt, 1989). The following review focuses on scholarly works that are widely cited and thus captures older literature, mostly prior to 2010. My discussion in Chapter 5 will incorporate the recent literature relevant to my findings.

### **2.1 Immigrant Entrepreneurship**

Immigrant entrepreneurship literature arose out of studies on ethnic enterprises and enclaves, which became more prevalent in the 1970s (Light, 1972). Portes, Castells, and Benton (1989: 929) define ethnic enterprise as “a firm of any size which is owned and managed by members of an identifiable cultural or national minority.” Ethnic enclaves are formed by concentrations of cultural and minority owned businesses with labor forces that come from the same minority or residential or industrial areas with similar characteristics (Portes & Bach, 1985; Portes et al., 1989; Sanders & Nee, 1987; Wilson & Portes, 1980; Zhou & Logan, 1989). Continuing debates, that began in the 1990s, highlight the

problematic definition and measurement of ethnic enclave (Sanders & Nee, 1992; Waldinger, 1993) and the interchangeable use of the terms “immigrant” and “ethnic” entrepreneurship to describe the field (Min & Bozorgmehr, 2000; Tilley, 1997). For example, a similar term to ethnic enclaves is Yinger’s (1985) term ‘ethnic group,’ defined as,

[A] segment of a larger society whose members are thought, by themselves or others, to have common origin and to share important segments of a common culture and who, in addition, participate in shared activities in which the common origin and culture are significant ingredients.

Sharing commonalities in origin and culture, immigrant entrepreneurs are limited to those persons who migrated to the host country, where they have started businesses (Volery, 2007). Working against existing ambiguities between ethnic and immigrant entrepreneurship, Volery’s (2007: 31) definition added a time factor of the immigrants’ migration as a conceptual boundary of “the past few decades” and specifically excludes particular minority groups that have resided in the host country for several centuries, i.e., African-Americans in the United States. Although truly a larger subset of ethnic groups or enclaves, immigrant entrepreneurs are often discussed and analyzed simultaneously with ethnic entrepreneurs. While using the general term of ethnic entrepreneurship, Waldinger’s (1994) definition focuses on migrant networks and their socio-economic interaction patterns. Categorizing immigrants’ economic interactions and networks, Light and Gold’s (2000) work explained the ethnic economy and segmented it as being driven by control or ownership. According to the authors, an ethnic economy is “any ethnic or immigrant’s self-employed group, its employers, their co-ethnic employees, and their unpaid family

workers” (Light & Gold, 2000: 3). This ethnic network of employers and employees belongs to the ethnic-controlled economy “if based on numbers, clustering, and organization” or the ethnic ownership economy if “based on property right and ownership” (Light & Gold, 2000: 3). As owners of small and medium-size businesses, immigrant entrepreneurs fit into the ethnic ownership economy. This paper will focus primarily on immigrant entrepreneurship as defined by Volery (2007).

Immigrant entrepreneurship literature mostly focuses on the influence of culture and norms<sup>1</sup> of the host location and how these affect the immigrant entrepreneur’s business survival and performance. The rise of research in this space coincided with migration patterns throughout the United States and Europe, in particular their representation in small and minority businesses, as well as their value as a transitory workforce (Barrett, Jones, & McEvoy, 1996; Volery, 2007; Waldinger et al., 1990a). Immigrant settlement inspired the rise of new businesses and thereby, markets according to locations where certain “opportunity structure[s]” existed, including “labor market disadvantages,” “group resources and embeddedness” (Min & Bozorgmehr, 2000: 709). Based on scarce employment and low wage opportunities, immigrants were either forced into self-employment or saw it as a more lucrative option towards absorption and advancement (Borooah & Hart, 1999), with differing effects on the decision based on ethnicity (Razin, 2002). While the markets that develop around immigrant entrepreneurship service distinct ethnic needs (Greene & Owen, 2004), the low entry barriers enable an influx of firms with low skill and capital requirements, large labor inputs, and low output levels (Volery, 2007). High competition and market saturation results in high likelihoods of failure for immigrant

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<sup>1</sup> The norms of the host location – here, the Newark context, supports getting registered as leading to business growth and maintaining competitive performance.

businesses and an even higher likelihood that immigrant entrepreneurs will turn to informal business operations in order to survive (Kloosterman & Rath, 2002).

With social scientists at the helm, immigrant entrepreneurship research is dominated by studies on ethno-cultural processes and characteristics (Rath & Kloosterman, 2000). Three fields have covered ethnic entrepreneurship research – anthropology, economics and sociology, the latter bearing the brunt of responsibility for truly developing the literature (Rath & Kloosterman, 2000; Volery, 2007). Anthropologists use operational definitions of entrepreneurship without much separation to account for entrepreneurial interest or cause (Greenfield & Strickon, 1981). In examining the impact of the ethnic entrepreneur, anthropological approaches mostly cover the influence of transnational migration on the local socio-economic and political business environment (Adler, 2002). More recent studies attend to the effects of access to resources, social capital and knowledge sharing on the operations and performance of ethnic businesses (Smart, 2003; Thomas, 2014).

Economic theories of ethnic entrepreneurship center on skill capacity and middleman minority approaches (Volery, 2007). Economic studies on skill capacity have used individual level earnings equations to measure human capital as a predictor of the returns on earnings from ethnic and immigrant labor and entrepreneurship (Nee & Sanders, 2001). Classic economists measured variables such as education, prior work experience, length of time in the host country and English speaking ability to assess the capacity to start a business (Borjas, 1986; Chiswick, 1978; Stevens & Chen, 1984).

As another approach to ethnic entrepreneurship, middleman theory views the immigrant entrepreneur as a ‘middleman’ connecting both local and international markets



(Bonacich, 1973). The middleman approach began with the recognition of the local entrepreneur's role as a connector between different markets because of their unique networks within those markets (Bonacich, 1973; Waldinger, McEvoy, & Aldrich, 1990c). The concept of the immigrant entrepreneur focused more on the entrepreneur's network in international markets, in particular their home country. Recognizing that immigrant entrepreneurs would also send the majority of their resources back to their home country to support their family, the literature saw this 'inter-national' middleman role as also creating a potential resource drain (Waldinger et al., 1990c).

The sociological approach tends to use group level analysis to focus on the incorporation of specific ethnic populations in various contexts and effects of the 1965 changes in immigration policy that led to socio-economic stratification amongst ethnic groups (Lieberson, 1980; Portes & Rumbaut, 1990; Tienda, 1983). Waters and Eschbach (1995) discuss the inequality between immigrant and native born labor pools, referencing arguments on the decline in immigrant human capital levels overtime (Borjas, 1990; Borjas, 1991) based on immigration of lower skilled immigrants (Jasso & Rosenzweig, 1990). Even with decreasing skill levels, immigrant entrepreneurship can help to minimize stratification as increases in immigrant self-employment is correlated with increases in income levels (Portes & Zhou, 1992). Even with such benefits for entrepreneurs, researchers also questioned the ethnic enclave as a trap for labor, which bears the brunt of ill-treatment for secondary employment (Sanders & Nee, 1992).

Structural and cultural approaches into the success of immigrant minorities in ethnic enclaves have found that self-employment is used as a viable mean of upward mobility (Eisenstadt, 1970; Hagen, 1962; Kurokawa, 1970; Nelson & Tienda, 1985; Portes

& Bach, 1985; Wilson & Martin, 1982). The structural approach links external factors from the host location, like labor market entry barriers, to the outcomes of self-employment (Volery, 2007). One particular study on the business environment of the United Kingdom cited immigrants from Africa and the Caribbean as having low participation levels in business, regardless of the business type (Barrett, 1999). Whereas, the cultural approach connects the decision to enter self-employment to natural propensities determined by immigrant culture (Masurel, Nijkamp, & Vindigni, 2004). Viewing immigrant groups as having an orientation for entrepreneurship, the cultural propensities include unity, allegiance, frugal subsistence, resilient labor, risk tolerance, and social conformity (Masurel et al., 2004). The aforementioned characteristics are thought to bolster resources that incentivize immigrant self-employment (Fregetto, 2004).

Such a positive focus on entrepreneurship as an alternative route to socio-economic advancement for ethnic minorities represents a shift in research away from the negatively portrayed ethnic plight towards a sundry of related concepts, including sympathetic resources, consumer channels, vulnerable labor, and diversified sectors (Forment, 1987; Freitas, 2003; Wilson & Portes, 1980). By the end of the 1980s, the topics covered by the ethnic enterprise literature ranged from varying proclivities for entrepreneurship among ethnic minorities (Aldrich & Zimmer, 1986; Fratoe, 1984; Light, 1984; Pedraza, 1985), access to credit, markets and alternative forms of labor through ethnic enclaves (Light, 1984; Waldinger, 1987; Wilson & Martin, 1982), along with capitalist exploitation of middleman immigrant entrepreneurs and workers (Bonacich, 1973, 1987; Sanders & Nee, 1987). However, the field also lacked broad theories on antecedents of ethnic enterprise, particularly immigrant entrepreneurship (Portes et al., 1989). As a result of the infancy

stage of the immigrant entrepreneurship literature, the work on the tendencies of ethnic minorities towards entrepreneurship often generalized the relationships occurring in very dynamic contexts.

Over the next three decades, scholarly work on immigrant entrepreneurship ventured to develop more rigorous theories on location, human capital, and access to resources through social capital. Studies that include location as a construct assess the interaction between entrepreneurship policy and regulation of a particular geographic region, as well as other necessities for success of the immigrant entrepreneur's business. Many of these studies have used large metropolitan areas as their focal location (Dana, 1995). However, the studies are often unable to capture wider regional variation in constructs because of the need to restrict the boundaries of the geographic scope. For instance, Rath and Kloosterman's (2000) article reviewing immigrant entrepreneurship research in the Netherlands highlighted the need for studies that incorporated international perspectives and findings.

Inquiries on access to resources, social capital and human capital often analyze these constructs together. The immigrant entrepreneur's access to resources will often be limited due to their lack of collateral and ability to assimilate to the business environment of their new location. However, immigrant entrepreneurs will mitigate their lack of resources using the social capital found in their cultural communities. Light (1972) started a trend to examine the significant effect of ethnic resources on the performance of immigrant business. Thus, the 1980s saw performance, in terms of venture creation and operation of ethnic businesses, being measured by various empirical studies (Kim & Hurh, 1985; Light & Bonacich, 1988; Lovell-Troy, 1980; Min, 1988; Waldinger, 1986).

Waldinger, Aldrich, Ward and Stanfield (1990b) found that social capital, in the form of ethnic and family labor supply, facilitates resource mobilization.

Human capital can further influence the immigrant entrepreneur's access to resources. Bates (1997) cites disadvantages in human capital as one of the reasons minorities are underrepresented in small business. Later, Min and Bozorgmehr (2000) looked at how immigrant entrepreneurs' uses of social capital, choosing between ethnic or class resources, leads to variation in the way immigrant groups operate and maintain their businesses, which is separate from establishing their businesses. They also found that ethnic solidarity is strengthened by middleman businesses.

### **2.1.1 Human Capital**

Entrepreneurship scholars have used the last three decades to delve into the constructs and interactions that define human capital (Unger, Rauch, Frese, & Rosenbusch, 2011). Borrowing Becker's (1964) formulation, the concept of human capital is defined as "skills and knowledge that individuals acquire through investments in schooling, on-the-job training, and other types of experience" (Unger et al., 2011: 343). Accordingly, "[h]uman capital theory maintains that knowledge provides individuals with increases in their cognitive abilities, leading to more productive and efficient potential activity" (Davidsson & Honig, 2003: 305). In line with the theory, the potential activity that people undertake is an attempt to seek a return on their human capital investments (Becker, 1964).

Entrepreneurship, then, can be seen as the activity undertaken to maximize human capital investments. In this light, researchers have evaluated firm potential based on human capital attributes, including knowledge, education, skills, and experience (Chandler &

Hanks, 1998; Davidsson & Honig, 2003; Rauch, Frese, & Utsch, 2005; Stuart & Abetti, 1990; Zacharakis & Meyer, 2000). Even though there is some disagreement regarding the level of significance, most scholars concede that human capital is associated with success (Cassar, 2006; Unger et al., 2011; Van der Sluis, Van Praag, & Vijverberg, 2005). A meta-analysis of the human capital literature, Unger and colleagues' (2011) study found not only a small but significant relationship between human capital and success, but also important delineations for human capital attributes. Specifically, the authors found that the relationship is stronger for human capital outcomes and task-related human capital.

The literature has also seen some inconsistent theories about whether investment in human capital will lead to entrepreneurship. Davidsson and Honig's (2003: 303) study found that human capital as a predictor of nascent entrepreneurship has a significant but weak relationship with success and the startup process, implying the need for more "specific and idiosyncratic" resources and information available to entrepreneurs. One of the interesting results of the authors' study was that formal education was not a predictor of success. Yet, research has shown higher levels of education to be "less present in entrepreneurial activities," which makes education combined with more specific skills level training very important to entrepreneur success (Agbényiga & Ahmedani, 2008: 9; Verheul, van Stel, & Thurik, 2006).

Human capital attributes have also been analyzed for their impact on macro-level outcomes. Institutional strategies that are introduced intentionally, used to "enhance personal factors" such as human capital, and link environmental factors "play a role in reinforcing behaviors that may have a significant impact" on entrepreneur success (Handy & Kassam, 2006: 9-10). Jung and Thorbecke's (2003) work posited that increased

government expenditures on public education have positive macroeconomic effects when targeted towards poor households and the type of human capital that fits the labor demand. To ensure that investments into human capital fit the labor demand, business training must account for several factors, including those matters concerning the business activity (Agbényiga & Ahmedani, 2008; Nieman, 2001). For example, Gibson's (2005) simulation highlights the need for governments to pay attention to their financing of human capital accumulation; otherwise, exported goods requiring high amounts of skill will become uncompetitive.

## **2.2 Informality**

The informal economy has gained fresh traction in development economics, representing at least half of the economic transactions that take place in a majority of countries (McGahan, 2012). With increases in the socio-economic impact of the informal sector came a necessary increase in research attention on its participants within the economic and sociological fields (De Soto, 1989; ILO, 1985; Leonard, 2000; World Bank, 1989). Although these fields have used entrepreneurship and organization theories to explain venture creation, operation and performance in a variety of informal contexts, management research continues to lag behind. McGahan (2012) reviewed informal transactions in the field of management, which are primarily discussed through lens that analyze the boundaries of the firm using such theories as transaction cost, more recently extended and termed organizational economics (Argyres & Zenger, 2012; Williamson, 1975, 1985), property rights and governance (De Soto, 1989), the resource-based view (Godfrey, 2011; Penrose, 1959), stakeholder theory (Porter & Kramer, 2011; Prahalad,

2004), labor economics and capacity development (Baum & McGahan, 2012), disruptive technologies and creative processes (Bhattacharyya et al., 2010; George, McGahan, & Prabhu, 2012), institutional entrepreneurship and reform (Greenwood & Suddaby, 2006; North, 1990; Rosser, Rosser, & Ahmed, 2000), and organization legitimacy (Godfrey, 2011; Webb, Tihanyi, Ireland, & Sirmon, 2009).

To encourage more scholarship in this area, the Academy of Management dedicated an entire conference to developing a more comprehensive research paradigm on the informal economy (Bruton, Ireland, & Ketchen, 2012). In introducing the research that arose from the symposium, Bruton and his colleagues (2012: 9) called for “examination of the firms and managers in institutional settings where informal firms dominate”. Further, after a cursory review of the existing literature, the authors specifically requested that researchers look at “motivations that cause a firm to transition from informal to formal” sectors (Bruton et al., 2012: 9).

While much of the informal sector literature focuses on the context of less developed countries, the motivations for transitioning from formal to informal, and vice versa, are similar for entrepreneurs in developed countries. Yet, entrepreneurs across both types of economies use informality to leverage social networks against unemployment and marginalization, positioning informality as a “social and historical process, rather than a separate sector or economy,” (Leonard, 2000: 1082). Difficulties posed by institutional factors in developed countries, such as zoning laws, hamper the processes relevant to business registrations. As an economist, Portes (1994) looked at excessive and burdensome government policies and laws that nascent entrepreneurs assess before starting a business. Business registration difficulties and high tax costs also provide incentives to start a

company in the informal sector in order to bypass regulations (Grosh & Somolekae, 1996). Research also finds that while burdensome regulations decreases entrepreneurship rates, surprisingly administrative considerations that entrepreneurs assess when starting a business are found to be unrelated to the startup process (van Stel, Storey, & Thurik, 2007; van Stel & Stunnenberg, 2006). Further, informal self-employment is still on the rise even in countries that have made major adjustments to their business administrative policies and now provide incentives for formal registration (Webb et al., 2009). Expansion of the informal sector even where institutional barriers decrease indicates that there must be other factors at work that influence the entrepreneur's perceptions and decision making.

Organizational behavior research on human resources have identified trust in the government and institutional system as an important motivational factor in entrepreneurial decision making, heavily influencing whether or not the entrepreneur chooses the informal sector over the formal sector (Maloney, 2004; Rosser et al., 2000). Mixing social and institutional theory, scholars have pointed to the rise of informal networks to provide legitimacy (North, 1990) and resources for firms operating in the informal sector (Khavul, Bruton, & Wood, 2009). However, firms in the informal sector have also been noted to attain legitimacy also by mimicking the standards set by formal firms (Godfrey, 2011). While the demand for informal products and services is high, processes that would help to increase the revenue growth of informal firms require formalization or "the adoption of regulatory frameworks" (McGahan, 2012: 19).

Literature on the informal sector has identified various factors as motivation for firm owners to maintain informal operations. Amongst the factors are interdependence with the formal economy and conditions of the government, market and population, as well as



geographic access, and job variety. In order to access low-wage labor populations and discounted markets, firms target certain locations, which also lead to a mixed clustering of both formal and informal firms (Sassen, 1994). When looking at the ways the regulated economy is intertwined with informality, formal firms and immigrant communities stand out as providing a major part of the demand for informal goods and services (Sassen, 1994).

The informal sector's impact on economic and social conditions differs according to the economy's level of development (Schneider, Buehn, & Montenegro, 2010). Characteristics of developed economies include strong institutions, increased regulations, larger pools of skilled labor, and modern infrastructure and technology systems. In 2010, developed economies accounted for 65.8% of nominal GDP worldwide (Schneider et al., 2010). Of that amount, about 18% of GDP represents the informal economy (Schneider et al., 2010).

The informal sector also has significant political impacts in developed economies. Particularly in developed economies, the size of the informal sector is significantly impacted by regulations, the unemployment rate, and improved economic conditions (Schneider et al., 2010). Other studies that look at established markets mostly explore issues of criminality within the informal sector. A smaller portion of the literature looks at the dichotomy between the positive innovation arising from informal firms in developing countries and how those innovations disrupt established firms in developed countries (McGahan, 2012). The negative impact of informality is also more easily seen in developed economies. Institutional structures are undermined by informal sector operations. Short term benefits will eventually be outweighed by long run harm to existing institutions.

### **2.2.1 Informal Entrepreneurship**

Entrepreneurship theory on the informal sector mainly assesses the process of entrepreneurship and how different factors regarding the entrepreneur can influence the process. Entrepreneurship theory is often concerned with performance or growth measures as positive outcomes. However, literature that looks at informal entrepreneurship dissects the process as contributing to a more negative side of entrepreneurship. When viewed in a negative light, the informal economy conjures “images of illegality, shadowiness, exploitation, evasion and lawlessness” (Khavul et al., 2009: 1221). Portes and his coauthors point to the negative side of informal entrepreneurship as symptoms of ineffective governance and poverty (Castells & Portes, 1989; Portes & Haller, 2005). Whereas, Smallbone and Welter (2001) and Szelenyi (1988) highlight the good in the negative and reference the informal sector as the “site of, as well as seedbed for, entrepreneurship” (Williams, 2009: 59). Statistics verify that a large amount of economic transactions happen in the informal sector (Webb et al., 2009).

The entrepreneurial process in the informal economy tends to be used as a coping mechanism and a tool to exploit legitimate opportunities where one otherwise would not have had the means. The entrepreneurial process includes “entrepreneurial alertness, opportunity recognition, opportunity exploitation, and decisions concerning growth” as the usual stages that entrepreneurs go through when they are trying to grow their business (Webb et al., 2009: 493). The transformations in business activity that may occur within each of these stages will look different between necessity entrepreneurs, who normally do not seek growth, and opportunity entrepreneurs, who are more growth-oriented.<sup>2</sup>

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<sup>2</sup> According to the Global Entrepreneurship Monitor’s 2004 Executive Report, “Individuals participate in entrepreneurial activities in order to exploit a perceived business opportunity, (referred to as opportunity

Institutions set the boundaries between where formal business activities end and informal but legitimate business activity begins (Webb et al., 2009). Volery (2007: 31-32), citing Rath and Kloosterman (2002), characterizes the use of informality as a competitive strategy triggered by a great “temptation to apply informal practices with respect to taxes, labor regulations, minimum wages and employing children and immigrant workers without documents”. When making decisions concerning growth, the entrepreneurial process is key to the informal entrepreneur as it helps them navigate an institutional environment that lacks necessary support mechanisms.

Entrepreneurship theory recognizes various categories of entrepreneurs in the informal economy that extend beyond necessity or opportunity. Webb et al. (2009) identified growth-oriented entrepreneurs, as well entrepreneurs seeking to supplement their incomes or change their lifestyle. Salary-substitute or lifestyle entrepreneurs would have much smaller operations than growth-oriented entrepreneurs (Webb et al., 2009). The category that an entrepreneur belongs to is determined by their context. Maloney (2004: 1160) further identifies informal entrepreneurs as “the ‘informal salaried,’ those working in microenterprises without protections, and women in various modalities of informal work.” Maloney’s categories hint at the flexibility of the labor force – to go back and forth between formality and informality (Webb, Bruton, Tihanyi, & Ireland, 2013). Yet, even with such employment flexibility, most still choose the informal sector as a result of the

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entrepreneurship), or because all other employment options are either absent or unsatisfactory, (referred to as necessity entrepreneurship). GEM 2004 data show that three in five (65 percent) of those involved in entrepreneurial endeavors around the world are opportunity entrepreneurs, while two in five (35 percent) are necessity entrepreneurs. . . . The opportunity entrepreneurs tend to be more dominant in the high-income countries while necessity entrepreneurship is prevalent in low income countries” (p. 13). Acs, Z. J., Arenius, P., Hay, M., & Minniti, M. 2004. 2004 executive report. In M. Hancock (Ed.), *Global entrepreneurship monitor*. Babson Park, MA: Babson College & London Business School.

institutional context. Thus, identifying the types of entrepreneurs that operate in the informal economy is important to understanding the reasons for choosing the context where there is the possibility of operating formally.

The type of entrepreneurial activity that exists in the informal sector has also been categorized in many ways, primarily according to whether or not the activity is legal and/or legitimate. The entrepreneurial activity can be further described according to the means – how the activity is produced, and the ends – the actual product or service that results from the entrepreneurial activity. Thus, various combinations according to the legality and legitimacy of the means used to produce a product or service and the legality and legitimacy of the ends can be created (Webb et al., 2013). Such descriptions and groupings of entrepreneurial activity can help to identify the incentives that can influence an entrepreneur to move from the informal to the formal sector, as well as improve enforcement of formal regulations (Webb et al., 2013).

Informal entrepreneurial activity is also categorized by the kind of business operated, with the family business dominating the informal sector (Khavul et al., 2009). Industry sector also plays a role in understanding the entrepreneurial process involved in informal business operations. The majority of informal entrepreneurs are often operating in the service sector interfacing primarily with final users instead of business to business transactions (Williams, 2009). The final categorization within types of entrepreneurial activity looks at whether the operation is fully formal or partially informal (Williams, 2009).

Finally, I turn to how skillsets, gender, and relationships, factors directly related to the entrepreneur, affect the entrepreneurial process in the informal sector. Not surprising,

“about 80% use the skills, tools and/or social networks directly related to their current or previous formal employment and/or employment-place in their off-the-books business ventures” (Williams, 2009: 64). Gender also influences the opportunity exploitation stage as more women were found to have informal enterprises out of necessity, whereas the enterprises operated by men were more likely to be formal and operated for opportunistic reasons (Williams, 2009). Further, relationship ties are found to affect the process that entrepreneurs use to establish their business.

## **2.3 Institutional Theory: Organization Legitimacy and Institutional Logics**

### **2.3.1 Defining Organizational Legitimacy**

Organizational legitimacy has two main streams – the strategic and institutional approaches (Suchman, 1995). The strategic approach uses an individual lens to assess how organizations use symbols to gain societal acquiescence around organizational actions. Through a broader lens, the institutional approach examines the societal pressures created across particular sectors and result from the structure of society itself. Both approaches they are further subdivided into three types of legitimacy – (a) “legitimacy grounded in pragmatic assessments of stakeholder relations, (b) legitimacy grounded in normative evaluations of moral propriety, and (c) legitimacy grounded in cognitive definitions of appropriateness and interpretability” (Suchman, 1995: 572).

The definition of organizational legitimacy has evolved over the years from evaluative and purpose-oriented to cognitive-based and mechanistic perspectives. In the early 1970s, legitimacy focused on justification of an organization’s existence (Maurer, 1971). As the organization’s societal role became increasingly dynamic, so also did the

evaluation of organizational legitimacy evolve as a match-up between social values with the organization's purposeful actions and norms of the larger society (Dowling & Pfeffer, 1975). Assessing societal norms through a cognitive perspective, Meyer and Scott (1983) based legitimacy on a match between organizational environments with culture, meant to increase understanding of the organization's existence. However, Suchman's (1995) definition of organizational legitimacy achieves inclusivity by pulling in both the evaluative and cognitive aspects, as well existence justifications and societal norms. According to Suchman (1995),

Legitimacy is a generalized perception or assumption that the actions of an entity are desirable, proper, or appropriate within some socially constructed system of norms, values, beliefs, and definitions (p. 574).

Suchman (1995) explains that excused departures from accepted norms, where organizations maintain their legitimacy, are either unique, go unnoticed, or are not publicly disapproved.

The reasons and methods for seeking organizational legitimacy also vary. Some organizations seek legitimacy to ensure continuity, while others need legitimacy to bolster credibility (Suchman, 1995). Continuity is gained through organizational replication, which happens naturally once the organization becomes embedded in its surrounding cultural institutions (Suchman, 1995). Credibility is gained through a consistent collective understanding of the organization's actions and rationale for taking certain actions (Jepperson, 1991). Continuity and credibility, however, are mutually reinforcing since resources that support continuity are more likely to flow towards an organization that has gained societal acceptance and an organization with sustainable resources is more likely to

garner societal credibility (Parsons, 1960). Despite the mutually reinforcing nature of the reasons for seeking organizational legitimacy, the methods employed, passive or active support, are very distinct. Passive support only needs low legitimation as the organization is avoiding societal attention, rather than actively seeking societal approval, which requires a higher level of legitimation (Suchman, 1995).

### **2.3.2 Examining Organizational Legitimacy in the Informal Economy**

Legitimation in the informal economy is used as both a strategic resource and as institutional belief systems (Suchman, 1995), although much of the existing literature focuses heavily on the latter. Institutional theories examining informality look at means versus ends; in other words, whether the informality is a part of the operational process or is the end itself (Webb et al., 2009).

The existence of the informal organizations points to the fact that there is unresolved tension between formal and informal institutions. Webb and his colleagues (2009: 494-495) state that,

Formal institutions refer to laws, regulations, and their supporting apparatuses (enforcement agencies, regulatory bodies, etc.)...informal institutions refer to norms, values, and beliefs that define socially acceptable behavior.

La Porta and Shleifer (2008) understood that the scope of institutional issues faced by organizations depends on the type of organization and where the organization is positioned. Organizations that align themselves with formal institutions are assessed using questions of legality, whereas organizations operating under informal institutions are assessed using questions of legitimacy (Webb et al., 2009). Perceptions of legality and enforcement mechanisms create institutional boundaries (Suchman, Steward, & Westfall, 2001), both

formal and informal, with which entrepreneurs operating in the informal economy conform (Aldrich & Baker, 2001). The perceptions of legitimacy that guide informal organizations conflict with the prescriptions offered by formal institutions for carrying out activities via the entrepreneurial process, causing incongruence (Webb et al., 2009).

The incongruence between informal organizations and formal institutions and inconsistent enforcement of formal mechanisms affects entrepreneurial activity (Webb et al., 2009). Implications for the entrepreneurial process that flow specifically from institutional theory center on the impact of diverse policy changes and the effect of bureaucracy (Webb et al., 2013). Policy changes primarily create legitimate conditions that actually encourage informality (Webb et al., 2013). An uneven or ineffective change in policy across a region leads to enforcement in some higher income areas over others (Bromley, 1978; Stoller, 1996). Institutional polycentricity also presents itself as a condition that creates opportunities for informality since it is difficult for various government or institutional centers across one region to be in one accord in terms of their perspectives on formality (Ostrom, 2005; Ostrom, 1999). With inconsistent government or institutional centers, avoidance of taxes becomes a prevalent incentive for informality in developing economies than mature ones where there is stronger contract enforcement (Quintin, 2008). Inconsistent government also points to the harmful effect that bureaucracy has on entrepreneurship, particularly in developing countries with large informal sectors. The biggest harm comes from high costs and lengthy time requirements imposed by government regulation, involvement of numerous agencies (Portes & Haller, 2005), and drawn-out application processes to obtain resources, such as commercial land (Grosh &



Somolekae, 1996). Although policy changes may happen quickly, the underlying norms and values are slow to change and so are informal institutions.

### **2.3.3 Impact of Institutional Pressures on the Informal Economy**

Much of the informal economy literature that references institutions base their assumptions on the rules, norms, and regulations that guide the actions of entrepreneurs located in the informal economy. The informal entrepreneur's decision-making is heavily influenced by the external environment, in particular the social and economic context in which organizations are embedded. The surrounding external environment holds significant institutional paradigms that provide acceptable norms for organizational structure (Greenwood & Hinings, 2006). The acceptable forms of organizational structure and behavior are defined by 'institutional logics,' which are "socially constructed rules, norms and beliefs constituting field membership, role identities and patterns of appropriate conduct" (Greenwood & Hinings, 2006: 819). There are not many scholars who explore the institutional logics that support the formation, sustainability and growth of organizations in the informal economy (Bruton et al., 2012). According to institutional logics, organizations are formed as systems that underpin the social and cultural interests of its stakeholders and have multiple forms for which effectiveness in meeting the needs of stakeholders depends on the organization's contextual fit (Greenwood & Hinings, 2006). Further, institutional logics provide guidelines through cognitive, normative, and regulatory processes that characterize how stakeholders interpret the organization's internal and external context and define the extent of legitimate conduct (Greenwood & Hinings, 2006). Thus, the perceptions of organizations that support business development

and address the socio-economic needs of local ethnic enclaves are important to understanding stakeholder interpretations of the immigrant entrepreneur's conduct and context. Additionally, understanding the cognitive, normative, and regulatory processes that influence entrepreneur decisions about formal and informal business operations can shed more light on antecedents to immigrant entrepreneurship.

Looking at the antecedents to informal business operations as a norm for immigrant entrepreneurs, institutional theory is useful for establishing the process through which informal immigrant businesses gained legitimacy as acceptable conduct via the stages of institutionalization.

Developed by (Tolbert & Zucker, 1983; Tolbert & Zucker, 1996), this model of change contained within institutional theory describes a three stage process of pre-institutionalization, semi-institutionalization, and institutionalization (Greenwood & Hinings, 2006). I will first describe institutionalization and then tell a story of the birth and institutionalizations of informal firms, as I imagine it. Addressing pre-institutionalization as habitualization, Greenwood and Hinings affirm that in the first stage organizations are not obligated to follow new functional behaviors, which emerged in response to a specific problem. Over time and with the spread of knowledge that a new form exists, organizations objectify the value of the form through social consensus. The objectification experienced in the second stage leads to increased adoption rates by other organizations, which mimic successful forms (Greenwood & Hinings, 2006). The authors state that semi-institutionalization eventually results with the rise of cognitive legitimacy, as the incentives to adopt the new form shifts from probability of success to more normative and appropriate organizational behavior. Nicknamed sedimentation, the final stage of institutionalization is

achieved when the organizational form has spread globally and a particular form of organization has been overlooked (Greenwood & Hinings, 2006). At this point, the possibility for change in the organizational field still remains. However, organizational change would probably need a major shift in the external and internal context, such as:

long-lasting alterations in markets [and] radical change in technologies[,] which may then allow a set of social actors whose interests are in opposition to the structure to self-consciously oppose it or to exploit its liabilities (Greenwood & Hinings, 2006: 820).

While the stages of institutionalization are intuitive, the need for a major environmental shift to facilitate further change limits the application of Tolbert and Zucker's framework. However, as it explains convergent change, the process of change within institutional theory can be seen in processes that led to the rise of the informal economy, as a division from the formal sector.

The institutionalization of the informal sector provided the unregistered firm legitimacy as a new organizational template. At a very practical level, one can certainly imagine a developing market 'long ago' where all of the firms that operated in this market were legally registered businesses. Then, emerged on the scene the first informal firm, albeit the result of pragmatic economic needs (i.e., no other choice, need to make a living). During the first stage of institutionalization, the informal firm is not only getting acquainted with operating in the environment as a new form, but also seeks to establish acceptance via social consensus. The common labels that organizations receive through social consensus tend to define the emerging forms (Aldrich & Ruef, 2006). Social agreement on organizational form labels is represented in "industry censuses, trade directories,

newspapers, phone books, and other archival sources” (Aldrich & Ruef, 2006). The sources from which the informal firm receives social consensus on its organizational label is not as clear since there are no archival sources that thoroughly document the rise of informal firms.

Since the particular label that an organization is identified with can connect the organization to relevant niches, as suggested by Aldrich and Reuf, it is important for an informal organization to be decisive about when it defines the organization’s form, either a priori or pragmatically. Thus, with its organizational form defined, the informal firm enters the second stage of institutionalization, where the new form is diffused at a high rate after objectification over its strategically successful value. After all, informal firms have proven their ability to maintain operation in the developing market while evading the burdensome regulations that accompany formal registration. Now semi-institutionalized, industry and household censuses that indicate the increase in informal firms support the form as an accepted norm and indicate legitimacy within cognitive processes. At the final stage, the sedimentation of the informal firm is seen in international impact studies, which recognize the substantial contribution of the growing informal sector to the developing global economy and point to the inability of business registration rates to improve. The limitation in Tolbert and Zucker’s framework, however, calls for a major environmental shift to occur in order to experience more change in the informal sector. Such a shift would have to create conditions that affect the organization’s fit with its environment in the informal economy in order to facilitate any lasting change, especially change towards formality.

#### **2.3.4 Institutional Pressures and Decision Making**

Entrepreneurial actions are guided by a variety of institutions, including labor institutions, economic/financial institutions, socio-cultural institutions, and political institutions. The various institutions simultaneously at work create pressures on informal economy entrepreneurs to act according to a set of norms, which exist outside of the norms prescribed by government. Accordingly, institutional theory gives a lot of importance to the agency of the informal firm's management team for influencing the organization's fit with the internal and external institutional environment based on structural choices. In their review of institutional work, Lawrence and Suddaby (2006: 215) highlight the importance of institutional entrepreneurship, which "focuses attention on the manner in which interested actors work to influence their institutional contexts through [various] strategies," such as regulatory change and structural reorganization. Looking at one set of interested actors, the organizational structure chosen by the entrepreneurial management team lays the path towards efficiency based on the internal and external operating institutional environment. As one of the insights gained from neo-institutionalized theory, Greenwood and Hinings (2006: 820), note that "social expectations and [conditions] of legitimacy" place serious constraints on the way the organization chooses its structure, as well as the type of structure it chooses. Addressing social expectations and legitimacy maintenance, the true measure of organizational efficiency starts with identifying the organization's primary mandate as a standard for assessing whether the way the organization is functioning efficiently fulfills the mandate and provides environmental fit. As suggested by Pugh and the Aston Group, one must start this assessment internally and with the most influential roles within the organization, by using the environmental context to determine

concentration of authority within and around the organization (Pugh & Hickson, 2007). Although this stream of management study is a bit outdated, it provides a good starting point to assess the institutional constraints placed on the informal entrepreneur's decision making and how those decisions affects the organization's legitimacy.

Certainly, then, the managerial decision-making process is influenced by the types of decisions the organization faces in the institutional environment. Turning to Lawrence and Lorsch's (1969) viewpoint of the organization as a tool to acquire better solutions to problems faced in the environment, the external environment often presents the organization with unexpected problems, which the management team, as well as, other members in the organization, must be able to readily address. The steps taken to maintain an organization within its current institutional environment require on-going work by the authorized agents needed to "carry on institutional routines or diverting resources (i.e. taxation) required to ensure institutional survival" (Lawrence & Suddaby, 2006: 230). In order to respond effectively, management and other members usually operationalize into a continuous process the type of steps necessary to resolve any issues that arise, such as the need to seek information about the environmental context. Describing the organization as a sense-making system, Aldrich and Reuf (2006: 183) cite Weick (1995), who initiates organizational function as a system that recreates its self-perception to manage its external and internal environment in the most efficient way. Aldrich and Ruef (2006: 183) also state that "[i]n addition to knowledge needed to perform their tasks, members also seek information for self-enhancing reasons, such as to confirm that they have taken the correct action, or that others positively evaluate them (Ridgeway, Boyle, Kuipers, & Robinson, 1998)." Such information seeking can be deemed as institutional work that enables the

maintenance of the rules that the organization operates under. For the informal firm, the type of institutional work that the managerial team will undertake within their decision-making processes will seek to manage unexpected problems posed by formal regulations, which their unregistered status attempts to evade, as well as facilitate conformity with acceptable standards.

### **2.3.5 Informal Institutional Isomorphism**

The managerial decision-making process determines not only the conditions of conformity, but also the norms and social expectations under which the organizations will conform to their institutional environments. In creating legitimate response options for the organization, DiMaggio and Powell's three types of institutional isomorphism posits three different pressures that influence managers to make decisions that mold the organization into a common form already accepted within the industry (Pugh & Hickson, 2007). Mimetic isomorphism addresses responses to uncertainty and need for risk reduction by following the successful actions of others. Coercive isomorphism speaks to political pressure from other influential organizations in the environment. Finally, normative isomorphism encourages 'continuous professionalization' through training and maintenance of rigorous standards by field (Pugh & Hickson, 2007). DiMaggio and Powell's institutional isomorphism theory explains the various conditions that contribute to conformity in terms of institutional social expectations and norms. Under institutional theory, using conformity to address the conditions of the institutional environment will significantly increase an organization's survival prospects (Baum & Shipilov, 2006). The organization's conformity to normative expectations contributes to the organization's

embeddedness in the surrounding population, increasing the organization's sociopolitical legitimacy (Baum & Shipilov, 2006). Baum and Shipilov (2006: 89) state that the benefits that can be gained through institutional isomorphism create "ties to reputable societal institutions". The resulting increase in the organization's chances of survival coincides with an increase in status and improves the ability of the organization to attain resources based on the managerial decision to conform (Baum & Shipilov, 2006).

### **Chapter 3: Methodology**

This research is positioned within the interpretivist research paradigm. The goal of the interpretive paradigm is to describe meaning of actors' realities in the field of study (Gephart, 2004). Producing definitions and descriptions of the actors' meanings for their verbal or nonverbal action is the aim of interpretivist research (Gephart, 2004). My interpretivist assumption is that there is a deeper meaning to the actors' actions and interactions that reflect certain tacit societal norms – some of which are not adequately explained by prior scholarly work. These meanings and inadequacies unfolded as I tracked how individual practices and community processes developed and how these practices and processes are covered by extant literature (Orlikowski & Baroudi, 1991: 14). Using an interpretivist paradigm enabled the combination of language used by the local actors with my own persuasive style of reasoning that incorporated other scholarly work to shape meaning as the research evolved (Andrade, 2009).

The researcher's ontology and epistemology should complement each other, as well as the chosen theoretical tradition, methodology and methods for data collection (Andrade, 2009; Baxter & Jack, 2008; Gephart, 2004). Before understanding the research purpose,



settings, and design, one must first be clear on the ontological and epistemological assumptions that the researcher enters the field with, based on their adopted research paradigm (Mills, Bonner, & Francis, 2006).

My ontological approach was a relativist framing of reality created by human action and interaction in their local social contexts (Andrade, 2009; Guba & Lincoln, 1994; Mills et al., 2006; Orlikowski & Baroudi, 1991). Ontological assumptions question “the form and nature of reality and, therefore, what is there that can be known about it” (Guba & Lincoln, 1994: 108). My relativist assumption was that the reality I report on was defined by the actors in the field and was some combination of the diverse perspectives from these various actors, relative to the specifics in their environment, which influenced their choices (Gephart, 2004). This allowed me to use my research as both a mirror that reflected the local context and a magnifying glass that highlighted time and other relative boundaries. My framing of reality was thus guided by the viewpoints of local actors and their daily lived experiences.

Having the local view points as a ‘relative’ guide, I used the subjectivist approach to explain my connection as a researcher to the reality in my field of study. Epistemological assumptions question “the nature of the relationship between the knower or would-be knower and what can be known” (Guba & Lincoln, 1994: 108). I was aware that I bring into the field perceptions of the world that may be different from the perceptions of the people in the field. As such, my responsibility was to first understand how these people explained their perceptions and then to assess where difference may lie. I was looking for three main differences: 1) differences in my perceptions and theirs; 2) differences amongst their perceptions; and 3) differences between their expression of their perception and what

can be found in extant literature. Being epistemologically subjectivist, my role was to create more meaning behind the actions and interactions of the actors in the field than they apply to their lives (Mills et al., 2006). My role was to be a bridge between my academic understanding and their lived experiences.

To achieve theoretical and methodological consistency, I used both constructivist grounded theory and case study methodologies since they most closely aligned with my philosophical views on knowledge (Baxter & Jack, 2008; Gephart, 2004). Knowledge lies in the eyes of the beholder (or in other words, the perspective of the viewer) and is contextually influenced and contextually constructed. Context plays such a significant role in understanding the reality in one's field of study. Researchers often approach reality from an abstract 'Gods on Olympus' seat. Yet, even Zeus had to come down from his mountain and walk amongst the men on the ground. Thus, my approach to reality in my field of study asked the following: What is happening on the ground? Why are all the relevant actors in the field making decisions the way they do?

### **3.1 Research Purpose**

The purpose of this dissertation is to build theory that explains phenomenon occurring at the intersection of three scholarly fields - immigrant entrepreneurship, institutional logics, and informality. At the outset of the field work, I believed the phenomenon to focus on was how immigrant entrepreneurs use informal business activity to navigate business markets in developed economies when their home country is categorized as a less developed or developing economy. The focus was to understand how

the institutional logics of their home countries influenced their reasoning behind using informal business activity.

After a year of working on this research, my understanding of the phenomenon has been refined (Bowen, 2005). The phenomenon is how immigrant entrepreneurs perceive and access resources in an urban, developed economy and strong institutional environment where there is active outreach towards minority owned enterprises. The focus also includes the nature of urban enterprise policy. When examining “the nature of applied policy research”, one must use contextual, diagnostic, evaluative, and strategic approaches to truly explain the phenomenon and develop applicable theory (Ritchie & Spencer, 2002). Thus, included as a necessary part in the purpose of building theory is also developing an in-depth understanding and assessment of the phenomenon’s context.

The business context in which immigrant entrepreneurs position themselves is very often a saturated ethnic enclave in the retail sector, or less often a professional services sector with very few minorities. Immigrant entrepreneurs positioned in ethnic enclaves normally enter labor intensive markets with low barriers to entry that results in high competition and low output levels. Although this may sound like a negative environment for startups, there are positive cases where startups have fewer constraints and can achieve high growth. My focus was on the constrained urban environment as this is where most immigrant entrepreneurs start their business after migration to a developed economy with strong institutions. Such a constrained business environment makes it difficult for the entrepreneur to fulfill the usual daily operations of the business, including paying bills and taxes. While the business regulatory environment may not be burdensome in urban markets in advanced economies, some immigrant entrepreneurs may choose to use informal

operations to improve their business' survival rate and navigate urban entrepreneurship policy.

The immigrant entrepreneur operating in the professional services sector with very few minorities faces different constraints. This work focuses on the immigrant entrepreneur who are apart of minority groups. These constraints are predominantly connected to stereotypes based on their ethnicity and/or race. Operating in a sector where they are the minority, immigrant entrepreneurs often battle perceptions of their work product being inferior to business owners within majority populations. As a minority in professional services, immigrant entrepreneurs may also not have a familiar network from which to receive supportive advice. Finally, minorities in such sectors face unequal distribution of opportunities because of the weak network ties and stereotypical approaches to race and ethnicity. To navigate the business environment, the immigrant entrepreneur in professional services sectors must fight an uphill battle to attain success with their business by shaping their own path.

The institutions used to enact urban entrepreneurship policy and distribute business resources through incentives and forms of entrepreneurial support often fail to reach the immigrant entrepreneur. As a result, there is a gap between the government interests and efforts and processes used to pursue business activity in the immigrant entrepreneur community. Specifically, government interests and efforts represent the institutional logics that guide the government's approach to urban entrepreneurship policy, as well as the regulatory norms and development practices aimed to increase immigrant entrepreneurship. Business activity in the immigrant entrepreneur community does not reflect actual adoption of the government's entrepreneurial policy, even when geared

towards increasing entrepreneurial development. More successful initiatives to increase entrepreneurial development in urban communities has been led by entrepreneurship support organizations, which invest in the entrepreneur's human capital through business education and training. This indicates a ripe space to investigate the following two research questions:

*RQ1: How do immigrant entrepreneur perceptions and experiences in an advanced economy influence their business choices to operate as formal or informal entrepreneurs?*

*RQ2: How does local urban entrepreneurship policy influence immigrant entrepreneurs in the formal and informal economy?*

To answer these research questions, I used a combination of constructivist grounded theory and multiple case study methodologies to describe and explore the contrast between formal and informal entrepreneurs, as well as potential geographic and cultural differences in entrepreneurial approaches. Data collection and analysis was a continuous, iterative process using open and semi-structured interviews, field observations, and archival data. Interviews were coded using NVivo immediately following their transcription. Transcripts were supplemented with case study narratives, field notes, and theoretical memos. As I continued to collect the interview and archival data and write each case study, I simultaneously used within- and cross-case analysis, as well as assessed the collected data against extant literature. This process of continuous iteration enabled me to inductively build theory connecting immigrant entrepreneurship, institutional logics, and informality.

### **3.2 Research Settings & Urban Enterprise Policy**

My research questions required a setting where there was a large immigrant population within a developed region and strategic economic development efforts geared towards increasing and supporting minority businesses in an urban area. According to the Rutgers Eagleton Program on Immigration and Democracy, the state of New Jersey historically attracts record levels of immigrant populations, in particular, those that are highly educated. About one of every five New Jersians are foreign-born, with their population share in 2013 being 21.6%, an increase of 9.1% over the past 13 years (AIC, 2015). In 2013, the U.S. Census Bureau measured the total immigrant population in New Jersey as 1.9 million, with an additional 51,000 immigrants entering the state during 2013-2014, which alleviated the state's bout of slow economic growth (AIC, 2015). Of the foreign born Garden Staters, 53% are naturalized U.S. citizens; whereas, 27.6% are considered unauthorized immigrants (AIC, 2015).

Contrary to popular belief, unauthorized immigrants also pay state and local taxes, including "\$276 million in sales taxes, \$51.4 million in personal income taxes, and \$286 million in property taxes" (AIC, 2015: 3; Policy, 2015). Other social justice organizations, such as New Jersey Immigrant Justice, recognize the difficult plight of immigrants in New Jersey, even given the large level of economic contributions they make to the state. The American Immigration Council (2015, p. 2) reported the following on the economic contribution of immigrant businesses in New Jersey:

From 2006 to 2010, there were 101,251 new immigrant business owners in New Jersey, and they had total net business income of \$6.2 billion, which makes up 22.4% of all net business income in the state, according to Robert Fairlie of the

University of California, Santa Cruz. In 2010, 28% of all business owners in New Jersey were foreign-born, according to the Fiscal Policy Institute. In 2013, 35.3% of business owners in the New York-Northern New Jersey-Long Island metropolitan area were foreign-born, according to the Fiscal Policy Institute and Americas Society/Council of the Americas. Furthermore, 49% of “Main Street” business owners—owners of businesses in the retail, accommodation and food services, and neighborhood services sectors—in the New York-Northern New Jersey metro area were foreign-born in 2013.

Immigrants are responsible for 25% of technology firms nationally, with 38% of these firms found in New Jersey (Miller, 2010).

Essex County has the second highest mass of immigrants in New Jersey, according to City-Data.com. With a population of approximately 281,000, Newark ranks as New Jersey’s largest city. As of 2013, Newark was home to 77,637 foreign-born residents (City-Data, 2015). Of this amount, over 6,600 Newarkers hail from Sub-Saharan Africa and about 16,700 from the Caribbean. Sub-Saharan Africa and the West Indies also maintain the second and third, respectively, highest ancestry ranking in Newark (City-Data, 2015).

Many of the statistics that highlight the business and economic impact of minority populations in New Jersey focus solely on firms owned by Black, American Indian, Alaskan, Pacific Islander, Asian and Hispanic groups. There is a lack of nuanced research on African and Caribbean business owners, particularly in Newark. These groups are currently counted under the “Black” category. However, such a grouping fails to account for the ethnic differences that influence the choices of African and Caribbean business owners.

The business cycle that immigrant businesses go through may have significant meaning for the kinds of economic development and business support resources needed. Informal conversations with business owners and some of their employees across Newark revealed that there are many cases of immigrant businesses that have started and have closed within the span of 1-3 years. If not closed, these businesses have experienced a change in ownership. There are only a handful of immigrant businesses that actually make it past the 10-year mark.

Over the past 5 years, there has been an extremely aggressive drive by the government to push economic development in Newark amongst its various populations. Some of the economic development initiatives are led by governmental bodies like the city of Newark's Department for Housing and Economic Development and Newark Community Economic Development Corporation. The initiatives focus on property development around key areas in Newark; while also seeking to balance the entering of large corporations into the city with retaining the "mom and pop" retail space. Focusing specifically on improving access to resources for various ethnicities that reside in Newark, the municipality developed an Office for International Affairs. Through this office, they launched a vendor licensing program which brings street vendors into the formal economy and a city ID program that gives undocumented immigrants living in Newark a legitimate form of identification to conduct some aspects of business.

The city has also recognized the use of events (such as flag raisings) and symbolic partnerships (such as 'sister city' proclamations with international cities) as a tool to increase ethnic engagement in the city's economic development. One example of this occurred in 2011 when the Newark Municipality officially renamed a street "Ghana Way,"



beginning at the corner of Empire Boulevard and Victoria Street. The government's intention was to encourage African business development around this area with an official signal that the government was supportive of African entrepreneurs. However, since then no other businesses have been formally registered along Ghana Way. While many African business owners expected the government to reach out with other forms of support to help finance or subsidize new business development, the government has not provided such support since the renaming. Yet, with all the strategic outreach extended by the city, one is left to wonder what kind of 'support' are the potential entrepreneurs waiting on?

One part of this study takes a deeper look into the institutional logics of the government through their interactions with and relevant policy that may affect the African and Caribbean immigrant communities. The success of micro, small or medium sized enterprises (SMEs) will be maximized when there is a "highly supportive economic, social and stakeholder environment", which will also improve the success rate of the founding entrepreneurs (OECD, 2004: 15). With the beginning of Mayor Ras Baraka's term, targeted efforts in the form of town hall meetings and committee organizing have been used to encourage venture creation and expansion in both of these communities. Baraka's office has made it clear that the local government wants to provide support, both financial and in-kind, to entrepreneurs in these communities. However, in order to even access the possibility of receiving such support, the entrepreneur must present a business plan that details how the venture will be funded and maintained financially. This presents an issue for many small immigrant entrepreneurs who may not understand the content of the business plan or be able to access financial resources to guarantee sustainability.

It is key to note here the hostile political climate and unwelcoming attitudes towards immigrants espoused by the Trump administration. At the federal level, restrictive immigration policies push municipalities to report their knowledge of undocumented residents or jeopardize receiving federal funding. Newark's municipality has admirably fought against this policy by proclaiming itself a "sanctuary city."

Apart from hostile immigration policies, immigrant entrepreneurs must meet business registration, certifications/licensing, permits and zoning requirements at the city, county, state and federal levels. A common perception is that keeping up with the fees of these requirements may be challenging. Also, understanding how to properly fill out and file the necessary forms and supplementary documents poses another level of difficulty. Finally, understanding how the requirements work together at different levels of government is confusing for any entrepreneur.

Some of the relevant federal policy and their local offshoots that may also be important for shedding light on what influences the choices of immigrant entrepreneurs in Newark can be categorized as "community-driven," "capital access-driven," or "community investment-driven" strategies (Robinson, 2007). Providing the community with social programs and services, community-driven strategies center on the Community Development Block Grant program and the Community Reinvestment Act (CRA), both established by Congress in the 1970s, as well as Community Development Corporations (CDCs). Capital access-driven strategies concentrate on disadvantaged firm owners, particularly women and minority groups. The relevant policy supporting capital access-driven strategies are "the Small Business Administration 7(a) and 8(a) and the Specialized Small Business Investment Company (SSBIC) and Minority Small Business Investment

Company (MESBIC)” (Robinson, 2007: 110). A mixture of community-driven and capital access-driven development policy, the community investment-driven strategy emerged from HUD’s Enterprise Community (EC) program, later rebirthed as Empowerment Zones (EZ) and the Department of Treasury’s Community Development Financial Institution Program. According to Robinson (2007), the community-driven policy missed the mark since they lacked necessary business and entrepreneurship factors. Whereas, the capital access-driven strategies failed to uplift communities with programming too narrow in geographic scope and an inability to rise above the economic downturn and complex urban issues. However, policies following community investment-driven strategies were more successful as they combined the socio-economic and institutional resources within the entrepreneur’s network (Robinson, 2007).

Newark, therefore, was ripe ground for the analysis of how immigrant entrepreneurship, informality, and institutional logics intersect. Within Newark, I focused on African and Caribbean immigrant owned businesses and other relevant stakeholders. I used DiMaggio and Powell’s (1983) conceptualization of an organizational field to identify the relevant stakeholders as including ‘suppliers, resource and product consumers, regulatory agencies, and other organizations that produce similar services or products.’ The main actors in the urban enterprise system commonly work to develop or run profitable businesses within a major industrial city and “interact with each other frequently and faithfully” (Reay & Hinings, 2009: 633, citing Scott (1994)). My paper focuses on the following important actors across the Greater Newark area: African and Caribbean business owners, government and business development organizations. The paper has evolved to also include native entrepreneurs and field experts.

### **3.3 Research Design: Combining Methodologies**

I conducted a qualitative study, which is more likely to highlight the constraints faced by actors on a daily basis in socio-economic contexts (Denzin & Lincoln, 2000). Qualitative inquiry into organizations allows the researcher an intimate view of key stakeholders, interactions, and processes in a way that quantitative methods are unable to capture (Mintzberg, 1979). Thus, theorizing on the business practices within immigrant communities is more amenable to the ability of qualitative methods to gather rich data about social processes (Glaser & Strauss, 1967). Use of qualitative research to generate valuable theory requires substantial “codification of the method of doing it, as well as recognition of its legitimacy for student training and academic careers” (Glaser & Strauss, 1967: 11). Based on the benefits, constructivist grounded theory and case study methodologies were my chosen qualitative approaches.

#### **3.3.1 Constructivist Grounded Theory Methodology**

Grounded theory allows for the intimate view of stakeholders’ actions and interactions while maintaining the systematic nature of scientific research. Grounded theory has evolved in its applications and appropriate tools since the initial discovery by Glaser and Strauss (1967). Having an objectivist approach, Glaser (1992: 16) defines traditional grounded theory as “a general methodology of analysis linked with data collection that uses a systematically applied set of methods to generate an inductive theory about a substantive area.” My research used the constructivist approach to the methodology, which builds a bridge between objective and subjective methods to theory

building. With a pragmatic foundation and focus on processes, “constructivist grounded theory provides ways of showing and theorizing how meaning and action influence each other, albeit not always in predictable ways” (Charmaz, 2017: 38). However, across any version of grounded theory research, there are the following essential aspects:

- (1) Minimizing preconceived ideas about the research problem and the data, (2) using simultaneous data collection and analysis to inform each other, (3) remaining open to varied explanations and/or understandings of the data, and (4) focusing data analysis to construct middle-range theories (Charmaz, 2008).

While I was drawn towards Charmaz’s constructivist approach to grounded theory, Strauss and Corbin’s (1998) ‘a la carte’ methods give the researcher flexibility to choose the qualitative tools they need in order to design and conduct a study that can adequately address their initial research questions and respond to the dynamics of the field.

Grounded theory views the data collection and analysis portions of research as complementary and interdependent processes (Corbin & Strauss, 1990). Yet, the differences between an objectivist (or traditional) approach versus constructivist approach is found in the treatment of data and analysis, based on methodological self-consciousness, multifaceted coding methods, and reconstruction of core categories (Mills et al., 2006). Constructivist grounded theory methodologically acknowledges the individualism, perspectives, knowledge and privileges that the researcher brings to the field (Charmaz, 2017). Methodological self-consciousness,

involves defining intersecting relationships with power, identity, subjectivity – marginality – for both the researcher and research participants. Moreover, it

involves seeing what constitutes these relationships and how, when, why, and to what extent they shift and change (Charmaz, 2017: 36).

The researcher actively minimizes their preconceptions and thinks through how it may influence their assumptions, the research questions, and analysis of the data. I do not believe that one can fully unmarry themselves from their individual characteristics, knowledge, and position, which is what traditional grounded theory calls for. In so doing, the researcher can move toward a level of theoretical sensitivity that can present transparent reflections about their knowledge and beliefs, alongside the emerging data and the ideas that are generated from reconstructing the data. To support how the researcher reconstructs the data through their interpretations, constructivist grounded theory requires that the researcher continuously engages with the literature for similar examples. Also, the use of document analysis as non-technical literature supports dynamic theory development that can integrate the meso and micro contexts of the participants.

Constructivist grounded theory applies multifaceted coding methods to the mechanisms of structures and process from participants lived experiences. While there are some disagreements amongst scholars as to the adequacy of certain tools (Glaser, 1992; Strauss and Corbin, 1998; Charmaz, 2000; Mills et al., 2006), I chose to use Corbin and Strauss' (1990) framework using open, axial and selective forms of coding (discussed more in Section 3.5: Summary of Data Collection and Analysis). Finally, reconstructing the core categories gives the constructivist grounded theory researcher the opportunity to tell the story of their research process, as well as the conceptual story of the participants' experiences through my theoretical interpretations. The traditional form of grounded theory would need the core category to simply "emerge" from the data on its own.

Alternatively, Strauss and Corbin's (1998) selective coding process worked really well for my research ideals, which needed to select and frame the appropriate concepts that enabled me to adequately give voice to my participant's stories. Charmaz (1995b) pushes this one step further by idealizing the researcher as a co-producer of data.

### **3.3.2 Multiple Case Studies Methodology**

Case studies permit the researcher to delve into the dynamic context and interactions within one particular setting, using multiple cases and several analysis levels (Eisenhardt, 1989; Yin, 2003). According to Eisenhardt (1989: 535), researchers use case studies to achieve various outcomes, including "to provide description (Kidder, 1982), test theory (Anderson, 1983; Pinfield, 1986), or generate theory (e.g., Gersick, 1988; Harris & Sutton, 1986)." I intended to use the case study approach to build theory on the immigrant entrepreneur's use of informality to navigate the urban enterprise environment created by prevailing institutional logics.

Since the case study approach allows the researcher to take a very introspective magnifying glass to the totality of a given participant's story and compare it to the totality of another participant's story, this method is useful for how I wanted to understand the people that are in the field. As the focus of the research purpose evolved to the processes that immigrant entrepreneurs use to perceive and access resources in an urban, developing economy, my use of the case study approach also changed based on the group of participants involved in the study. Yin (2003: 47) states,

"Each case must be carefully selected so that it either (a) predicts similar results (*a literal replication*) or (b) predicts contrasting results but for predictable reasons (*a*

*theoretical replication*). The ability to conduct 6 or 10 case studies, arranged effectively within a multiple-case design, is analogous to the ability to conduct 6 to 10 experiments on related topics; a few cases (2 or 3) would be literal replications, whereas a few other cases (4 to 6) might be designed to pursue two different patterns of theoretical replications.”

My updated case study design aimed for both literal and theoretical replication, the latter supplied by the heterogeneity within the six participant groups that I had chosen to study. Thus, I looked at each of the six participant groups as a case and then I selected two individual participants out of these groups and developed their own case studies. When looking at the participants within each group, I used an open form of case narratives to more quickly compare how the participants’ stories aligned with one another or differed based on certain concepts that I identified. Literal replication can be seen through the similarity of experiences and perspectives shared from one participant to the next within a given group (i.e., formal immigrant entrepreneur would be expected to experience similar challenges in registering their business). To take a magnifying glass to the similarities and contrast between participants, particularly for theoretical replication, I presented two Caribbean entrepreneurs as polar opposite case studies (one formal, the other informal). These two case studies provide a more detailed and descriptive story of where the similarities end across the lives of two participants who might be grouped together based on their ethnicity, and contrasts the major differences in their beginning experiences.



### **3.3.3 Clarifying Research Questions**

Grounded theory's stance on setting research questions before going into the field has experienced some conflicting viewpoints. However, a practical middle ground has emerged for researchers that focuses on the use of broad research questions. Glaser and Strauss (1967) originally developed an emergence approach to research questions, which requires that the information, issues and concerns of the participants in the field, lead to the emergence of a research question. Glaser (1998) adamantly advocates for this approach as being best for the participants since the resulting research can speak most directly to the needs and inquiries of the participants. However, Corbin and Strauss (1990) posited a narrower, boundary setting approach to developing research questions before one enters the field, with the belief that such research questions can be used as a guide to the researcher. Corbin and Strauss' (1990) approach aimed to protect the researcher from the potential of getting lost in the overwhelming depth of data and numerous directions in which simultaneous data collection and data analysis can lead. Fortunately, a practical guide was laid out by Birks and Mills (2011) as a bridge between the two approaches. In the Birks and Mills approach, the research questions generated a priori to data collection should be broad enough that it can serve as a guideline for the researcher in the field, while still retaining the ability for the researcher's focus to be directed by the emerging participant needs. The Birks and Mills approach provides a compatible strategy for developing research questions when also using the case study methodology.

The case study method guides researchers to shape their efforts into a well-defined and empirically sound project by using research questions and specifying constructs a priori (Eisenhardt, 1989; Mintzberg, 1979). Research questions help investigators narrow

the scope of the topic and identify the type of organization and data needed (Eisenhardt, 1989). Stipulating constructs that may be potentially relevant to the research a priori is known to enhance the validity of qualitative studies, even though not commonly used with studies seeking to build theory. If these constructs are deemed relevant as the study continues, investigators can specifically measure for them in their interview protocols, guaranteeing measures that are strongly triangulated (Eisenhardt, 1989). However, it should be noted that construct stipulations are only tentative and will require flexibility for the data to truly shape the emerging theory, even by changing the design and outcomes of the study, if necessary. While the researcher should be informed by potentially important variables and relevant literature, theory building research should not begin with specification of theory explaining the variables' relationships (Eisenhardt, 1989).

Immigrant entrepreneurs, located in urban communities in developed economies, see self-employment as either a necessity based on low wage options or as an opportunity to advance their economic status (Borooah & Hart, 1999). Upon entering these urban markets that develop around ethnic needs, immigrant firm owners are constrained in their choices by highly competitive and saturated markets requiring large labor inputs and returning low product and service outputs (Volery, 2007). Again, while there may be examples of immigrant entrepreneurs that enter less constrained markets, I focused on the constrained market environment as this is the situation many immigrant entrepreneurs face. In such a business environment, failure of these immigrant businesses is extremely high, making the use of informal operations to provide additional income sources more likely (Kloosterman & Rath, 2002). Surprisingly, extant literature stops at assessments of ethno-cultural processes, such as stratification, and characteristics, such as skill capacity, and how

they affect the immigrant entrepreneur business performance and survival. However, extant literature fails to assess the perceptions and experiences of the immigrant entrepreneur that lead to starting informal businesses.

*RQ1: How do immigrant entrepreneur perceptions and experiences in an advanced economy influence their business choices to operate as formal or informal entrepreneurs?*

Motivations for a firm's operation between the formal and informal sectors have predominantly been cited as avoidance of market and institutional burdens, such as high tax and labor costs (Grosh & Somolekae, 1996; Portes & Zhou, 1992; Volery, 2007). However, administrative considerations are found to have only minimal influence on the choices entrepreneurs make when starting a business (van Stel et al., 2007; van Stel & Stunnenberg, 2006). Further, in countries where administrative burdens have decreased substantially to incentivize registration, the informal sector is still expanding at an alarming rate (Webb et al., 2009). While informality may provide the entrepreneur with certain benefits, formalization is attributed to increasing revenue growth (McGahan, 2012), and thereby, increasing the likelihood of the business surviving.

With the organization as a tool to navigate issues in the environment (Lorsch, 1969), the entrepreneur's choice to maintain informal operations becomes a function of the institutional environment (Lawrence and Suddaby, 2006). DiMaggio and Powell's isomorphism theory posits three types of conformity as legitimate organizational response to the institutional environment (Pugh and Hickson, 2007). Conformity as a way to address the institutional context increases the likelihood of business survival (Baum & Shipilov, 2006). Yet, the literature on immigrant entrepreneurship barely touches upon isomorphism

as a way to navigate the business context. Specifically, normative isomorphism that accomplishes conformity through training and professionalization indicates that business education and training, which can bolster human capital, may be a useful tool for maintaining regulatory standards (Pugh and Hickson, 2007).

*RQ2: How does local urban entrepreneurship policy influence immigrant entrepreneurs in the formal and informal economy?*

### **3.3.4 Theoretical Sampling and Case Selection**

Both grounded theory and case study methodology use theoretical sampling as a primary approach for what and how data will be collected. Theoretical sampling is defined by Birks and Mills (2011: 69) as the “process of identifying and pursuing clues that arise during analysis in a grounded theory study.” The aim of a grounded theory study is to let concepts that emerge from the data lead the explanatory theories that are used and the theory that is subsequently developed. Theoretical sampling, as a mode for identifying representative participants, is more useful than random sampling to protect the emergent nature of the data and theory.

When first entering the field, one might commence with purposeful sampling based on the concepts that the researcher has acknowledged within their literature review. Concepts presented in the literature review can be used as a starting point for selecting participants who might have knowledge and experiences related to those concepts. The initial interviews conducted and analyzed using purposeful sampling can lead to other sources with relevant information that also have the most potential to “confirm, clarify, and expand” the initial concepts (Birks and Mills, 2011: 69). The analysis that results from the

interviews of the initial purposeful sampling serves then as a guide for the data points that are subsequently pursued. Each moment of analysis thereafter will point the researcher toward a specific type of participant, event, and/or document needed to clarify previously analyzed data. This constant analysis, as well as constant comparison of both collected data and incoming data may also require that the researcher make modifications to their interview protocols to follow the lead of the emergent data. Further, the researcher using theoretical sampling may face some constraints in terms of timing and location of collecting the data and constraints on the time needed to complete the analysis. These constraints may also call for an adjustment of their initial research protocol.

Charmaz (2006), however, takes issue with using theoretical sampling at the outset of one's approach to the field since in theory the concepts that directs one to choose a data source to analyze are not revealed until after you begin to analyze your first set of data points. Nevertheless, I agreed with Birks and Mills (2011) that theoretical sampling can still work in the initial approach to the field but for a different reason. Theoretical sampling is still an option at the outset of one's data collection because the researcher acknowledges the extant literature that they know of, which provides their starting concepts for purposeful sampling.

The case study process requires the researcher to select their cases by defining the population from which they will conduct theoretical sampling (Eisenhardt, 1989). Theoretical sampling is an important tool for discovery that is concept driven (Corbin & Strauss, 2008). Theoretical sampling of the defined population will lead to sound theory generation. The population is therefore defined to control for 'extraneous variation' and create boundaries for generalization based on the likely domain of the study's outcomes.

However, the common use of only one immigrant group in the population limits generalizability and the ability to draw causal inferences (Min & Bozorgmehr, 2000). Thus, using a multiple case study design is preferred. The researcher benefits from planning the amount of cases they will target according to time and monetary resources. Between four to ten cases are recommended as a reasonable amount to provide valid data and avoid overwhelming the researcher with data volume and complexity (Eisenhardt, 1989).

There are various reasons for choosing particular cases, including “to replicate previous cases or extend emergent theory, or they may be chosen to fill theoretical categories and provide examples of polar types” (Eisenhardt, 1989: 537). Researchers should prefer cases that are ‘polar opposites’ as they make the focal process observable and can “replicate or extend the emergent theory” (Eisenhardt, 1989: 537). Replication of findings within categories is more likely when using more than one case for each category. As such, random selection is not necessary since the focus is not statistical relevance for variable distribution amongst the population.

Looking at the individual level through multiple case studies, my theoretical sample initially targeted at least eight participants from each of the following groups: 1) African business owners and/or managers,<sup>3</sup> 2) Caribbean business owners and/or managers, 3) government officials involved in setting entrepreneurship policy in Newark, and 4) community organizations that provide support to African and Caribbean entrepreneurs in Newark. The African and Caribbean business owners were split into two subgroups:

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<sup>3</sup> During my pilot interviews stage, there were instances where the manager of a business could share more details about the business’ current state of affairs, than the actual owners. Hence, I opened my initial purposeful sampling to both owners and managers of the African and Caribbean groups. I believed this would allow for the capture and confirmation of a level of detail that would reach the point of saturation.

entrepreneurs whose primary business was registered and entrepreneurs whose primary business was unregistered per New Jersey's Corporation law. These cases were chosen to fulfill the identified theoretical categories and presented instances of polar types amongst immigrant entrepreneurs and their choices in a similar environment.

After beginning the interviews, I saw the need to add two additional groups: native entrepreneurs and field experts. Native entrepreneurs were residents of Newark who were also raised in the city and currently conducted business activity there. Field experts had a substantial amount of knowledge based on their educational and professional experience in the socio-economic and cultural development of Newark. These participants from businesses, community organizations, and other professional entities were initially identified using an online search and the networks of the business owners and managers located in Newark. I also attended town halls, selected forums, and workshops where these participants were likely to congregate to identify relevant players in the field and potential participants with information and experiences important to my study.

### **3.3.5 Research Instruments and Data Collection**

Deciding what instruments to use to collect the data contributed early on to the level of validity constructs gained through substantial triangulation. Common instruments are "interviews, observations, and archival sources," as well as laboratory data (Eisenhardt, 1989: 13-14). Researchers also must decide whether the study will be purely qualitative, quantitative, or mixed. There is great synergy between the two types of evidence, with qualitative data providing the description and detail necessary for theory building through explanation of relationships presented in quantitative data (Mintzberg, 1979). This study

focused purely on using qualitative methods to develop theoretical explanations on the processes used to perceive and access resources in the entrepreneurial immigrant community. This provided the foundation for subsequent paper development with mixed methods, as well as quantitative tests of the proposed theories.

My data set contained a combination of documents, archival, and interview data, as well as personal field observations from site visits to business locations, and town hall and committee meetings on economic development in Newark. The document and archival dataset spanned the 2000-2015 time period and consisted primarily of news reports and official documents produced by government agencies, supporting business associations or community organizations, local news outlets, and the African and Caribbean entrepreneurs. Looking at the individual level through case studies, I conducted semi-structured interviews to augment my understanding of how urban entrepreneurship policy affected changes in organizational structure. My primary concern when collecting the primary interview data on the business operation of immigrant entrepreneurs was to protect them from any potential consequences that may result in revealing information about informal operations. To protect these participants, the interview coding process used index numbers and omitted any information that can expressly identify their business, including names and specific addresses.

### **3.3.6 Data Collection: Field Work**

Entering the field with a case study approach in order to generate theory requires that the analysis of data happens concurrently with the data collection, sometimes even coding (Glaser & Strauss, 1967). Field notes, as suggested by Van Maanen (2011), are a



way to capture the simultaneous interaction between the different stages of the case study. In their field notes, the researcher should include separate commentary on observations and analysis. Notes should contrast the differences between case observations and question the breadth of learning. The researcher is warned to include all of their thoughts in the notes since they do not yet know what will be important during the second stage of analysis, after all data is collected. Since the theory building study requires flexibility, doing the analysis simultaneously with the data collection affords the researcher the opportunity to make changes to data collection methods as they go. This includes changing or adding cases to the theoretical sample. Changes can also consist of adjustments to the interview protocol or questionnaire, as well as adding another source within particular cases. The ability to make adjustments allows the researcher to respond to opportunities that arise within the case environment or delve further into any emerging themes.

I conducted two interviews per participant. The first interview used open ended questions to allow the participant to tell their personal story without bias from my research focus. The second interview used a semi-structured format to get clarification on answers from the first interview and followed up on any missing information. Interviews were conducted March through July 2016. These interviews were recorded with consent from participants and ran for an average of 60 minutes, lasting no longer than 90 minutes. The interview questions were guided by the initial concepts identified, but were augmented based on the need to delve deeper into the immigrant entrepreneur's story or flesh out emerging relationships. As I conducted the interviews, my field notes tracked the number of interviews and direct observations with the four groups of entrepreneurs and other stakeholders previously identified using a case study database. My field notes were also

able to help track a chain of evidence between the multiple data sources which was analyzed and the case study database, which also included the interview transcripts and case study narratives.

### **3.4 Data Analysis and Theory Development**

#### **3.4.1 Data Analysis: Within and Cross-Case**

Researchers are normally very ambiguous in their publications about the steps taken to draw final conclusions from the data and their field research (Miles & Huberman, 1984). However, the analysis process can be guided by some main points, starting with within-case analysis. Within-case analysis is used to help manage copious amounts of data. The primary objective of within-case analysis is to know the ‘ins and outs’ of and distinctive themes in each case by treating them as individual studies. Such in-depth knowledge of each case before more generalized patterns emerge enables the researcher to identify patterns across cases quicker. Approaches to within-case analysis center on creating individual case study reports that are very detailed and descriptive in nature. Reports can take numerous forms, such as teaching cases (Quinn, 1980), case histories (Mintzberg & McHugh, 1985), transcripts (Gersick, 1988), informational tables and graphs (Leonard-Barton, 1988), and sequence analysis (Abbott, 1988).

Cross-case analysis uses three key tactics to avoid biases that result from processing large amounts of information and lead to half-baked conclusions. The first tactic calls for the researcher to choose categories from the literature, research problem or their innate knowledge. These categories should then be used to find within group similarities and intergroup differences (Eisenhardt, 1989). The second tactic compares and contrasts cases

that are paired together to pull out any subtle themes and concepts that were not obvious or foreseen. The third tactic analyzes the data according to source, to see if patterns and themes can be confirmed across various sources. Where conflicts arise across sources, researchers have the opportunity to gain a deeper understanding of the differences and identify any biased thinking. According to Eisenhardt (1989: 540), the information-processing biases that often skew analysis are as follows:

They leap to conclusions based on limited data (Kahneman & Tversky, 1973), they are overly influenced by the vividness (Nisbett & Ross, 1980) or by more elite respondents (Miles & Huberman, 1984), they ignore basic statistical properties (Kahneman & Tversky, 1973), or they sometimes inadvertently drop disconfirming evidence (Nisbett & Ross, 1980).

Using these tactics during cross case analysis affords more thorough scrutiny of the data from different perspectives and closer fit between emerging theory and data (Eisenhardt, 1989).

The data was categorized chronologically by stakeholder, which aligned with the natural occurrence of the events (Burgoyne, 1994; Hodder, 1994). I methodically assessed the documents to ascertain the behavior, communications, and reactions to events of important stakeholders throughout the focal time period (Reay & Hinings, 2009). I did so by first defining what actions constituted and communications reflected formal and informal business operation. I also categorized the main behaviors and outcomes intended by entrepreneurship policy. Then, I combed through each document line by line to determine whether the aforementioned defined actions, communications, and outcomes could be identified. Once identified, I created tables to systematically group information pulled from the archival data according but not limited to date, document, category that the information falls under, and the actual data. Such an empirically sound process ensured

that the developing theory was closely tied to my data (Perrow, 1986; Pfeffer, 1982) and was verifiable, testable, related, and effective (Glaser & Strauss, 1967). My assessment reveals how the stakeholders' behavior, initiatives, or communications reflect the logic of informal business operation and entrepreneurship policy over time and at the field level (Pettigrew, 1990).

The interviews were transcribed and coded with the assistance of NVivo, qualitative analysis software (Golden-Biddle & Locke, 2007; Locke, 2001). Using grounded theory analysis allowed analysis of the incoming data as I completed each interview and adjusted my interview questions accordingly. The benefit was that I had better insight as to the questions that needed to be asked in order to understand the factors that catalyzed the stakeholders' choices and reasoning and incentivized the immigrant entrepreneurs' use of informality. The interview data was also examined alongside the archival data. Such an iterative and comparative assessment highlighted the effects of a change in the immigrant entrepreneur's business environment by moving from one country to another and the influence of these environmental differences on their business choices. Further, analyzing the data in parallel with relevant literature helped to parse out emergent themes and categories from the findings (Strauss & Corbin, 1994).

### **3.4.2 Theory Development**

The initial simultaneous interaction between case data collection and analysis led to the framing of hypotheses. As variable relationships began to emerge, systematic iterations between developing themes and the case data was important to check the closeness of fit between data and theory. Not only were relationships verified, but the

process was also refined and constructs measured. Construct definition and measurement was achieved using “constant comparison between data and constructs so that accumulating evidence from diverse sources converges on a single, well-defined construct” (Eisenhardt, 1989: 541). The goal was to pare down numerous indicators into a single construct. To do so, tables were a useful tool to abstract and tabulate the data (Miles & Huberman, 1984; Sutton & Callahan, 1987).

Accordingly, the final step in my analysis was to compare the categories that emerged from my archival data tables against the categorized statements from the interview data in NVivo. While NVivo has a tool that allowed for upload of the archival data to assist with analysis across multiple data sources, I used normal word-processing software to accomplish the same task. Using Microsoft Excel, the coded interview data statements were refined into shorter phrases that reflected the main idea of the broader statement in light of its relevant category. A larger table was crafted to include and compare the categorized and refined archival data. Such side by side comparison allowed for further refinement and streamlined analysis of general findings (Reay & Hinings, 2009).

Verifying the developing theories for fit with the data from each case treats each case as an experiment. Thus, each hypothesis must be confirmed or disconfirmed through replication against each case (Yin, 2003). The researcher must use their discretion to assess the theoretical relationships and confirm the power and reliability across and within cases. In doing so, relationships may be revised, extended or abandoned as a result of inadequate support from the data.

In addition to a continuous iterative process between simultaneously collecting and analyzing the data, researchers must also conduct comparisons of their emerging constructs

and theoretical relationships alongside extant literature. Linking the similarities and reconciling any contradictions between the abstractions from the data and existing literature will “enhance the internal validity, generalizability, and theoretical level of theory building from case study research” (Eisenhardt, 1989: 545).

When researchers reach a point of theoretical saturation, then the processes of data collection and analysis can be closed. For data collection, saturation is reached when researchers begin to see the same phenomenon within cases they have added. As the additional cases are analyzed, the point of saturation is reached when additional iterations would only yield minimal improvement to the theory.

Finally, researchers should temper their expectations of the results the data will yield. If fruitful,

“[t]he final product of building theory from case studies may be concepts (e.g., the Mintzberg and Waters (1982), deliberate and emergent strategies), a conceptual framework (e.g., Harris & Sutton's (1986), framework of bankruptcy), or propositions or possibly midrange theory (e.g., Eisenhardt and Bourgeois's (1988), midrange theory of politics in high velocity environments)” (Eisenhardt, 1989: 545).

I began my analysis using the logics of informal business operation and entrepreneurship policy. My systematic review of archival materials identified statements made by the government agencies and business support organizations, like Newark's Brick City Development Corporation (now Newark Community Economic Development Corporation), as well as the African and Caribbean business owners and local new outlets that pointed to specific behavior and reasons for making such decisions to act. I expected my review of government documents in Newark to show initial intent to facilitate the development of the African and Caribbean enterprises through an increase in beneficial entrepreneurship policy and incentives. The interviewed transcripts were examined in tandem with the archival data for comments that explained the business development

process for the African and Caribbean entrepreneur in Newark. The statements revealed their process and rationale for their business decisions as formal or informal entrepreneurs.

### 3.5 Summary of Data Collection and Analysis

Table #1 shows a synopsis of the data collected, including interview and participant observation hours.

**Table 1. Summary of Data Collection**

| <b>Data</b>              | <b>Intended<br/>(by research protocol)</b> | <b>Obtained</b>                           |
|--------------------------|--------------------------------------------|-------------------------------------------|
| Total participants       | 32                                         | 37                                        |
| Total interviews         | 64                                         | 70                                        |
| Total interview hours    | 64 hours minimum<br>(approx. 60 mins each) | 50.5 hours<br>(approx. 30 - 45 mins each) |
| Total field observations | 8 events                                   | 10 events (approx. 33 hours)              |
| Total archival data      | 10 documents/organization                  | 80 documents analyzed                     |

I was able to recruit a majority of “immigrant entrepreneurs\_formal” and “native entrepreneurs” through participant organizations and my personal network. In addition, I randomly canvased the Halsey Street business/retail area in Newark on three occasions (August 2015, June 2016, and July 2017), which allowed me to recruit five additional entrepreneurs who volunteered their participation. The two “immigrant entrepreneurs\_informal” participants were also identified and volunteered during the random canvassing of the Halsey Street business/retail area in Newark. Represented organizations, government offices and forums were referenced across various conversations with participants and at forum observations. Many participants were reluctant to confirm a time for the interview due to the potential duration, which was listed

on the interview protocol as 60-90 minutes. As a result, I limited each interview to 30-45 minutes in order to accommodate the participants' schedules.



**Table 2. Summary of Participant Interviews and Field Observations**

| <b>Data Groups</b>                      | <b>Data Collection Completed<br/>(# of participants/<br/>interview hours)</b> | <b>Breakdown</b>                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Immigrant Entrepreneurs_Formal</b>   | 13 participants/<br>14.5 hrs                                                  | <ul style="list-style-type: none"> <li>• 7 participants - completed 2 interviews each <ul style="list-style-type: none"> <li>◦ 6 African/1 Caribbean</li> </ul> </li> <li>• 6 participants - completed 1 interview each <ul style="list-style-type: none"> <li>◦ 3 African/3 Caribbean</li> </ul> </li> </ul> |
| <b>Immigrant Entrepreneurs_Informal</b> | 2 participants/1.5 hrs                                                        | <ul style="list-style-type: none"> <li>• 1 African - completed 1 interview</li> <li>• 1 Caribbean – completed 1 interview</li> </ul>                                                                                                                                                                          |
| <b>Government Officials</b>             | 6 participants/9 hrs                                                          | <ul style="list-style-type: none"> <li>• All participants completed</li> <li>• 2 interviews each</li> </ul>                                                                                                                                                                                                   |
| <b>Support Organizations</b>            | 8 participants/12 hrs                                                         | <ul style="list-style-type: none"> <li>• All participants completed</li> <li>• 2 interviews each</li> </ul>                                                                                                                                                                                                   |
| <b>Native Entrepreneurs</b>             | 4 participants/6 hrs                                                          | <ul style="list-style-type: none"> <li>• All participants completed</li> <li>• 2 interviews each</li> </ul>                                                                                                                                                                                                   |
| <b>Field Experts</b>                    | 5 participants/7.5 hrs                                                        | <ul style="list-style-type: none"> <li>• All participants completed</li> <li>• 2 interviews each</li> </ul>                                                                                                                                                                                                   |
| <b>Forums</b>                           | 11 forums/~33 hrs                                                             | <ul style="list-style-type: none"> <li>• Observed entire forum</li> <li>• Interacted with hosts and attendees immediately after</li> </ul>                                                                                                                                                                    |

**Immigrant Entrepreneurs\_Formal.** For my research protocol, I intended to recruit 4 African entrepreneurs and 4 Caribbean entrepreneurs, with 2 interviews each. I scheduled preliminary interviews with 4 Caribbean and 4 African entrepreneurs. However, when scheduling the follow-up interviews, only 1 of the original Caribbean participants could complete the second interview. I continued to interview other African entrepreneurs to corroborate information shared by the first four African participants in this group.

**Immigrant Entrepreneurs\_Informal.** For my research protocol, I intended to recruit 4 African entrepreneurs and 4 Caribbean entrepreneurs, with 2 interviews each. When trying to recruit informal entrepreneurs, I relied on personal and professional networks to refer informal entrepreneurs for participation. I also attended forums and events hosted by the Afro-Caribbean diaspora to recruit informal entrepreneurs. Through these methods, I secured two participants who were not able to complete the second follow-up interview. I was unable to identify or recruit additional informal entrepreneurs who were African or Caribbean and conduct their business activity in Newark who were willing to participate in interviews. Many of the references I did receive were to informal entrepreneurs who conducted their business outside of the Newark area, primarily Irvington, Jersey City and Brooklyn.

However, seeking out potential participants from this group led me to an interesting observation that I believe stems from the Newark context. From my interviews across all of the participant groups, in particular the "immigrant entrepreneurs\_formal", I observed that some of the entrepreneurs who would be considered informal, as they are conducting a self-led unregistered business activity, were actually conducting this activity within the space of another registered business that was topically related to their business activity. For

example, individual hair stylists who were unlicensed working within a registered salon or individual cooks selling lunches within grocery stores/restaurant or individual jewelry maker selling jewelry and other artifacts within a diaspora bookstore. I also visited the registered business locations of three of the "immigrant entrepreneurs\_formal" who explained the aforementioned arrangement with informal entrepreneurs to try to speak with the informal entrepreneurs. In two of the instances, the store owner preferred to speak for these entrepreneurs, seemingly to protect their operations.

**Government Officials.** My research protocol required 8 participants with 2 interviews each. I have government offices represented across the federal (1 participant), state (1 participant), county (2 participants), and local city (2 participants) levels. The two missing local city participants did not respond to my numerous attempts to schedule a preliminary interview.

**Support Organizations.** My research protocol required 8 participants with 2 interviews each, which I achieved. The organizations in this group were chosen as they were mentioned repeatedly by various interview participants and/or seen repeatedly at numerous forum observations.

**Native Entrepreneurs.** Although this group was not required by my research protocol, I added this group because of their prominence in the Newark small business community. I also wanted to see if there were any potential differences in the processes mentioned by the immigrant entrepreneurs.

**Field Experts.** Although this group was not required by my research protocol, I added this group to ensure I incorporated some perspectives from the academic and private sectors on the Newark socio-economic context.

**Forums.** No specific amount required by my research protocol; however, I targeted venues, events and meeting spaces that could shed light on the business processes and cultural aspects that interview participants mentioned.

### **3.5.1 Open Coding (Round 1)**

The interviews, coding, and analysis were done in an iterative and simultaneous process that occurred in batches. Specifically, every batch consisted of 3-6 interview transcripts that were coded together in NVivo and then analyzed against each other for the cross-comparison analyses. The analysis of the batches indicated areas where I needed to refocus my interview questions for the follow-up interview, find specific participants to corroborate information, and find literature that related to the concepts that were originally coded during this first round.

**Node Reconciliation Phase & Memo.** As grounded theory research usually calls for the use of a research team with two or more primary investigators who can conduct the interviews, coding, and analysis, I built into my research process a modification necessary for the conducting of a grounded theory dissertation. The benefits of a research team when conducting a grounded theory study allows for multiple viewpoints to shape the categories, concepts, and themes that are developed as the iterative interviews and analysis unfolds. While beneficial, multiple team members also creates the issue of guaranteeing intercoder reliability. Dissertations, however, mandate that the candidate conducts their own research, which presents the problem of making sure my categorizations during the open and axial rounds of coding are not completely biased by my own perspectives and assumptions I bring into the research field. To balance the need for multiple viewpoints and meet the

expectations of a dissertation, I developed a way to use three different research assistants (instead of a research team) at three different points in the data coding process.

To strengthen reliability in the initial categories being used, the research assistants were given a batch of transcripts to code on their own that included one transcript from each source group (immigrant entrepreneurs, native entrepreneurs, government officials, support organizations, and field experts).<sup>1</sup> I would then meet with the research assistant to reconcile the nodes they created against the one I created. For each node, we would question why certain descriptions were applied to the node and the types of references that should be captured by that description. A memo named “Node Reconciliation” tracked all the nodes and the changes that were made to them. When a change could not be resolved, a note was made to pay attention to how the node evolved as more references were coded into it. This ‘unresolved’ note would be addressed during the node review phase, described next.

**Node Review Phase & Memo.** After coding was completed for each batch, a research assistant then reviewed the nodes that were created and the references coded under each node. The research assistant was given specific steps on how to proceed with their review of the nodes during this first round. Before the research assistant began to look at the coding, they first used the codebook created in NVivo to read all the newly created nodes and their descriptions. This gave an understanding of the concepts and my perception of how the concepts functioned given the participant’s statements. The research assistant’s role was to double check/question my thinking (and their own thinking too). Some

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<sup>1</sup> Since two of the groups (native entrepreneurs and field experts) were added later in the research process, research assistants were given these two transcripts at the point in which the first set of interviews from these groups were completed.

references were repeated under various nodes. This was the time to determine whether they should only be under one node or whether various meanings could be pulled from the reference.

Using the codebook, the research assistant then opened a specific node in NVivo, re-read the node description and read each reference coded under that node. As they reviewed each reference, the research assistant was trying to reconcile the following questions:

- 1) Does the reference fit with the description of the node or do you think it fits with another description/under another node better? Are you pulling a different meaning from the reference when you read it that is different from what the node suggests?
- 2) Do you need to split the reference up – i.e., does part of the reference need to be coded someplace else?
- 3) Finally, based on all the references, does either the node name or the description need to be changed/edited?

The research assistant tracked their suggested changes in a document called ‘node review memo.’ The memo commented on references that may have needed to be changed, edited or questioned in some way. Figure #1 shows the format the memo used, along with an example.

**Figure 1. Format of Node Review Memo**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>NODE</b></p> <ul style="list-style-type: none"><li>• § <u>Source</u><ul style="list-style-type: none"><li>○ <i>Reference #</i> - Suggestion for changes "[quote]" and reasoning</li></ul></li></ul> <p style="text-align: center;"><b>&gt;&gt;&gt;Example&lt;&lt;&lt;</b></p> <p><b>BUSINESS ENVIRONMENT IN NEWARK</b></p> <p>§ <u>ImmEntrep Formal 08.1</u></p> <ul style="list-style-type: none"><li>○ <i>Reference 2</i> – Change “As far as the perception, I think Newark is a really good business hub.”</li></ul> <p><i>§ Consider instead: BUSINESS SUCCESS FACTORS because informant describes factors that make Newark a good place for thriving businesses.</i></p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

In the aggregate, the participant statements captured across 70 interview transcripts were analytically broken down into 229 original conceptual labels, called ‘nodes’ in NVivo (Corbin and Strauss, 1990). At the end of the first stage of coding, entire list of nodes (created across all groups) was assessed for which ones were not coded for a particular group. This was a quick way to assess any major and prevalent conceptual differences across groups.

### **3.5.2 Axial Coding (Round 2)**

This round of coding involved capturing the nuances of the categories the nodes represented by summarizing the content of each reference coded to a node. The summaries were no more than a brief phrase (approximately 3 – 10 words) that captured the main topic the speaker addressed and the relationship with the node the speaker conveyed. Since the researcher was then reviewing smaller chunks of participant statements that had been pulled out of their original context, the true point of the participant’s excerpted statement

was at times unclear. To be confident that the researcher's summary of the reference was directly expressing the participant's point, the researcher had to go back to the original transcript constantly to read the full context of the reference statement.

During axial coding, the researcher was moving between use of NVivo and simple word processing software. NVivo was used to create the initial node categories and the word processing software, Microsoft Excel, was used to assist with creating the summaries of individual references under each node.<sup>2</sup> The Microsoft Excel file was prepared as follows: Each excel sheet represented one NVivo node and was entitled with the name of the node under review. The sheet had the structure shown below in Figure #2. Subnodes were placed onto the same sheet as their main nodes to allow for easier comparison across the entire category.

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<sup>2</sup> It is important to note here that NVivo, as a qualitative data analysis software has evolved a substantial amount over the past few years, such that it offers the researcher many tools for categorizing data in various ways and cross analyzing the categories created in NVivo. However, the use of the Round 2 coding method described above, is simply a preference of this researcher.



Figure #2. Axial Coding Excel File Format

| MAIN NODE: B2B INTERACTIONS                                                                                             |                                                             |                                                          |                                                                             |                                                            |                                                                   |                                                              |                                                                 |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------|
| Description - Entrepreneurs interacting with other entrepreneurs (doing business with, networking, referring business). |                                                             |                                                          |                                                                             |                                                            |                                                                   |                                                              |                                                                 |
| Name of Source                                                                                                          | Ref # 1<br>Paraphrase                                       | Ref # 2<br>Paraphrase                                    | Ref # 3<br>Paraphrase                                                       | Ref # 4<br>Paraphrase                                      | Ref # 5<br>Paraphrase                                             | Ref # 6<br>Paraphrase                                        | Ref # 7<br>Paraphrase                                           |
| <i>Immigrant Entrepreneur1</i>                                                                                          | Newark incubator assist business with marketing activities  | Perform community outreach activities to give back       |                                                                             |                                                            |                                                                   |                                                              |                                                                 |
| <i>GovernmentOfficial4</i>                                                                                              | Economic development agencies helpful for immigrants        |                                                          |                                                                             |                                                            |                                                                   |                                                              |                                                                 |
| <i>Support Organization3</i>                                                                                            | Immigrant businesses sharing locations to decrease expenses | Business partnerships between those from the same region | Business partnerships between those from the same region pushing others out | Leveraging referral discounts more than quantity discounts | Support organization referral to knowledge of Caribbean clientele | Self-selecting process of using support organization service | Support organization referral to knowledge of African clientele |
| SUBNODE: RETAIL BUSINESSES (example not in dataset)                                                                     |                                                             |                                                          |                                                                             |                                                            |                                                                   |                                                              |                                                                 |
| Description – businesses focused on selling products, in particular clothing, groceries, jewelry, etc.                  |                                                             |                                                          |                                                                             |                                                            |                                                                   |                                                              |                                                                 |
| Name of Source                                                                                                          | Ref # 1<br>Paraphrase                                       | Ref # 2<br>Paraphrase                                    | Ref # 3<br>Paraphrase                                                       | Ref # 4<br>Paraphrase                                      | Ref # 5<br>Paraphrase                                             | Ref # 6<br>Paraphrase                                        | Ref # 7<br>Paraphrase                                           |

**B2B INTERACTIONS**

➔ This represents the ‘tab’ with the name of the Microsoft Excel sheet you are working on (usually found at the bottom of the Microsoft Excel window). The name of the Sheet (i.e. “Sheet 1”) should be changed to the name of the node for which you are summarizing the references.

When entering the axial coding round, the researcher must remember that the main goal of summarizing each reference under a given node category, is to capture the nuances of the concepts being expressed. As a matter of fact, the definition of the word “axial” indicates the aim of the process used during this round of coding. Axial means relating to, forming, or characteristic of an axis. Axis means the imaginary line around which an object rotates. Thus, while the main goal is to pull out these nuances, each summarized reference should remain guided by the original categories to which they were connected and framed by their initial interview context. To maintain the integrity and strength of the axis that connects the summaries to the original context of the participant’s statements, the structure presented above incorporates the description of the node category that to which the reference is coded. At this point, the researcher is checking each reference against the descriptions to make sure they do fit the node and to make sure that the summary is in line with the description. Furthermore, it is also helpful for the researcher to keep an eye for the next stage of coding, which is the selective coding round – where the researcher will be selectively identifying from the nuanced summaries abstract connections that can lead to theory development.

### **3.5.3 Selective Coding (Round 3)**

The selective coding round has two main purposes: 1) to capture any thematic connections between participant statements and across nodes; 2) to enable the selection of a main category under which the themes can be theoretically linked. After the axial coding was complete, researcher reviewed each excel tab (representing a node) that contained the Round 2 analysis for common themes across the summarized participant statements. In

essence, the participant statements were placed into sub-categories within their original categories. Practically, this is accomplished by using a scheme of color coded sub-categories that match the summarized participant statements under each node to a relevant subcategory. As much as possible, the subcategories were reused from node to node to try to build common themes and eliminate proliferation of categories. A new subcategory was only created when a summarized participant statement could not fit within a previously used thematic subcategory.

### **3.5.4 Case Narratives**

As a qualitative tool, case narratives come in handy for pursuing multiple methods of assessing data collected within and across various groups. Case narratives can be presented several ways – in particular, using a chronological and a comparative framing. In light of the amount of data collected through multiple interviews, the chronological framing was presented as a bullet-pointed list of all the answers from each participant within a group to the interview guide questions. This is as opposed to a written case study presented in paragraph form using complete sentences. For the purposes of an in-depth grounded theory study, the bullet-pointed case narratives were a concise way to order and aggregate the interview results, which at times could be shared in a disorganized, stream of thought manner.

Appendix C shows a snapshot of the case narratives for two formal African entrepreneurs and one government official. The topics for the narratives were created from the major topics from the interview guide. They are a mixture of direct quotes from the participant and paraphrased statements. The narrative was first written as I listened through

the interview audio for the first time, trying to take cursory notes as I kept up with the flow of the interview in real time. As such, the narratives were sometimes filled with grammatical errors, abbreviations, and short hand. I left these in to maintain the authenticity and transparency of my research process. Additional topics were added in as new questions arose during the interview. For instance, the government official narrative has a few topics without any information, which come from other interviews. This reflects that even though there was an interview guide, there was also variation in information shared and discussed during interviews. Reading through the narrative also helped to identify relevant follow up questions for the participant's second interview, which is presented in the Chain of Evidence Table in Appendix D, Table #9. The Chain of Evidence Table references the interview, exact section of the case narrative via topic and summarized text, and follow-up question that arose. The table also tracks whether the question was resolved and the item in the database that resolved the question.

### **3.5.5 Document Analysis**

The document analysis phase of my methodology is used to confirm the statements of various participants who referred to the organizations to which the documents belong. The focal organizations were also chose based on their recurring prominence and participation in the forums I attended. Following a theoretical sampling, the documents that were chosen for analysis were the best 10 documents form each organization's website that spoke to and shed light on the following: mission, vision, services, client testimonials and impact statements/fact sheets. Additional items that capture the organization's messaging to entrepreneurs included the following terms: immigrant entrepreneurs, business

development, any interactions with the city (government policy), immigration matters, mindset of the people, and business environment.

### **3.5.6 Forum Observations**

Forum observations have several purposes:

- 1) Gather information on the general business context in which the immigrant entrepreneur operates in Newark.
- 2) Observe interactions between the government (at various levels) and entrepreneurs (especially immigrants).
- 3) Understand the ‘what, why, and how’ of business information shared by the government (at various levels) to the general business community.
- 4) Uncover any important relationships, processes, perspectives that can advance my research on formal and informal immigrant entrepreneurs.

The researcher attended forums as mostly a silent observer and recorded the forum sessions to ensure they were captured by a transcript that could be later used for analysis. Any participation in the forum by the researcher came after it ended and was solely used to meet potential interview participants and collect documents for potential data analysis. A major insight that came from the forum observations is a lack of consistency in processes that are used across the three government levels.

### **3.5.7 Field Notes**

My field notes were important to capture the geographic context of the interviews and the emotional context of the participant’s answers. These can be used to gauge how

one should approach asking the participant a follow-up question. As there was only one researcher conducting the interviews, field notes were also useful for keeping track of the other questions that arose while participants were answering questions from the main protocol.

#### **Chapter 4: Findings/Results**

The categories (open coding), concepts (axial coding), and themes (selective coding) presented in this chapter are the results from the coding of participant interviews and were selected based on their prevalence across the six participant groups I studied. My main focus was the processes used by formal and informal immigrant entrepreneurs, and as such I used the top three categories and themes that connected the stories of the participants within the entrepreneur groups to identify a core category around which the data coalesced.<sup>1</sup> The coding that arose from the other groups provided support in the form of repetition for the themes from the entrepreneurs. With the African and Caribbean populations representing a large portion of the Black population in Newark, I was interested in how cultural differences influenced the way these entrepreneurs navigated operating their business in the Newark environment. As an introduction, I highlighted a few of the prevalent narrative findings within the storyline of each group.

Each subgroup of immigrant entrepreneurs showed something different. However, both groups showed that their culture attributed to their work ethic. The formal African entrepreneurs understood that formalizing their business would open avenues to success and growth for their business and stressed greatly the importance of and need for rigorous

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<sup>1</sup> Also presented here are themes from the native entrepreneur group to enhance the needed variation and confirm that differences are in fact due to culture.

education. However, they also expressed a need for more best practices within their work community, as well as having community role models in higher places, especially places of power. Formal African entrepreneurs also expressed a need for flexibility in government processes used to access resources, as well as a need for their community members to extend beyond their familiar networks. Formal Caribbean entrepreneurs seemed to focus more on their personal ways of thinking that lead to the entrepreneurial process that they chose to use in order to establish their business. Their personal way of viewing life and their personal choices are connected to their individual success.

Informal African entrepreneurs conveyed that they understood the “right” way to do things and that they so desired to do things the “right” way.<sup>2</sup> However, they are hindered by government processes and criteria for becoming formalized, which they could not meet by means of financial resources, language barriers or educational ability. Informal Caribbean entrepreneurs conveyed that their natural gifts and interests as well as prior work experience fit better with the informal way of conducting business. Informal Caribbean entrepreneurs also made references to their individual life choices and tendencies as being what led to their informal business.

Native entrepreneurs spoke to the difficulty of the bureaucratic processes within Newark that hinder the establishment of businesses or limit the amount of efficiency that entrepreneurs can experience as they figure out the processes they need to use to operate and maintain their business in the city of Newark. Government officials who oversee these processes across the state, county and local municipality levels are very aware and proud

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<sup>2</sup> The theme of there being a ‘right’ way to operate business that arose in the participants’ statements suggests that the participants perceive a ‘wrong’ way of operating a business. This presents operating informally vs. formally as a moral dichotomy that deserves more investigation.

of the amount of resources that exist in the city of Newark for entrepreneurial support. However, there are challenges in the way government offices get information to local entrepreneurs. Support organizations recognize their role in serving as a bridge between entrepreneurs in the resources that they can access and the processes that they can use to access those resources. However, support organizations in Newark are also limited by financial, time and human resources. Field experts spoke to the entrepreneurs being in a good environment to thrive, despite some of the challenges that result from socio-economic disparity. Their work within academic, community, and private organizations restricts their knowledge to the specific topics or areas on which they conduct research, run programs, or provide business and social services.

#### **4.1 Theory Presentation & Model Description**

In beginning to assess the kind of theory that would need to arise from the constructivist grounded theory analytical methods and align with the storylines that result from the case study methodology, I started with my interpretation of the general topics reflected in both of my research questions. Research question #1 (RQ1) broke down as follows:

- *Influence of immigrant entrepreneur perceptions and experiences* = differences in culture, values, and work ethic
- *Advanced economy* = norms
- *Business choices* = formal vs. informal processes

While, research questions #2 (RQ2) broke down as follows:

- *Influence of local urban entrepreneurship policy* = government resources



- *Immigrant entrepreneurship* = differences in cultural approaches
- *Formal and informal economy* = business choices

Abstracting the general topics presented in my research questions gave guidance to selecting the core categories that could address the original research questions. As a constructivist grounded theorist, I was searching for how meaning and action influenced one another while acknowledging how my characteristics shaped my interpretations as I reconstructed the data (Charmaz, 2008). The core categories that I selected had to reflect the true nature of the data while approaching my framing of them with enough flexibility to remain close to the voice of my participant storylines (Strauss & Corbin, 1998).

**Figure #3. Core Category & Sub-categories with Most Prevalent Themes**

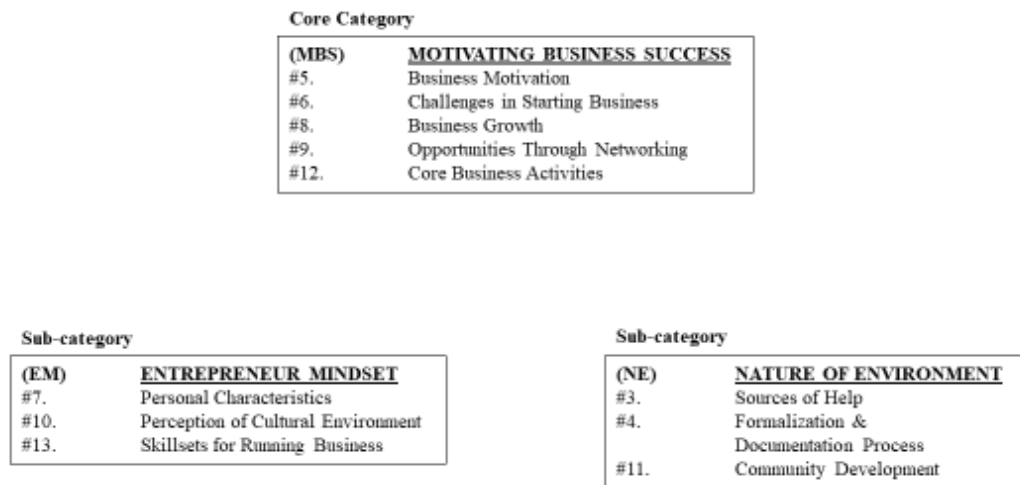


Figure #3 presents the core category I selected from the most prevalent open coding categories, with two sub-categories crafted from my two most prevalent selective coding themes, and reflect the topics from the research questions. Under each, I listed the remaining top selective coding themes across all three entrepreneur groups based on how they related to the core category and sub-categories. These categories reflect my new focus on the processes that immigrant entrepreneurs use to perceive and access resources and

aspects that influence their business choices as either formal or informal entrepreneurs. Below, the core categories and sub-categories become the main constructs of my constructivist grounded theory.

**Figure #4. Relationships of Core Category & Sub-categories**



The emerging theory and relationships in Figure 4 suggests that factors which influence the business choices of formal and informal immigrant entrepreneurs incorporates contextual aspects of business operations and performance found under the motivating business success category as well as personal characteristics, skillsets, and perceptions that define an entrepreneur's mindset and the resources in the entrepreneurs' environment that affect their registration processes, business functions, financial performance, and larger community development. The ranking order of the themes (listed in Figure 3) for the sub-categories suggests that the likelihood of influence on the factors motivating business success is stronger for the nature of the environment construct.

**Table 11. Open Coding Categories Related to Government Resources.**

| AFRICAN | CARIBBEAN                                                                                                                  | NATIVE                                                                                                                                                                                                                                                                                                |
|---------|----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         | <ul style="list-style-type: none"> <li>▪ Govt_Basic Support</li> <li>▪ Opportunities for Improvement of Support</li> </ul> | <ul style="list-style-type: none"> <li>▪ City Efforts to Support Entrepreneurs</li> <li>▪ Economic Development</li> <li>▪ Entrep-City Relationship</li> <li>▪ Finance Institutional Support</li> <li>▪ Opportunities for Entrepreneurs</li> <li>▪ Opportunities for Improvement of Support</li> </ul> |

The model worked for both of my research questions. Research question #2 incorporated the specific topic of government resources. As such, for the second research question, I delved deeper by looking further into the significance of the open coding categories related to government resources, which has a natural connection to the nature of the environment construct. Table 11 above lists the most prevalent open coding categories related to the government resources topic in RQ2. The categories are listed under the entrepreneur group for which there were related references. With the African entrepreneur group having no prevalent categories related to government resources and the Native entrepreneur group having the most, I was able to suggest that there are cultural differences that influence the perception and access to resources by these groups.

The remaining sections in Chapter 4 discuss the three rounds of coding under the constructivist grounded theory approach that led to the aforementioned theory. In addition, I combine my analysis with case study methodology to ensure that the grounded theory aligns with the lived experiences of the participants.

## 4.2 Constructivist Grounded Theory Analytical Methods – Phases of Coding

The category and theme tables presented below have a hierarchical structure with main categories and subcategories. Main categories are in bold font and capital letters. Subcategories are in normal font and indented with arrows. Below is Table #3 with the total number of sources and references for each participant group to aid in the analysis of prevalent categories and themes based on number of contributing transcripts and sorted references.

**Table #3. Total Sources and References for Participant Groups**

| <b>Participant Group</b>      | <b>Total Transcripts</b> | <b>Total Categories</b> | <b>Total References</b> |
|-------------------------------|--------------------------|-------------------------|-------------------------|
| <b>African Entrepreneur</b>   | <b>10</b>                | <b>107</b>              | <b>595</b>              |
| <b>Caribbean Entrepreneur</b> | <b>6</b>                 | <b>70</b>               | <b>348</b>              |
| <b>Native Entrepreneur</b>    | <b>8</b>                 | <b>85</b>               | <b>495</b>              |
| <b>Government Officials</b>   | <b>9</b>                 | <b>81</b>               | <b>488</b>              |
| <b>Support Organizations</b>  | <b>16</b>                | <b>125</b>              | <b>702</b>              |
| <b>Field Experts</b>          | <b>8</b>                 | <b>75</b>               | <b>238</b>              |

### 4.2.1 Open Coding Results - Most Significant Categories Within Immigrant Groups

Given a total of 229 categories created across all six participant groups, this section presents the most significant categories, their definitions and thoughts around what these categories indicate about the entrepreneur's approach to their business operations. Since the participant statements were led by interview questions, many of the categories are based on the underlying topics of the interview questions. The categories reflect where more time is spent in the conversation between researcher and participant. Table #4 presents the most significant open coding categories for entrepreneur groups, along with their descriptions, and the number of transcripts and references coded to the identified categories. The top

three categories for each group are as follows (listed in the order of the categories' significance for each group):

- African Entrepreneurs – 1) *“Immigrant and Native Entrepreneur Business Operations Motivations,”* 2) *“Business Environment in Newark\_Challenges,”* and 3) *“Operating Business in Home Country”*
- Caribbean Entrepreneurs – 1) *“Background of Immigrant Entrepreneurs,”* 2) *“Immigrant and Native Entrepreneur Business Operations Motivations,”* and 3) *“Immigrant and Native Entrepreneur Prior Job Experience”*
- Native Entrepreneurs – 1) *“Business Success Factors,”* 2) *“Opportunities for Improvement of Support,”* and 3) *“Concerns for Immigrant or Informal Entrepreneurs”*

At this initial stage of coding, it seems that African entrepreneurs are more primarily focused on contextual factors that influence their business choices, than personal and individual factors. African entrepreneurs are constantly driven and encouraged by their motivations to start and maintain their business, determining ways to minimize the aspects in their current environment that can hinder their growth, and applying the lessons learned from conducting business in their country of origin. On the other hand, Caribbean entrepreneurs seem more focused on the personal and individual factors that influence their business choices, than the contextual factors. Similar to African entrepreneurs, Caribbean entrepreneurs are also driven by their motivations to start and maintain their business. However, Caribbean entrepreneurs rely heavily on the lessons pulled from various aspects of their life journey, as well as the skills gained from jobs they occupied before starting their business. Native entrepreneurs add another factor for consideration with their

dominant focus on the technical aspects of operating their business, than contextual or personal factors. Native entrepreneurs are concerned with implementing and pursuing skills, resources, and processes to ensure their business success, and that of immigrant entrepreneurs. However, they also raise concerns about minimizing any negative impacts of informal entrepreneurship.

The nuances in the way the participant's approached their stories is interesting. Notably, some reasons for why these nuances exist could include the national pride in their origin countries for which Africans are known, an individualistic mindset based on the colonial and enslaved history of the Caribbean, and the proliferation of business support programs for locals, of which Native entrepreneurs can take advantage. Looking at all three of the groups, categories with the least amount of references were most likely subcategories where only one participant contributed their knowledge based on personal experience that was not common amongst the other participants. One surprising outlier was "*Newark Economic State*" as I expected that more of the entrepreneurs would be able to address economic indicators like employment as a way to gage how their company fared against the fluctuations in the larger economy. This potentially indicates how siloed the entrepreneurs' businesses are and their inability to give such indicators more weight in their business choices due to time, resources or skill.

As Table #4 shows, there are only two open coding categories, "*Business Success Factors*" and "*Immigrant and Native Entrepreneur Business Operations Motivations*," that are in the top ten nodes for all three entrepreneur groups. "*Business Success Factors*" is generously mentioned by African and Native entrepreneurs, but less so by Caribbean entrepreneurs. This suggests that these entrepreneur subsets have keyed in to focusing on

specific skills, resources and processes that are most beneficial to ensuring the success of their companies. It is also evidence that their personal motivations are a big part of the way the entrepreneurs frame their stories. These are also the only two categories shared by African and Native entrepreneurs.

African and Caribbean entrepreneurs both reference the following categories: *“Business Environment in Home Country,” “Immigrant and Native Entrepreneur Company Information,”* and *“Immigrant Culture Influence on Business.”* This is significant because these three categories potentially reflect how the immigrant entrepreneurs incorporate their cultural influences in their business operations in Newark. Whereas, Caribbean and Native entrepreneurs both reference only *“Opportunities for Improvement of Support.”* This signifies that both groups of entrepreneurs have identified places where the government or other entities can step in to fill gaps in the resources and services their businesses require to thrive.

**Table #4. Most Significant Categories for Entrepreneur Groups (AFR. = African; CAR. = Caribbean; NAT. = Native)**

**\*\*Identifies Top 3 categories for each entrepreneur group**

| <b>MOST SIGNIFICANT CATEGORIES FOR ENTREPRENEUR GROUPS</b> |                                                                                                                                                                |                                                  |                    |                    |
|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------|--------------------|
| <b><u>OPEN CODING CATEGORIES</u></b>                       | <b><u>DESCRIPTION</u></b>                                                                                                                                      | <b>No. of Transcripts:<br/>No. of References</b> |                    |                    |
|                                                            |                                                                                                                                                                | <b><u>AFR.</u></b>                               | <b><u>CAR.</u></b> | <b><u>NAT.</u></b> |
| <b>BACKGROUND OF IMMIGRANT ENTREPRENEURS</b>               | <b>Additional information on the background of immigrant entrepreneurs prior to starting their business (not including prior job experience and education)</b> | <b>4:14</b>                                      | <b>3:36**</b>      |                    |
| <b>BUSINESS ENVIRONMENT IN HOME COUNTRY</b>                | <b>Entrepreneur's perceptions of the business environment and culture in their home country, including pros and cons of operating business</b>                 | <b>5:14</b>                                      |                    |                    |
| <b>BUSINESS ENVIRONMENT IN NEWARK</b>                      | <b>Entrepreneur's perceptions of the business environment and culture in Newark, including pros and cons of operating business</b>                             | <b>4:13</b>                                      |                    |                    |
| ➤ Advantages_Disadvantages of Business in Newark           | Advantages and disadvantages of starting and running a business in Newark                                                                                      |                                                  |                    | 3:14               |
| ➤ Business Environment in Newark_Benefits                  | Good things that result from Newark's key characteristics                                                                                                      | 7:12                                             |                    |                    |
| ➤ Business Environment in Newark_Challenges                | Aspects of the Newark environment that can hinder business operations, development, growth, etc.                                                               | 7:17**                                           |                    |                    |
| ➤ Business Environment in Newark_Lessons                   | Lessons learned by entrepreneurs; gained from doing business in Newark                                                                                         | 4:4                                              |                    |                    |
| ➤ Lessons Learned Doing Business                           | Lessons informal and/or immigrant entrepreneurs learned from business                                                                                          |                                                  |                    | 3:15               |
| ➤ Newark Economic State                                    | Participants perceptions of employment indicators and changes in business/cultural environment that influence economy                                          | 1:1                                              |                    |                    |



|                                                                      |                                                                                                                                                                     |             |            |               |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|---------------|
| <b>BUSINESS SUCCESS FACTORS</b>                                      | <b>Factors that contribute to businesses' current success and factors that businesses should consider and/or incorporate into their operations to be successful</b> | <b>5:16</b> | <b>2:6</b> | <b>4:22**</b> |
| ➤ Factors for Entrepreneur Success                                   | Factors that contribute to the success of immigrant and/or informal entrepreneurs                                                                                   |             |            | 2:17          |
| ➤ Immigrant Business Failures                                        | Reasons why a business managed by an immigrant may fail                                                                                                             | 1:1         |            |               |
| <b>CHALLENGES FOR IMMIGRANT ENTREPRENEUR</b>                         | <b>Challenges immigrant entrepreneurs face in running a successful business</b>                                                                                     | <b>2:16</b> |            |               |
| <b>CITY EFFORTS TO SUPPORT ENTREPRENEURS</b>                         | <b>Efforts or programs the city implements to help entrepreneurs</b>                                                                                                |             |            | <b>3:10</b>   |
| <b>CONCERNS FOR IMMIGRANT OR INFORMAL ENTREPRENEURS</b>              | <b>Any safety/financial/legal concerns with working with/shopping with immigrant and/or informal businesses</b>                                                     |             |            | <b>3:22**</b> |
| <b>CULTURAL ENVIRONMENT OF NEWARK</b>                                | <b>Effect of the cultural environment on business operations</b>                                                                                                    | <b>6:13</b> |            |               |
| ➤ Newark Benefits for Immigrants                                     | Different benefits that Newark offers for immigrants                                                                                                                | 1:1         |            |               |
| <b>DIFFERENCES IN BUSINESS ENVIRONMENT - HOME COUNTRY VS. NEWARK</b> | <b>Features that distinguish the business environment and culture in Newark vs. Home Country, including pros and cons of operating business across locations</b>    | <b>5:13</b> |            |               |
| <b>ECONOMIC DEVELOPMENT</b>                                          | <b>Activities that support or affect Newark's economy, including growing the economy by creating jobs</b>                                                           |             |            | <b>3:11</b>   |
| <b>ENTREPRENEUR-CITY RELATIONSHIP</b>                                | <b>Relationship an entrepreneur has with the city</b>                                                                                                               |             |            | <b>3:10</b>   |
| <b>FINANCE INSTITUTION SUPPORT</b>                                   | <b>Support finance institutions give to informal and/or immigrant entrepreneurs</b>                                                                                 |             |            | <b>3:11</b>   |
| <b>GOVERNMENT – BASIC SUPPORT</b>                                    | <b>Summary of the different type of support the government provides entrepreneurs</b>                                                                               |             | <b>1:8</b> |               |

|                                                                          |                                                                                                                                                          |               |               |             |
|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|-------------|
| <b>IMMIGRANT AND NATIVE ENTREPRENEUR BUSINESS OPERATIONS MOTIVATIONS</b> | <b>Immigrant entrepreneur's motivations to start and maintain their business</b>                                                                         | <b>9:34**</b> | <b>3:19**</b> | <b>2:14</b> |
| <b>IMMIGRANT AND NATIVE ENTREPRENEUR COMPANY INFORMATION</b>             | <b>Describes the immigrant entrepreneur's company, product and/or service</b>                                                                            | <b>8:14</b>   | <b>5:26</b>   |             |
| <b>IMMIGRANT AND NATIVE ENTREPRENEUR EDUCATION</b>                       | <b>Educational background/training</b>                                                                                                                   |               | <b>4:6</b>    |             |
| <b>IMMIGRANT AND NATIVE ENTREPRENEUR PRIOR JOB EXPERIENCE</b>            | <b>Prior job history before starting company</b>                                                                                                         |               | <b>4:18**</b> | <b>3:10</b> |
| <b>IMMIGRANT CULTURE INFLUENCE ON BUSINESS</b>                           | <b>Cultural effect on entrepreneur decision making, processes, operations, etc.</b>                                                                      | <b>5:15</b>   | <b>3:9</b>    |             |
| <b>IMMIGRATION PERIOD</b>                                                | <b>Entrepreneur's length of time in the U.S.A.</b>                                                                                                       |               | <b>3:7</b>    |             |
| <b>MOTIVATIONS FOR INFORMAL OPERATIONS</b>                               | <b>Reasons immigrant entrepreneurs start businesses without registering</b>                                                                              | <b>6:16</b>   |               |             |
| ➤ Home Country                                                           | Immigrant entrepreneur's country of origin                                                                                                               | 2:3           |               |             |
| ➤ Misconceptions of Formalizing a Business- Immigrant                    | Negative perceptions immigrant entrepreneur has on formalizing a business                                                                                | 2:11          |               |             |
| <b>OPERATING BUSINESS IN HOME COUNTRY</b>                                | <b>Includes motivations for operating business in home country, process of setting up and maintaining the operations, and any additional information</b> | <b>3:18**</b> |               |             |
| ➤ Lessons Learned Doing Business - Home Country                          | Lessons informal and/or immigrant entrepreneurs learned from business in Home Country                                                                    | 2:7           |               |             |
| <b>OPPORTUNITIES FOR ENTREPRENEURS</b>                                   | <b>Different opportunities entrepreneurs can take advantage of in Newark</b>                                                                             |               |               | <b>2:11</b> |

|                                                  |                                                                                      |             |               |
|--------------------------------------------------|--------------------------------------------------------------------------------------|-------------|---------------|
| <b>OPPORTUNITIES FOR IMPROVEMENT OF SUPPORT</b>  | <b>Ways that support for informal and/or immigrant entrepreneurs can be improved</b> | <b>1:12</b> | <b>4:22**</b> |
| <b>OTHER INITIATIVES SUPPORTING THE DIASPORA</b> | <b>Other non-government initiatives that support cultural group development</b>      | <b>2:13</b> |               |
| ➤ African Nationalism                            | Movement to unify Africa                                                             | 1:3         |               |
| ➤ Support of Black Community                     | How the Black community can support Black-owned businesses                           | 1:3         |               |

#### **4.2.2 Axial and Selective Coding Results - Most Significant Themes Across Immigrant Groups**

This section is a culmination of all three coding rounds, in particular selective coding (round 3) where we finally begin to start molding themes that connect the nuances in the participants' statements from the three entrepreneur groups back to the initial categories. Themes also serve as a bridge between the participants' subjective stories and academic work. It is interesting to see how the themes repeat across categories, as this helps identify similarities and differences between groups. In the order of most referenced to least referenced, the major themes are:

- 1. Nature of business*
- 2. Participant mindset*
- 3. Sources of help*
- 4. Formalizing & documentation process*
- 5. Business motivation*
- 6. Challenges in starting business*
- 7. Personal characteristics*
- 8. Business growth*
- 9. Opportunities through networking*
- 10. Perception of cultural environment*
- 11. Community development*
- 12. Purpose and function of company/core business activities*
- 13. Skillsets for running business*

The top three most selected themes are reflective of the three aspects necessary for conducting business: 1) the business context, 2) personal attributes, and 3) technical support. The nature of business as a theme is supported by references to facts about Newark's business environment that hinder or support business. Personal attributes speak to the way the participant thinks and their beliefs that inform their life decisions and business choices. Technical support refers to any source that provides different support services. The themes' prevalence in participant's conversation shows that participants understand the integrated nature of these aspects of their environments. To use the themes as a connecting thread sewing together the participants' collective stories, one must connect them back to the initial categories, which will add more depth to the analysis.

The observations garnered from the forums I attended also lend support to my assessment of the most referenced themes. Each forum presented a space where either government officials or representatives of support organizations laid out the rules of conducting business on a particular topic and attendees (primarily Newark residents and/or business owners) would reveal their needs and/or concerns that arose from operating in Newark. One forum in particular consisted of representatives of the Newark municipality, including the Mayor, beseeching an African audience to take advantage of the new initiatives offered by the city such as the Newark Municipal ID card for undocumented immigrants. During the question and answer session, many of the audience members were primarily concerned with understanding how to get financial help from the city to sustain their business. In addition, audience member also sought help with working through issues of safety and difficulty with the permit and other relevant documentation of maintaining a business in the city. The answer to these questions was that the audience members needed

to submit an application with financial documents that covered at least five years into the future.

Another forum had representatives from the county level walking county business owners through the process of applying to be a vendor with the county government. The questions asked by attendees often focused on clarifying the nuanced details that put one applicant over another. Some of these things ranged from years and scope of experience to use of grammar and proper English though the business proposal. Particularly surprising was a moment between county representatives in different offices responsible for reviewing and approving the received proposals that highlighted inconsistent processes being used by different officers and potentially incorrect directions being shared with audience members. These two instances highlight how many of the themes listed above connect to frame the story of the immigrant entrepreneur operating their business in Newark. Additionally, they bring to the forefront arduous and inconsistent processes set up around business operations in Newark, which immigrant populations have to navigate.

#### **4.3 Combining Methodologies: Using Case Narratives of Immigrant Entrepreneur Groups to Support Constructivist Grounded Theory Coding**

The case narratives provide a quick synopsis of an entire group's story by listing quick points from each participant and highlighting similarities and differences within the group from participant to participant. The narratives act as another piece of evidence to confirm the context of the analysis on prevalent categories and themes. The two participants for which I present case narratives for were randomly chosen. After considering the major topics that arose during the three rounds of coding, the African

entrepreneur group presents a good platform for viewing the benefits of case narratives. Here, one can also see the differences within the group, but between participants.

#### **4.3.1 Case Assessment Using Open Coding Categories**

Section 4.1.1 presented the most significant categories for African entrepreneurs as those relating to contextual factors above personal factors. The most significant category was “*Immigrant and Native Entrepreneur Business Operations Motivations*,” which was not captured as a topic in the narratives since there was no question from the interview guide that directly inquired about the participant’s motivation to run their business. To examine this category within the participant narratives, I conducted an initial review of the entire narrative and found references to individual desires in the *Background* and *Current Business*, and *Prevalence of Informality in Our Comms* topics. One participant “wanted to run his ‘own thing’” and “concentrates on growing business.” The other participant “wanted to start a consulting engineering firm in Newark,” is “still in business [because] of his strong personal desires, ambition and motivation,” and “want[s] to make sure he does good business; does what he promises to do so that his contracts can be fulfilled.”

The next significant category was “*Business Environment in Newark\_Challenges*,” which did have a couple direct questions and thus, information was found in the following topics: *Perceptions of Newark Business Environment*, *Pros/Cons of Doing Business in Newark*, *Issues with the City that Hinders Business*, *Informal Environment Perceptions*, and *Business Environment in Home Country*. Notably, although some of the topics are not directly related to the questions that look for responses on the business environment in Newark, the participants would often reference challenges found in Newark’s business

environment in comparison to another point they were trying to make. In terms of challenges in the Newark business environment, the first participant spoke to “challenges for manufacturing since it left” and his business’ need “to outsource outside of Newark...[because] of the laws and regulations that were passed that make manufacturing work restrictive difficult.” While his “clients vet him before they do site visits,” this participant believes that “nothing [from the city environment] hinders” his business.

On the other hand, Participant 2 had much more to say about the challenges of the Newark environment throughout his interview. He speaks to the challenges that immigrants have accessing the benefits of the city because the government is “missing [a] developed strategic plan to capitalize on [the] cit[y’s] size and economic potential.” In particular, he faced difficulties “when he started to pursue diversity programs” since “the effort is only concentrated towards a group of individuals [the people and businesses in control of the programs and resources] are comfortable with.” Another challenge this participant points to is that the immigrant community do not “have a forum for communicating” and that one can “rarely get people coming together to do something positive.” As for “those who don’t have documentation [in the Black immigrant community] – their people don’t give them support. For us, you see someone in need, you exploit them for what you need, but hide what you have.” As a result, it is “very difficult for those people to survive [because] their [communities] are so not progressive in their ability to see economic potential” in the undocumented person. As it relates to business opportunities, the participant discusses the proliferation of ethnic businesses and the missing mass needed for establishing networking opportunities in the professional services. The participant reflects that his home country has many more black professional service businesses; whereas, in Newark “you will only



find a handful of black owned professional firms,” which makes it “not that easy” to start a business here. Looking at “engineering – [there are] only a handful of [immigrant] black engineers in Newark – not many to network with” and this presents limitations because one “can’t network with the person you don’t have business interests in.” It seems that the larger problem is that Black immigrants “don’t have a common theme that will bring [them] to the table,” with the purpose of “find[ing] a way to have a common business goal like the Koreans do.”

The third significant category was “*Operating Business in Home Country*,” which did have a couple direct questions and thus, information was found in the *Ran Business in Home Country*, *Business Environment in Home Country* and *Govt Interactions* topics. While participant 1 had not run a business in his home country, his experience discussed the reason why his business idea never took off. In “trying to overcome difficulties of addressing common complaints in [their] home country [of Ghana],” participant 1 picked a topic to target.” In this case it was finding a solution to fix the power/electricity shortages, which was a big problem as he would “hear complaints, without seeing solutions.” In doing his research, the participant met with the “head of [the] power company to find out issues,” which boiled down to poor management and bad systems. The “participant wanted to bring [in an] American system for solar panels to supplement [the town’s] infrastructure. However, [the] payment structure did not appease the official ([who] wanted it for free or nothing else).” The participant realized that the “[government] official has money to fix [the] bad infrastructure, but [the] money [is] being split personally amongst [government] officials.”

Participant 2's discussion touched briefly upon transparency issues within government and business transactions, but more heavily focused on the ethnic make-up of businesses in their home country, Nigeria. The transparency issues in Nigeria were marked by the government giving contracts to Chinese construction companies and by doing so, "not truly empowering locals to succeed." However, the government is working on being "more transparent to [decrease the level of] corrupt practices [and] complacency." Having worked in upper-level management for companies in Nigeria, the participant raised concerns that "business owners focused on expediency of money, not good business." However, the participant highlighted the advanced nature of ethnic business ownership there as "the key positions [are] held by people from Nigeria – people who have their faith in their own hands. Unfortunately [the participant laments, the] lack [of] dedication to do things transparently" still plagues the environment. In commenting on the low entry barriers, the participant noted that "most women without education can start a business [and] don't need money or license] to do so...[It is a] world of difference – if you have the ability to do it, then you start. Here [in Newark, it is] not that easy." He also expressed that the purpose of businesses in Nigeria are for survival, not pursuing creative opportunity as "no personality [is] brought into it."

Although many of the key positions are held by Nigerians, the higher levels of the professional services sector, which also heavily influences how the country is run, are owned by "multinational companies ([i.e.,] ExxonMobile, etc.). They are successful in doing business [because] the [government] patronizes those that they feel comfortable with. But come to Newark, you will only find a handful of black owned professional firms." At the end of the day, there is not much "respect for professionals now (issues with their

ethics and the way they comport themselves)” and the professionals face “failure if [their business is] not done well.”

#### **4.3.2 Case Assessment Using Selective Coding Themes**

Now that the within group comparison is completed using two random participants, I extend the within group comparison across all of the African entrepreneur participants by looking at this group’s three most referenced themes from the selective coding (Round 3) phase. Featuring the Round 2 and 3 coding for the top three categories of the African entrepreneur group, Table #5 below connects the references that come together to create the initial categories and undergird the selective themes. These themes are *nature of business*, *participant mindset*, and *sources of help*.

The *nature of business* theme speaks to the way the business environment in Newark influences business operations and interactions between businesses. Some of the references connected to the *nature of business* theme are types of industries, knowing the right people, prevalence and challenges of minority owned firms, and ethnic group power. These references speak to the economic status of the industry and the dissemination of power within the industry. Specifically, the participant’s axial references refer to the fact that the general way of operating in the Newark environment involves understanding the economic state of the industry sector one positions themselves in. It also refers to understanding the influence of one’s socio-economic positioning within and relationship to racial and ethnic groups and how they leverage power within the industry. Other references discuss the benefits of the structural elements of Newark’s business environment, including the major ports for transportation, government size and economy

of scale. The references that discuss the challenges of conducting business in the Newark environment speak to the limited representation by minorities in the job market and difficulties with structural elements like rent and parking. Finally, there are references to the nature of business in the participant's home country, which are mostly negative comparisons lack of transparency and inefficiencies of business operations there.

The *participant mindset* theme addresses the participant's view of the world and how that view influences their approach to business operations in Newark. The participants referenced maintaining their values, such as hard work and integrity to be successful at business. As these references arose when the participants were discussing the business environment of their home country, they are reflective of how the participant's ethnic culture influences their approach to their business operations.

The *sources of help* theme connects immigrant entrepreneurs to resources offered by various entities. The entities include industry sectors, professional groups, government offices, foundations, and ethnic communities. The focus is to make sure the potential sources of help make the resources they have more accessible and inclusive for minority business owners. Notably, one of the references provides guidance not to depend on outside entities, but to rely first on oneself and then their relevant local community.

**Table #5. African Entrepreneurs Round 2 and Round 3 Coding**

| <b>OPEN CODING (ROUND 1)</b><br><b>MAIN NODE [8:465]</b><br><b>Total Transcripts: Total References</b>                   | <b>AXIAL CODING (Round 2)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>SELECTIVE CODING (Round 3)</b>                               |
|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| <b>MAIN NODE [4:13]</b><br><b>Business Environment in Newark</b>                                                         | <ul style="list-style-type: none"> <li>▪ Lack of manufacturing in NJ</li> <li>▪ Importance of knowing the right people</li> <li>▪ Many minorities found in construction and janitorial services</li> <li>▪ Many businesses are owned by minorities/immigrants/POC</li> <li>▪ Very few black-owned engineering firms</li> <li>▪ Challenges of having a very small business</li> <li>▪ Economy controlled by Spanish and Portuguese in construction</li> <li>▪ Diversity of immigrant businesses makes finding a common business goal challenging</li> <li>▪ Pace is faster, people are serious and direct, and there is more opportunity</li> </ul> | <b>Nature of Business</b>                                       |
|                                                                                                                          | <ul style="list-style-type: none"> <li>▪ People are more open-minded</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Perception of Cultural Environment</b>                       |
|                                                                                                                          | <ul style="list-style-type: none"> <li>▪ Importance of making the right choices</li> <li>▪ Internet is more widely used and important for business</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Purpose and Function of Company/Core Business Activities</b> |
|                                                                                                                          | <ul style="list-style-type: none"> <li>▪ Sharing resources and supporting fellow engineers</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Sources of Help</b>                                          |
| <b>MAIN NODE [4:13]</b><br><b>Business Environment in Newark</b><br><b>SUBNODE [1:1]</b><br><b>Newark Economic State</b> | <ul style="list-style-type: none"> <li>▪ Make Newark great again</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Community Development</b>                                    |

|                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| <b>MAIN NODE [4:13]</b><br>Business Environment in Newark<br><b>SUBNODE [7:12]</b><br><b>Business Environment in Newark_Benefits</b>   | <ul style="list-style-type: none"> <li>▪ Good business hub because of schools/housing, especially good for bodegas</li> <li>▪ Lack of manufacturing</li> <li>▪ Good business hub because of the port and airport</li> <li>▪ No downside to doing business in Newark</li> <li>▪ Many opportunities available because of size of government, number of agencies, and proximity to NYC</li> <li>▪ Good economy of scale</li> </ul> | <b>Nature of Business</b>                                       |
|                                                                                                                                        | <ul style="list-style-type: none"> <li>▪ Helpful to business that the city is run down, opportunities for improvement</li> </ul>                                                                                                                                                                                                                                                                                                | <b>Community Development</b>                                    |
|                                                                                                                                        | <ul style="list-style-type: none"> <li>▪ Pursuing diversity</li> </ul>                                                                                                                                                                                                                                                                                                                                                          | <b>Perception of Cultural Environment</b>                       |
|                                                                                                                                        | <ul style="list-style-type: none"> <li>▪ A lot of effort is made by administration and mayor to support minority business owners</li> <li>▪ A lot of support from the black community</li> <li>▪ City is trying to be more amenable for businesses</li> </ul>                                                                                                                                                                   | <b>Sources of Help</b>                                          |
| <b>MAIN NODE [4:13]</b><br>Business Environment in Newark<br><b>SUBNODE [7:17]</b><br><b>Business Environment in Newark_Challenges</b> | <ul style="list-style-type: none"> <li>▪ Has to outsource machine work</li> </ul>                                                                                                                                                                                                                                                                                                                                               | <b>Purpose and Function of Company/Core Business Activities</b> |
|                                                                                                                                        | <ul style="list-style-type: none"> <li>▪ Corruption in the form of favors</li> </ul>                                                                                                                                                                                                                                                                                                                                            | <b>Cultural Influences on Business Process</b>                  |
|                                                                                                                                        | <ul style="list-style-type: none"> <li>▪ Knowing people is too important</li> <li>▪ Use people that are most comfortable</li> <li>▪ Limited choices for type of businesses, difficult to network</li> </ul>                                                                                                                                                                                                                     | <b>Opportunities through Networking</b>                         |
|                                                                                                                                        | <ul style="list-style-type: none"> <li>▪ Not as many opportunities for POC</li> <li>▪ Price of parking/parking tickets</li> </ul>                                                                                                                                                                                                                                                                                               | <b>Nature of Business</b>                                       |

|                                                                                                                                           |                                                                                                                                                                                                                                                                                                                       |                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Limited participation of minorities</li> <li>▪ Rent prices are rising</li> <li>▪ Winner takes all</li> <li>▪ Small percent of economy controlled by minorities</li> <li>▪ Jobs are taken by people from out of state</li> <li>▪ Many restrictions to getting jobs</li> </ul> |                                                |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Occasional crime</li> </ul>                                                                                                                                                                                                                                                  | <b>Perception of Cultural Environment</b>      |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Education of business</li> </ul>                                                                                                                                                                                                                                             | <b>Skillsets for Running Business</b>          |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Efforts go toward supporting other groups</li> </ul>                                                                                                                                                                                                                         | <b>Support Focused on Specific Populations</b> |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ City does not have economic means or good programs</li> </ul>                                                                                                                                                                                                                | <b>Types of Government Support</b>             |
| <b>MAIN NODE [4:13]</b><br><b>Business Environment in Newark</b><br><b>SUBNODE [4:4]</b><br><b>Business Environment in Newark_Lessons</b> | <ul style="list-style-type: none"> <li>▪ Amount of revenue does not matter when registering</li> </ul>                                                                                                                                                                                                                | <b>Formalizing and Documentation Process</b>   |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Friendliness of people</li> </ul>                                                                                                                                                                                                                                            | <b>Perception of Cultural Environment</b>      |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ People should try harder</li> </ul>                                                                                                                                                                                                                                          | <b>Participant Mindset</b>                     |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Being extra empathetic</li> </ul>                                                                                                                                                                                                                                            | <b>Personal Characteristics</b>                |
| <b>MAIN NODE [3:18]</b><br><b>Operating Business in Home Country</b>                                                                      | <ul style="list-style-type: none"> <li>▪ Wanting to try something new</li> <li>▪ Finding a solution for lack of power</li> <li>▪ Motivated by desire to help fix the problem</li> </ul>                                                                                                                               | <b>Business Motivation</b>                     |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Corruption prevented progress, issue was outdated plants</li> <li>▪ Tried to base business on American model, blocked by owner of existing infrastructure</li> <li>▪ To get permission to fix roads, had to speak with chief of town</li> </ul>                              | <b>Cultural Influences on Business Process</b> |

|                                                                                                                                                      |                                                                                                                                                                                                                                                                                      |                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
|                                                                                                                                                      | <ul style="list-style-type: none"> <li>▪ Told to appease gods in order to pave the road</li> <li>▪ Corruption, have to pay to have a meeting</li> <li>▪ District manager demands money</li> <li>▪ Easier to do business in home country because of knowing lots of people</li> </ul> |                                         |
|                                                                                                                                                      | <ul style="list-style-type: none"> <li>▪ Importance of having integrity before money</li> <li>▪ Learned hustler mentality from mother</li> </ul>                                                                                                                                     | <b>Participant Mindset</b>              |
|                                                                                                                                                      | <ul style="list-style-type: none"> <li>▪ Problems of doing business in Ghana</li> <li>▪ Corruption hurts businesses, lack of structure</li> <li>▪ Cheaper to start a business in Nigeria</li> <li>▪ People don't necessarily do business how you want them to</li> </ul>             | <b>Nature of Business</b>               |
|                                                                                                                                                      | <ul style="list-style-type: none"> <li>▪ Used surveys to get information first</li> <li>▪ Networked to figure out the real problem</li> </ul>                                                                                                                                        | <b>Process Used to Find Information</b> |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                      |                                         |
| <b>MAIN NODE [3:18]</b><br><b>Operating Business in Home Country</b><br><b>SUBNODE [2:7]</b><br><b>Lessons learned doing business - home country</b> | <ul style="list-style-type: none"> <li>▪ Don't rely on other people</li> </ul>                                                                                                                                                                                                       | <b>Sources of Help</b>                  |
|                                                                                                                                                      | <ul style="list-style-type: none"> <li>▪ Importance of loyalty and honesty</li> <li>▪ Be honest</li> <li>▪ Being dishonest will catch up with you in the end</li> <li>▪ Importance of putting integrity first, not money</li> </ul>                                                  | <b>Personal Characteristics</b>         |
|                                                                                                                                                      | <ul style="list-style-type: none"> <li>▪ Business takes time to work out</li> </ul>                                                                                                                                                                                                  | <b>Nature of Business</b>               |
|                                                                                                                                                      | <ul style="list-style-type: none"> <li>▪ Work hard and you will excel in what you do</li> </ul>                                                                                                                                                                                      | <b>Participant Mindset</b>              |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                      |                                         |
| <b>MAIN NODE [9:34]</b><br><b>Immigrant Entrepreneur Business Operations Motivations</b>                                                             | <ul style="list-style-type: none"> <li>▪ Desire to be their own boss and love their job</li> <li>▪ Pursuing their passion</li> <li>▪ Being able to support their children</li> <li>▪ Passion for their field</li> <li>▪ Striving for success</li> </ul>                              | <b>Business Motivation</b>              |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                      |                                         |



|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
|  | <ul style="list-style-type: none"> <li>▪ Necessity</li> <li>▪ Proving competency/talent of minorities</li> <li>▪ Prove worth of minorities, compete with majority firms</li> <li>▪ Proving ability to do equal work</li> <li>▪ Pushing yourself to excel</li> <li>▪ Investment in the people</li> <li>▪ Believing in yourself, having great ideas</li> <li>▪ Interest in making jewelry</li> <li>▪ Supporting children, desire to not work for someone else</li> <li>▪ Self-serving purpose</li> <li>▪ Pressure from parents</li> <li>▪ Encouragement from other people to start the business</li> <li>▪ Business ethic is to not give up</li> <li>▪ Business started in Newark</li> </ul> |                                                |
|  | <ul style="list-style-type: none"> <li>▪ Problems with their former job, lack of upward mobility</li> <li>▪ Exploring a new dimension of their field</li> <li>▪ Finding greener pastures</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Job Market Process</b>                      |
|  | <ul style="list-style-type: none"> <li>▪ Lack of respect for professionals</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Challenges in Starting Business</b>         |
|  | <ul style="list-style-type: none"> <li>▪ Religion guides you</li> <li>▪ Bringing the education/profits back to their home country</li> <li>▪ Discrimination here makes home country seem better</li> <li>▪ Cultural background encourages entrepreneurship, dedication, and hard work</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                           | <b>Cultural Influences on Business Process</b> |
|  | <ul style="list-style-type: none"> <li>▪ Being fully certified/registered</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Formalizing and Documentation Process</b>   |

|  |                                                                                                                                                                                                                    |                        |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
|  | <ul style="list-style-type: none"> <li>▪ Desire to fully participate as a business in their field</li> <li>▪ Importance of getting insurance</li> <li>▪ Understanding how to get approval from the city</li> </ul> |                        |
|  | ▪ Help and support from foundations                                                                                                                                                                                | <b>Sources of Help</b> |
|  | ▪ Desire to grow the business                                                                                                                                                                                      | <b>Business Growth</b> |

#### **4.4 Supporting Case Study – Polar Opposites of Formal vs. Informal Caribbean Entrepreneurs**

An in-depth case study offers another way to view the phenomenon being examined. Here, I present a comparison between Caribbean formal and informal entrepreneurs by describing the journey of two of my participants. To protect the identity of my participants, I used fictitious names for the people and I changed their company information. My case study focuses on Joshua, a formal entrepreneur that sells diaspora goods with a store front on one of Newark's main thorough-fares. The other profile is of Maclean, an informal entrepreneur and a good friend of Joshua. Maclean sets up his 'portable shop' (which consists of a bench, suitcase, and corner window) in Joshua's storefront. The case study incorporates Joshua and Maclean's words into the retelling of their stories by focusing on their formative years and then their pursuit of income and business choices.

##### **4.3.1 Joshua's Story – Formal Entrepreneur**

I begin the case study with Joshua, who is 15 years younger than Maclean and hails from Trinidad. Joshua is exceptionally proud of his formative years where he grew up poor and was raised by his grandmother. These years taught Joshua that hard work and the ability to teach yourself will give a person enough leverage, even an upper hand to achieve any goal they set their mind to. Joshua believes it is his unique approach to thinking about business problems and staying one step ahead of other people's plans that sets him apart as a business owner.

Other than building his work ethic and ability to navigate new environments, Joshua did not spend long discussing his formative years. When Joshua migrated to the U.S. as a teenager, he recalls training that he received in Trinidad that put his skill level above that of peers in school. As a result, he did not believe that there was anything he could learn in school that life had not already taught him or that he could not learn on his own. In light of this belief, Joshua could not justify the cost of continuing in the training program and withdrew from the technical school he was enrolled in and never returned to formal schooling. For work, Joshua joined a family business set up by his uncles selling diaspora goods on a street side tabletop. After several years of learning this trade, Joshua and his uncles expanded to purchase a warehouse and several storefronts in various locations. Years later Joshua is the only family member continuing the business and also expanding into other avenues.

Joshua has a very elevated, self-possessed way of thinking about life. His guiding motto is that his business is not a job, rather it is his life – and as such, he can never take a break from life. Joshua scopes out opportunities and pays attention to timing and knowing when and how to pursue an opportunity. His strategy has been to expand into other businesses that can fit within the space of his location. When networking did not work for him in terms of expanding the scope of his business, Joshua paid close attention to the business movements of the people already in the field he wanted to enter and simply traced their steps by figuring out who their connections were and established his own connections with their supplier and vendors. My field notes captured a conversation that transpired in Joshua's shop that included Joshua, Maclean and a few other workers and customers in the shop. The conversation started when I initially approached Joshua to join my study as a

Caribbean business owner. After finding out that the study was also investigating the larger cultural environment in Newark that influenced the nature of business in the city, Joshua shared that the Black community needs to be more engaged and supportive of one another, but instead are full of self-hate and incorrect capitalistic ideals.

#### **4.3.2 Maclean's Story – Informal Entrepreneur**

Similar to Joshua, Maclean also grew up in a poor community in Jamaica with his grandparents. The poverty that plagued Maclean's family forced him to leave school at 9 years old to help his family earn an income, out of necessity. They could also no longer afford the school fees. Maclean's formative years were marked by training in various trades, led by his grandfather, who was a mason. Maclean's teenage years were marked by many jobs around his fishing village from masonry to work on the ships. Maclean soon had the opportunity to migrate to London. There, he developed his political interests in Pan-Africanism, influenced by the socio-economic issues relevant to generation. Maclean then threw his passions into political leadership and advocacy through Pan-African organizations he was introduced to through his social networks. This period taught Maclean much about the mindset of people in the communities in which he existed most. He also learned about the need for sacrifice of one's personal wealth and potential success to move the interests of his people forward. This belief and his formative years of 'making due with what you have' molded Maclean's choice to live life in a simple fashion. Maclean's formative years and political activities were extremely important to him as he spent a generous amount of time sharing a significant amount of details on these areas.

In living simply, Maclean's business choices were motivated by providing an income for himself and his family. Once MacLean migrated to the US in his late 20s, the first few jobs he had were in maintenance work and were brought to him by people he knew. Eventually, through one of his social acquaintances, MacLean was introduced to going to Ghana. After a few trips and requests from his social network, Maclean realized that there was a market in Newark for the products he purchased in Ghana. Maclean also realized that his poetic talents and socio-political passion for community advocacy could be merged and turned into a form of income as a CD that he sells alongside his diaspora goods.

When asked what was the difference between him and Joshua in terms of having similar upbringing and choosing two different business routes, Maclean admitted that fear of not knowing the 'system' and not being educated plays a factor in not pursuing business registration and expanding the scope of his business activities. As Maclean is also now 75 years old, his age contributes to the 'simple' life he chooses and feelings of trepidation he has about expanding to a formal business at his age.

#### **4.5 Summary of Findings**

After comparing the Caribbean entrepreneur case studies, the variation that arises is the difference in the type of job they first get into upon immigrating to the U.S., which leads to their choice in operating informally or formally. The immigrant entrepreneur will carry over what other established immigrants, seen as 'role models,' show and teach them. In my case studies, both Joshua and Maclean have similar cultural and educational backgrounds and upbringing in impoverished communities, and can even be found existing

in the same business space today. However, when Joshua took his first job in this country it was with his uncles who had a formal business, which then led to an expansion of the original business into different product lines and services. Whereas Maclean's first job in this country was with his cousin working informally as a repair man for housing units, which then led to other similar jobs until he was injured on the job and now doing simple informal trade in art pieces and shoes that he buys during his international travels.

This simple observation begs the question of whether there is a consistent pattern of influence by role models that support the above proposition. If it can be shown that following role models is a consistent behavioral pattern in immigrant entrepreneurs, then a reasonable inference can be drawn that a later stage role model influenced their business choice of operating formally or not. Here, both Caribbean entrepreneurs in the case study showed patterns of modeling their behavior after the role models in their life from childhood. For example, Joshua's grandmother taught him the value of self-teaching, pursuing opportunities, and reaping the benefits of the hard work of one's hands. Joshua followed this pattern while he worked in Jamaica as a teen to help his family have an income. When he came to the U.S., he made the decision that he could learn more and gain better earnings by teaching himself and pursuing his own business opportunities, instead of going to trade school. Then, Joshua was introduced to his present way of operating his business through his uncles, his later stage role models, who had formal businesses. In Maclean's case, his grandfather, who was a mason, taught him various trades. Maclean then followed in the footsteps of his grandfather taking work wherever he found it, mostly doing repair and maintenance jobs that would allow him to care for his family. Maclean's

later stage role model in the form of a cousin, introduced him to work that he was prepared for by working with his grandfather.

## **Chapter 5: Discussion & Conclusion**

This chapter will discuss interesting points revealed in the case narratives and case study, as well as discuss the extant literature that may bear weight on the themes that arose during the selective coding round. Understanding the extant literature in the field helps to validate the contribution of the results and the model. To do so in a systematic way, my initial search focused on identifying the themes that are not covered by rigorous research. I looked for at least one study in the field whose purpose or results addressed the theme and the category to which it was connected, and, as a last resort, the summarized phrases from the references. I searched databases with only peer reviewed articles to increase the likelihood of the study's rigor. Table #10 in Appendix E includes a brief synopsis of the article citation and purpose/contribution to the field to give an idea of the specifics covered by the research work. I chose the native entrepreneur group to compare the themes to the literature because this group represents a control group to understand the norms of the local Newark environment and determine the meanings of the categories and themes from a local perspective. There is also a much broader body of literature to pull from that looks at entrepreneurs generally without reference to their ethnic origins.

### **5.1 Gaps in Extant Literature**

One place to start the general comparison is to ensure that the definition I settled on to describe immigrant entrepreneurs within ethnic enclaves fits the general participant



pool. The ethnic enclave definitions focus on sharing commonalities of culture (Min & Bozorgmehr, 2000; Tilley, 1997). However, amongst the total pool of immigrant entrepreneurs, there seemed to be a split of those that actively participate in their ethnic communities and recognize the culture of their origin country and those that were born in a foreign country, but did not actively relate to or participate in cultural elements from their country of origin. This begs the question of whether the latter group can truly be considered as belonging to an ethnic enclave or not. Certainly, it indicates that the definition of immigrant entrepreneur should focus on origin country and not definitively include cultural commonalities.

As an update to the literature review in Chapter 2, more recent literature on immigrant entrepreneurship, and relevant to the advanced economy context, pulls from the following literature streams: entrepreneurship processes (Peroni, Riillo, & Sarracino (Peroni, Riillo, & Sarracino, 2016), 2016), social embeddedness (Bird & Wennberg, 2016), social psychological perspectives (Robertson, & Grant, 2016), human capital (Marvel, Davis, & Sproul, 2016), challenge-based models (Miller & Le Breton-Miller, 2017), ethnic heterogeneity (Churchill, 2017), migration networks (Karageorgis, Bhachu, & Light, 2017), structuration theory (Griffin-EL, & Olabisi, 2018), mixed embeddedness (Chreim, Spence, Crick, & Liao, 2018), antecedents and consequences of immigrant entrepreneurship (Dheer, 2018), and transnational entrepreneurship (Moghaddam, Rustambekov, Weber, & Azarpanah, 2018). I discussed some of these works in comparison to the gaps in the literature based on several of the themes from my data.

Appendix E has a table for the native entrepreneur group that compares initial searches for literature against the themes and categories that arose during this grounded

theory study. The place for one's contribution becomes clearer when you compare what extant literature is identified for themes shared across groups. As reported in Section 4.1.2, the top three themes across the African, Caribbean, and Native entrepreneurs are *Nature of Business*, *Participant Mindset*, and *Sources of Help*. Appendix E, Table 10 highlights the extant literature on themes connected to the top 10 categories for only the Native entrepreneur group. Reviewing the table for the top three themes, two things stand out. The first is that *Participant Mindset* was not one of the themes that arose from the Native entrepreneur's top ten open coding categories. *Participant Mindset* is described as the participant's reasoning that influences their business choices, which suggests that such individualistic reasoning is not a prevalent influencer in the way Native entrepreneurs pursue business. The second is that *Nature of Business*, while noted as a theme of the Native entrepreneurs, did not have any extant literature connected to it. *Nature of Business* is described as the way the business environment in Newark influences business operations and interactions between businesses. Since *Nature of Business* is the most prevalent theme across all three groups of entrepreneurs with many references attached to it, it does not make sense that I could not quickly find any connected literature. Thus, there must be another reason as to why there is not literature cited at this initial search. Thinking about the search process, I realized that the term 'nature of business' itself, is too broad and may need to be narrowed down in scope to find literature that quickly connects at the outset. This is a useful assessment on one of the most prevalent themes as it points out that the meaningfulness of the term 'nature of business' in the way that it is phrased could also be affected by its breadth and made more concise by narrowing its scope.

The selective coding themes and related open coding categories, in brackets, where we did not initially find any relevant literature are:

- Nature of Business, Business Growth, Community Development [ECONOMIC DEVELOPMENT]
- Nature of Business, Business Growth [OPPORTUNITIES FOR ENTREPRENEURS]
- Nature of Business [FINANCE INSTITUTION SUPPORT]
- Challenges in Starting Business, Marketing of Minority Businesses [NATIVE ENTREPRENEUR BUSINESS OPERATION MOTIVATIONS]
- Challenges in Starting Business, Nature of Business, Government Offices, Perception of Cultural Environment, Formalizing and Documentation Process [ADVANTAGES\_DISADVANTAGES OF BUSINESS IN NEWARK]
- Nature of Business [LESSONS LEARNED DOING BUSINESS]
- Nature of Business, Sources of Help, Challenges in Starting Business, Opportunities through Networking [CONCERNS FOR IMMIGRANT OR INFORMAL ENTREPRENEURS]
- Skillsets for Running Business, Failures in Outreach Efforts, Challenges in Starting Business, Formalizing and Documentation Process, Business Growth, Support Focused on Specific Populations, Sources of Help, Types of Government Support [OPPORTUNITIES FOR IMPROVEMENT OF SUPPORT]
- Challenges in Starting Business, Business Motivation, Sources of Help, Skillsets for Running Business, Formalizing and Documentation Process, Purpose and

## Function of Company/Core Business Activities [BUSINESS SUCCESS FACTORS]

Here I will pull out the common themes (ones cited more than once amongst the bracketed categories) to glean any relation to the extant literature reviewed in Chapter 2. Before I begin, it is important to note that *Nature of Business* is not reviewed here as a common theme as I identified a prior limitation of being too broad in scope. As a result, the breadth of information covered under this theme may unreasonably be applied to too many of the scholarly work cited in Chapter 2, without regard for a more particular matching between definitive topics in the theme and literature. Below are the common themes, with how many times they are cited from the above categories, and explanations of how they add to the extant literature cited in this paper. Under each theme, I will first discuss the categories under which the themes have relevant literature and then will examine the places where there are gaps in the literature. Discussing the themes in light of their gaps in the literature illuminates where my theory can make a contribution.

### **1) Challenges in Starting a Business = 5 out of the 9 categories**

The meaning underlying the theme *Challenges in Starting a Business* offers more nuance to the relevant extant literature. This theme was mentioned under the *Lessons Learned Doing Business* open coding category, whose axial statements refer to guidance from business advisors, challenges of working with partners, and inadequate financial resources. Here, I found Cantner and Stützer's (2010) article as being applicable for their reference to the weight that solo entrepreneurs bear, in comparison to ventures with founding teams, as being assuaged by their stronger reliance on weak social ties that aid their business operations, like business advisors. While the current literature touches on

social embeddedness as a literature stream, it is not comparable as the focus is on the resources that come from strong ties between family members, especially financial capital (Bird & Wennberg, 2016). Bird and Wennberg (2016) find that these strong ties help to sustain the immigrant entrepreneur's path in self-employment for longer periods. The open coding category *Factors for Entrepreneur Success* also mentioned this theme, bringing in the need for good location. Dahl and Sorenson (2012) point to the area of longest residence as being the best location for entrepreneurs and would likely increase their ability to access the financial resources and advisors needed to enhance business success. Applying Dahl and Sorenson's finding to my theory would suggest that the *Nature of the Environment* construct would strengthen the relationship on *Motivating Business Success* when the environment that the immigrant entrepreneur is positioned in is connected to a place where they have longevity in their residence.

Looking now at the places where there are gaps, the open coding categories that incorporated *Challenges in Starting a Business* as a theme with no immediate connection to the literature focused on aspects of business performance and then the needs of the individual entrepreneur. These are connected to the open coding categories describing entrepreneur motivations, disadvantages of the environment, concerns for immigrant entrepreneurs, and opportunities for support from the city. For the business performance aspects, the axial coding statements center on bearing the weight of starting one's own business and the financial inadequacies that make venture creation difficult. This theme also adds color to Waldinger et al.'s (1990c) presentation of middleman theory by acknowledging the burdensome load that immigrants who are sole proprietors have to shoulder, while maintaining responsibilities between their home country and host country.

However, more current theory on migration networks seems to suggest a more significant role of migrant social networks (Karageorgis, Bhachu, & Light, 2017).

Decreasing the institutional roadblocks for businesses also comes up as an axial code relevant to business performance. Explanations of high competition and market saturation that push immigrant businesses towards informality (Volery, 2007; Green and Owen, 2004; Kloosterman and Rath, 2002) are confounded by the axial codes that recognize the importance of ‘long term planning’ and the ‘need to prove the competency of minority business,’ as well as the ‘need for maintaining purchasing power.’ Finally, the repeated nature of the ‘financial inadequacies’ axial code across both the business performance aspects and the needs of the individual entrepreneur deepens one’s understanding. Specifically, it is interesting that the reality that self-employment by immigrants may not have been as lucrative for absorption and advancement as originally promulgated by Borooah and Hart’s (1999) piece. In looking at other avenues for immigrant business outside of ethnic enclaves, Griffin-EL and Olabisi (2018) “unveil a process by which home and host institutions shape immigrant entrepreneurial agency to identify non-ethnic business opportunities and to form relationships across diverse actors that counter existing norms of intergroup segregation and hostility.” Applied to the relationship between the *Entrepreneur Mindset* and *Motivating Business Success* constructs in my theory, Griffin-EL and Olabisi’s work suggests that the factors that undergird the construct *Motivating Business Success*, like *Opportunities Through Networking* (a related theme) have a high likelihood of influencing the *Entrepreneur Mindset*, in particular, their *Perception of Cultural Environment* (another related theme).

Looking at the needs of the individual entrepreneur, Light and Gold's (2000) work on the ethnic economy as being driven by needs of control or ownership can be contextualized by the axial coding under this theme in light of how the lack of long term planning' influences performance and 'competency perceptions of minorities,' two points of the axial coding under this theme. Further, the data shows divergence from Greenfield and Strickon's (1981) anthropological approach to venture creation, which did not account for differences in entrepreneurial interest or cause when operationalizing the definition of entrepreneurship. The axial coding here presents differences in interests based on origins of the entrepreneur, specifically the native entrepreneur versus the immigrant entrepreneur. When discussing *Challenges in Starting a Business*, native entrepreneurs were motivated by finding the perfect location and proving the competency of minority businesses. Whereas, immigrant entrepreneurs were concerned with needs for long term planning, inadequate financial resources, and the need for establishing purchasing power.

## **2) Business Growth = 3 out of the 9 categories**

There are three open codes from which the theme *Business Growth* arose. The first being *Economic Development*, defined in my dataset as "activities that support or affect Newark's economy, including growing the economy by creating jobs." As economic activity is related to the availability of business opportunity, it follows that the other two open codes connected to the *Business Growth* theme are *Opportunities for Entrepreneurs* and *Opportunities for Improvement of Support*. *Opportunities for Entrepreneurs* is defined as "different opportunities entrepreneurs can take advantage of in Newark." *Opportunities for Improvement of Support* is defined as "ways that support for informal and/or immigrant entrepreneurs can be improved." My search to update my literature review for the business

growth theme according to its relevant open coding categories did not yield any new literature. However, Min and Bozorgmehr's (2000) reference to the existing opportunity structures specific to a given location that initiated the rise of new business and markets is relevant here to determine if there were any alternative structures that are listed in my axial codes, but were not mentioned by their work. While one of the axial codes, 'providing relationships and connections as a resource for business growth,' falls within Min and Bozorgmehr's (2000) existing opportunity structure of group resources and embeddedness, the other axial codes do not. The remaining axial codes adds to the theme of *Business Growth* as it relates to immigrant entrepreneurship by bringing in use of e-commerce and social media outlets as viable business resources.

Native entrepreneurs see social media and e-commerce as an alternative opportunity structure for pursuing business growth. Other references to business growth refer to ethnic control or ownership within a given economy based on clustering (Light & Gold, 2000). Examining the role of e-commerce within immigrant entrepreneurship would push the field's focus away from elements based on physical location, including migration patterns (Barrett et al., 1996; Volery, 2007; Waldinger et al., 1990a). E-commerce opens potential opportunities to entrepreneurs in their origin countries, and possibly even decreasing the likelihood of transnational migration for economic opportunity, which Adler (2002) purported affected the local social and political environments. Social media as a business strategy may also decrease the role of the immigrant entrepreneur as a "middleman" between local and global markets – at least in the traditional sense of the term (Bonacich, 1973). Social media makes it easier to build your own global networks without needing a transplant entrepreneur from a given country.



### 3) Formalizing and Documentation Process = 3 out of the 9 categories

The *Formalizing and Documentation Process* theme appears under the *Factors for Entrepreneur Success* and *Concerns for Immigrant Entrepreneurs* open coding categories. These categories both have axial references to streamlining the registration and permitting processes established by the city's government offices. Sander (2003) presented the benefits of more efficient business processes with better compliance of government policies and increased revenues. However, this study focused on a developing economic context in Uganda, which could pose differences in application for an advanced economy, like the U.S.

There are three open codes from which the theme *Formalizing and Documentation Process* arose without any immediately connecting literature. The first being *Advantages and Disadvantages in Newark* refers to the pros and cons of starting and running a business in Newark, NJ. The next open code is *Opportunity for Improvement of Support* looks at the ways support for immigrant entrepreneurs be improved. Finally, the third open code is *Business Success Factors* groups together all the factors that come together to help sustain the operations of immigrant entrepreneurs. Both immigrant and native entrepreneur interviews revealed certain beliefs about the business norms of getting registered, which reflect extant literature. Rath and Kloosterman (2000) discuss the increased likelihood of failure and informal business operations by immigrant entrepreneurs based on high competition and market saturation. Statements from formal entrepreneurs reflected that business registration supports business growth and enables the entrepreneurs to maintain competitive performance. While statements from informal entrepreneurs reflect that the requirements to maintain business registration are sometimes too onerous for entrepreneurs

to meet. The native entrepreneur statements across all three themes mirror both groups of immigrant entrepreneur statements with comments on Newark's 'archaic permitting process' and the need to streamline the process for venture creation to increase fairness and save money and time.

#### **4) Sources of Help = 3 out of the 9 categories**

The theme *Sources of Help* is arises from *Economic Development*, *Opportunities for Entrepreneurs*, *Finance Institution Support*, and *Factors for Entrepreneur Success*. The axial coding across these four categories focuses on business to business partnerships that can help the larger community, university partnerships, and establishment of financial resources within immigrant communities. Rioja and Valev (2004) found that "finance has a strong positive influence on productivity growth primarily in more developed economies. In less developed economies, the effect of finance on output growth occurs primarily through capital accumulation." Hitt, Ireland, Camp, and Sexton (2001) identified external networks as a primary source for identifying opportunities, but also resources and capabilities for effective competition. Blanchflower, Levine, and Zimmerman (2003) concluded that it is likely that disparities in lending do exist when comparing minority and nonminority owned businesses and ruled out several possible factors, heavily indicating discrimination as a major factor why minority business owners are less likely to receive loans. Fischer & Reuber (2002) suggested that the combination of community and government is the best path to growth.

There are three open codes from which the theme *Sources of Help* came, all mentioned earlier and without immediate connecting literature. The native entrepreneur statements that support *Concerns for Immigrant Entrepreneurs*, *Opportunity for*

*Improvement of Support, and Business Success Factors* merge around improving support from both the city institutions and the immigrant community. Native entrepreneurs called for city institutions to provide loan programs specifically for entrepreneurs with lower levels of income and experience and better technical support through its employee services. When discussing the ‘sources of help’ within the immigrant community, native entrepreneurs also stated the need for financial and technical support to come from within immigrant communities through supporting one another. In this vein, anthropological literature refers to the influence of knowledge sharing and access to resources on ethnic business performance (Smart, 2003; Thomas, 2014). Immigrant entrepreneur statements referenced the need for their communities to do a better job of accessing available resources and sharing best business practices within their communities to improve business performance. They also discussed the need to network better with one another.

#### **5) Skillsets for Running Business = 2 out of the 9 categories**

The theme Skillsets for Running Business is attached to the open coding category Native Entrepreneur Business Operation Motivation. As the perfect connection, Baum & Locke (2004) looked at the relationship between traits, skills, and motivations as predictors of business growth.

Discussed earlier, *Opportunities for Improvement of Support and Business Success Factors* are the open coding categories from which the theme *Skillsets for Running Business* arose, without immediate reference to extant literature. Native entrepreneur statements indicated such skillsets center on formal training and individual skills by citing courses to help small businesses, leaps of faith and strategic planning to establish focus, credibility and reliability. Similarly, the economic literature on ethnic entrepreneurship

focuses on the influence of skill capacity and human capital on the immigrant's capacity to start a business (Borjas, 1986; Chiswick, 1978; Nee & Sanders, 2001; Stevens & Chen, 1984). Immigrant entrepreneur statements reflected that their "know-how" gained through informal modes of training increased their capacity to start business; while, formal licensing requirements in some fields hinder business. This may reflect either skill inadequacy or a mismatch between skill requirements and formal ways of measuring skill capacity. Despite the mismatch, informal immigrant entrepreneurs persist in their business pursuits, motivated by various factors including their mindset and need to succeed. Robertson and Grant (2016) found that immigrant entrepreneur's business choices were influenced by their "social capital, the strength of cultural and national identity, acculturation and perceived discrimination." According to Robertson and Grant's work, the relationship between the *Entrepreneur Mindset* and *Nature of Environment* constructs is positive when their personal characteristics (such as cultural and national identity) are strong, their perception of *Cultural Environment* is positive (high acculturation and low perceived discrimination), and their skillsets for running business are high (including high social capital). In this case, *Entrepreneur Mindset* has a higher likelihood of influencing the *Nature of Environment* construct positively. This means that immigrant entrepreneurs are more likely to access relevant *Sources of Help* and contribute to desired *Community Development*.

## **5.2 Contribution, Implications, and Future Research**

The immigrant entrepreneurship literature would benefit from a study that profiles the way immigrant entrepreneurs navigate a different institutional environment than their

home country to access resources and make business choices as formal or informal entrepreneurs. Research in immigrant entrepreneurship has certainly come a far way from focusing on developing singular constructs to understanding the need for multidisciplinary approaches that incorporate various fields as part of its theoretical foundation. My primary contribution to this literature is constructivist grounded theory which states that the business choices of formal and informal immigrant entrepreneurs incorporate contextual aspects of business operations and performance that are their motivating business success factors as well as personal characteristics, skillsets and perceptions that define an entrepreneur's mindset and the resources in the entrepreneurs' environment that affect their registration processes, business functions, financial performance and larger community development. Based on my discussion of the data and gaps in the literature, I have developed the following propositions on the relationships between the three main constructs:

- 1) Proposition 1: Factors that undergird the construct *Motivating Business Success*, like *Opportunities Through Networking* (a related theme) have a high likelihood of influencing the *Entrepreneur Mindset*, in particular, their *Perception of Cultural Environment* (another related theme).
- 2) Proposition 2: The relationship between *Nature of Environment* and *Motivating Business Success* is strengthened when the environment that the immigrant entrepreneur is positioned in is connected to a place where they have longevity in their residence.
- 3) Proposition 3: The relationship between *Entrepreneur Mindset* and *Nature of Environment* when their *Personal Characteristics* (such as cultural and national

identity) are strong, their *Perception of Cultural Environment* is positive (high acculturation and low perceived discrimination), and their *Skillsets for Running Business* are high (including high social capital).

While my theory has significant potential for understanding the business choices of immigrant entrepreneurs and how they access certain resources when the relationships between the constructs are positive, I must also consider the disconnects that weaken the relationships and what can be a bridge to help flip the relationships back to a more positive state. For example, when the perceived cultural environment (factor of *Entrepreneur Mindset*) is negative and there are inefficiencies between how immigrant entrepreneurs and sources of help (factor of *Nature of Environment*) interact with one another such that it diminishes the level of interaction actually needed to boost small business performance in the broader community. References to this example is repeated throughout the axial coding, across categories (open coding) and themes (selective coding). To shed light on how to restructure a negative relationship between *Entrepreneur Mindset* and *Nature of Environment*, I turn to Griffin-EL and Olabisi's (2018) work, which discusses how immigrant entrepreneurs that form ventures and connecting network relationships in non-ethnic sectors can "break socially constructed boundaries" and change social norms over time. While insightful, the author's theory is based on case studies from South Africa, a context historically known for its longstanding intergroup segregation and hostility. While the United States currently faces some political turmoil on quickly evolving immigration policy that tends to be exclusionary, the Newark, New Jersey region does not face as stark intergroup segregation and hostility as represented by the South African cases. This

difference implies a potentially different process or outcome for immigrant entrepreneurs in Newark.

In considering the implications of my constructivist grounded theory through the lens that Griffin-EL and Olabisi's (2018) work offers, I refer to the two polar opposite cases studies of two Caribbean entrepreneurs – Maclean (an informal entrepreneur) and Joshua (a formal entrepreneur) (presented in Chapter 4, Section 4). These case studies provided a more detailed and descriptive story of where the similarities end (literal replication) across the lives of two participants who might be grouped together based on their ethnicity, and the contrast in their experiences begin (theoretical replication). Assessing some of the differences in their personal and business choices leads me to postulate on the implications of the influence of roles models on the decisions that immigrant entrepreneurs made, which itself is a change from my original intent going into the field to understand more about informal entrepreneur business choices. Specifically, my proposition here is that the immigrant entrepreneurs with both early stage role models and later stage role models continue to follow the business choices of those roles models in their own life. Also, how these role models can help increase more interaction between government offices and immigrant communities, as well as the need for more civic engagement by immigrant entrepreneurs with available government resources presents itself in the data analyzed through the case study methodology as a need for further study.

It is important to note here that the implied influence of role models on the business choices of immigrant entrepreneurs can also be affected by other factors, including path dependency. According to Sydow, Schreyögg, & Koch (2009:690),

The starting point of any advanced path dependence thought stresses the importance of past events for future action or, in a more focused way, of foregoing decisions

for current and future decision making. Hence, decisions are conceived of as historically conditioned? "bygones are rarely bygones" (Teece, Pisano, & Shuen, 1997: 522). In short, the basic thesis holds that history matters (e.g., Nooteboom, 1997; Sewell, 1996)...[As such, the authors presents a framework of path dependence with three prongs], starting with (1) singular historical events, (2) which may, under certain conditions, transform themselves into self-reinforcing dynamics, and (3) possibly end up in an organizational lock-in.

If path dependency were to explain the ability of an early role model to influence an immigrant entrepreneur into making a particular business choice, then path dependency would diminish the possibility of any later changes based on being introduced to another role model, or in 'path dependent terms', the introduction of a new organizational member. In order for any shifts to occur from any early stage role model, which is the ideal scenario for the informal immigrant entrepreneur, there would need to be some kind of intervention, such as an exogenous shock. Although the consideration of path dependence also brings up self-reinforcing processes that make it more likely that informal entrepreneurs would have more informal entrepreneurs in their networks than formal entrepreneurs, there is still room for some combination of interventions with the right network dynamics to facilitate a shift in immigrant entrepreneurs from previous path dependence towards another kind model on business and civic engagement. However, this idea would need further testing.

Beyond issues with the impact of path dependence, the proposition about role models is supported by sociological approaches to ethnic entrepreneurship. The sociological approach centers on minimizing stratification through self-employment (Portes & Zhou, 1992; Waters & Eschbach, 1995). Statements across the immigrant entrepreneur, native entrepreneur, support organizations, field experts and government officials groups reflected the need for immigrant entrepreneurs to increase their competitive ability in the market by sharing best practices within immigrant entrepreneur



networks. In addition, the statements cited a need to change the mindset within the minority community in general (ethnic enclaves, in particular) toward the pursuit of more collaborative business ventures.

Newark is well positioned to assess how its economic development programs align with the prescriptions of anthropological scholars on support of ethnic enclaves. These anthropologists pay attention to the impact of trans-national migration on the socio-economic business environment of a given region (Adler, 2002; Greenfield & Strickon, 1981; Sanders & Nee, 1992; Volery, 2007). Newark's context as a city with the second highest immigrant population in New Jersey demands that Newark work on the structural elements of its economy that become barriers for ethnic labor. These labor market entry barriers or potential traps for labor exist in the form of language difficulties, permits/zoning regulations and market saturation. Thus far, Newark is making steps in a positive direction with the city government developing programs to give immigrants more economic standing.

The proposition also is supported by the structural and cultural approaches to examining successful immigrant entrepreneurs in ethnic enclaves who use self-employment for upward mobility (Nelson & Tienda, 1985; Portes & Bach, 1985). The proposition, however, leaves room for the immigrant to choose other paths than self-employment for pursuing their ideals of a successful life. The case study of the informal entrepreneur exemplifies that self-employment does not always define upward mobility, but rather freedom of other pursuits such as one's political interests through advocacy and campaign work also provides ideals of success.

Finally, my discussion on the implications of role models shows the importance of taking an interdisciplinary approach to understanding the perceptions of immigrant entrepreneurs in the local business environment and how to shift the dynamics between the environment and the immigrant entrepreneurs. The propositions on the influential factors of immigrant entrepreneur business choices and role models present solid future research agendas that deserve additional conceptual exploration and testing.

Another research implication is that lack of community participation and civic engagement plays a significant role in maintaining the gap between government policy and access to resources and immigrant entrepreneur responses. First, the study creates narratives of the actual experiences of immigrant entrepreneurs' interaction with urban entrepreneurship policy. These narratives identify disconnects between the immigrant entrepreneur's choices and the institutional criteria for accessing entrepreneurial support from both government and community organizations. In addition, the participant statements cite a need to change the mindset within the minority community in general (ethnic enclaves, in particular) toward the pursuit of more collaborative business ventures. Understanding the immigrant entrepreneur's choice to run their business without the help of additional government or community resources creates a bridge between the immigrant entrepreneurship and institutional logic literatures, which can be extended through future research agendas. Additionally, understanding how institutional logics influence entrepreneurship policy has practical implications in highlighting areas that the government's approach may be ineffective.

In addition to research implications, my study also has practical implications for all the participant groups involved. The practical implications are gleaned from the narratives

developed during my analysis using case study methodology. The need for more best practices expressed by the formal African entrepreneurs indicates room for ethnic professional groups that can have events with organizations that have majority representation outside of the ethnic diaspora. The participants themselves would be instrumental in becoming the role models they mention. Role models were also called for in places of power, which means more immigrants need to become involved in political initiatives and groups to reflect adequate representation for their ethnic community. To support increased political representation within the Caribbean diaspora, Caribbean entrepreneurs need to take a more community oriented approach to their success – such that the personal and business success would also be motivated by contributing the larger development of their ethnic community. All three groups of entrepreneurs should become more oriented towards constantly seeking information and free learning workshops offered by the city and other support organizations that can hone their natural talents.

Government offices, while doing much outreach work to pull in community members across the city, have various steps to consider as they continue to implement policy initiatives aimed towards increasing the reach of economic development. Reassessing their office systems and processes used to process paper work, registrations, licensing, contracts and vendor payments should be a top priority as the need to streamline these processes and their related deadlines was cited by various groups. This assessment should also ask the question of how to incorporate more flexibility in their dealings with entrepreneurs towards facilitating venture creation, rather than hindering it. Finally, another crucial step would be implementing training of government office staff that

establishes consistent processes from one office to the next, especially when dealing with processes that involve multiple levels of government.

While Newark is filled with both government offices and support organizations ready to service entrepreneurs, these offices and organizations require more financial and human resources to supply the community with a sufficient level of outreach and awareness building of the available programs. To create more efficient connections from office to office, the city can continue to use social media effectively by being responsible for the building and maintenance of a website where key organizations can post notices on resources and more quickly access community members that are keyed in to the website (both formal and informal entrepreneurs). Finally, field experts can also play a key role in spreading information by leaving their silos and seeking knowledge and establishing initiatives with an interdisciplinary focus.

### **5.3 Limitations & Conclusion**

The purpose of this dissertation is to build theory that explains phenomenon occurring at the intersection of three scholarly fields - immigrant entrepreneurship, institutional logics, and informality. At the outset of the field work, I believed the phenomenon to focus on was how immigrant entrepreneurs use informal business activity to navigate business markets in developed economies, when their home country is categorized as a less developed or developing economy. The focus was to understand how the institutional logics of their home countries influenced their reasoning behind using informal business activity.

After my interactions with the six participant groups, my understanding of the phenomenon has been refined (Bowen, 2005). The phenomenon is how immigrant entrepreneurs perceive and access resources in an urban, developed economy and strong institutional environment where there is active outreach towards minority owned enterprises. The focus also includes the nature of urban enterprise policy.

In addition to a shift in my view of the phenomenon, other interesting shifts occurred over the course of my analysis, including in the methodology, where I added two additional participant groups and reduced the number of informal entrepreneurs included in the study. The implications from the theory induced was also interesting, in particular, the importance of role models to immigrant entrepreneur paths to business.

Addressing both of my research questions around the factors that influence the business choices of formal and informal entrepreneurs, my primary contribution in this study is a constructivist grounded theory that identifies related themes under three main constructs: *Motivating Business Success*, *Entrepreneur Mindset*, and *Nature of Environment*. The future implications identified from the data and resulting theory help to shed more light on the research questions through discussion on the relationships of the aforementioned constructs and the influence of role models as possible antecedents of ethnic enterprise. I also put forth another proposition on how the lack of community participation and civic engagement plays a significant role in maintaining the gap between government policy and access to resources and immigrant entrepreneur responses. The implications for practice provide legitimate steps that each participant group can pursue to close resource and knowledge gaps.

While having significant uses, the study has several limitations, starting with the need for a more balanced sample of participants, especially increasing the number of informal entrepreneurs. Another limitation of this study is how the amount of references and/or sources may have skewed the identification of categories (since that source's particular background or perceptions may lead to one thing over another). Additionally, the reporting permissions that restricts the researcher from sharing the participating entities limits the ability to pull more direct references to specific areas where government offices can be linked more directly to immigrant entrepreneur needs. For a future research agenda, it would be interesting to identify the boundaries around just how far a participants' early and later stage role models actually influence their choices.

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## **APPENDIX A: INTERVIEW PROTOCOL**

**RESEARCH QUESTIONS:** My research questions are as follows:

RQ1: How do immigrant entrepreneur perceptions and experiences in an advanced economy influence their business choices to operate as formal or informal entrepreneurs?

RQ2: How does local urban entrepreneurship policy influence immigrant entrepreneurs in the formal and informal economy?

**PARTICIPANTS & SELECTION CRITERIA:** My theoretical sample will begin with at least eight participants from each of the following groups: 1) African business owners and managers, 2) Caribbean business owners and managers, 3) government officials involved in setting entrepreneurship policy in Newark, and 4) community organizations that provide support to African and Caribbean entrepreneurs in Newark. The African and Caribbean business owners will be split into two subgroups: entrepreneurs whose primary business is registered and entrepreneurs whose primary business is unregistered according to New Jersey's Corporation law.

## **PROTOCOL**

### **1) INTRODUCTION & INTRODUCTORY ACTIVITIES**

- a. Project Objective: This project seeks to profile the way immigrant entrepreneurs navigate a different institutional environment than their home country and their business choices as formal or informal entrepreneurs. It

also will identify how the government interacts with immigrant entrepreneurs and whether their approach is effective.

b. Steps:

i. Introduce Myself

1. Background

2. Interests

3. Current research

ii. Review the project objective and the broader purpose within my research.

iii. Ask participant if they understand the project and their role in the research.

iv. Explain guidelines for the interview.

v. After consent, begin recording and interview.

## **2) BASIC GUIDELINES FOR THE INTERVIEW**

**a. Recording Device**

i. A recording device will be used openly during our discussion to capture participant responses for ease of evaluation after the interview is over. This recording will only be viewed by those involved in the research, including a few faculty members from Rutgers University and Essex University.

**b. Procedures for Interview**

- i. Each participant will have two interviews. The interviews will be recorded with consent from the participant and will run for an average of 60 minutes, but will last no longer than 90 minutes. During the interviews, Interviewer will pose question and allow enough response time for participant to give complete answer. Interviewer will allow interviewee to guide the flow of the answers and will follow up with questions for clarification.
  1. Interview #1: The first interview will use open ended questions to allow the participant to tell their personal story, without bias from my research focus.
  2. Interview #2: The second interview will use a semi-structured format to get clarification on answers from the first interview and follow up on any missing information.

### **3) INTRODUCTION SCRIPT:**

Hello. Thank you for allowing me this time to talk with you. I sincerely appreciate your time and assistance with my research. To share a little about myself, I am a fifth year PhD candidate studying organizational management at the Rutgers Business School in Newark. Currently, I am looking at immigrant entrepreneurs in Newark and how they have navigated the Newark business environment. This is what you are here to help me with. Your role will be to share your personal story as an entrepreneur [or 1) someone who manages a business owned by an immigrant entrepreneur; 2) a government official working on entrepreneurship policy initiatives; 3) someone who works in an organization that

services immigrant entrepreneurs], identifying the things that have influenced your [their] business decisions over the years. Please remember that this is a conversation. I will help the conversation by asking you a series of open-ended questions to get you started. I want you to share with me openly and to try to give as much detail as possible in your responses. Occasionally, I may follow-up with a specific question for clarification on something you may have said.

*[If someone accompanies me to the interviews]* Joining me is colleague, \_\_\_\_\_, who is here to help me take notes.

As you can see, I will be using a recording device. The device allows me to focus on what you are saying without being distracted by taking notes and gives me the opportunity evaluate our conversation first hand at a later time. The recorded version will only be viewed by myself and my dissertation committee members. I have provided you with a written consent form, which explains what I just went over.

*[Give participant consent form. Allow time for them to read and sign. Discuss any concerns they may have.]*

Before we begin, do you have any other questions?

[Use script and questions for particular participant.]

**APPENDIX A-1 Interview Protocol for Immigrant Entrepreneur**

**INTERVIEW #1:** *Capture participant's story, including personal knowledge, perceptions and experiences.*

**I. Background on the Immigrant Entrepreneur** – *get general background on their personal story.*

- a. Could you please tell me about your background? Please be sure to include your education and prior work experience from your home country, if any.

**II. Perceptions of Business Environment**

- a. Describe the business environment in your home country.
  - i. How does it compare to Newark's business environment?
- b. How did your home country's business environment shape the way you do business?
  - i. Describe the major lessons you learned in that environment.
  - ii. How do these lessons influence the way you do business in Newark's business environment?
- c. What are the benefits and negatives of operating a business in Newark?
  - i. Do you know of any initiatives sponsored by the government to help small businesses or businesses owned by immigrants? If so, describe them.

**III. Perceptions of Informality**

- a. Describe your understanding of what it means to operate an informal business.

**IV. Background on Current Business**

- a. Tell me about your current business in Newark. Describe the daily operations.
- b. Do you consider yourself to be a formal business or an informal business? Why?
- c. Describe any interactions you have had with the Newark government regarding your business.

**INTERVIEW #2:** *Follow up with any specifics that may have been missed or need clarification from Interview #1.*

**I. Background on the Immigrant Entrepreneur** – *Be sure to hone in specific reasons for their choices on particular demographics.*

- a. Demographics
  - i. Where were you born?
  - ii. Which country do you consider to be your home country?
  - iii. When did you migrate to the United States?
  - iv. When did you move to Newark?
  - v. What is your education level?



b. Work/Entrepreneurial Experience & Business Climate Perceptions

i. Home Country

1. Please tell me about your work experience in your home country or any businesses you may have started in your home country.
2. What was the business climate like in your home country?
3. Describe the government's interactions with or treatment of entrepreneurs there?
4. Did you notice any differences in treatment between native entrepreneurs and immigrant entrepreneurs?

ii. Host Country

1. Please tell me about your work experience outside of your home country or any businesses you may have started outside of your home country.
2. What was the business climate like in these other countries?
3. Describe the government's interactions with or treatment of entrepreneurs there?
4. Did you notice any differences in treatment between native entrepreneurs and immigrant entrepreneurs?

II. **Background on the Business** – *Could you tell us about the business' background?*

a. Confirm Name

- i. What is the full name of the business?

- b. Age of Business
  - i. When was your business started?
- c. History
  - i. How did it get its start? How did it come about?
  - ii. Where is the business currently located?
    - 1. Where else has it been located?
    - 2. Why was the location changed? Any differences in location (benefits/pros/cons)?
- d. Employees
  - i. How many employees do you have?
  - ii. How many employees did you originally start with?
  - iii. When did you begin to increase your number of employees? Why?

**III. Business Model and Activities** – *Tell us about the business model and how it operates.*

- a. Business Model
  - i. Have you change the way that you do your business over the years?
- b. Activities
  - i. Describe the daily operations of your business.

*→Ask follow-ups with on how they describe their operations. Need to think further about how to get at their informal activity.*

**IV. Institutional Logics**

- a. Home Country

- i. What was/is the business climate and culture like in your home country?
  1. Describe the way businesses operate there.
  2. Describe the regulations that businesses had to operate under and what enforcement mechanisms were in place.
- ii. Describe the government's interactions with or treatment of entrepreneurs there?
- iii. Did you notice any differences in treatment between native entrepreneurs and immigrant entrepreneurs? If so, what were they?
- b. Host Country
  - i. What is the business climate and culture like in Newark?
    1. Please share any comparison you can provide on the business climate and culture in Newark with any other U.S. state you may have worked or operated a business in.
    2. Describe the regulations that businesses have to operate under and what enforcement mechanisms are in place in Newark.
  - ii. Describe the government's interactions with or treatment of entrepreneurs here?
  - iii. Did you notice any differences in treatment between native entrepreneurs and immigrant entrepreneurs?
  - iv. Describe any efforts to help small business owners by Newark government officials that you are aware of.

1. What efforts have you heard of that specifically help immigrant entrepreneurs, if any?

## **APPENDIX A-2 Interview Protocol for Government**

**INTERVIEW #1:** *Capture participant's story, including personal knowledge, perceptions and experiences.*

### **I. Background**

- a. Please tell me about the function and activities of your department.

### **II. Business Climate & Culture**

- a. Describe the business climate and culture in Newark?

### **III. Government Intention/Perception**

- a. How does the government view its immigrant entrepreneurs? What can immigrant entrepreneurs do better?
- b. What are the government's goals for providing support to immigrant entrepreneurs?

### **IV. Relevant Regulations**

- a. What are the policies and regulations that affect immigrant entrepreneurs and the way they operate their businesses the most? Describe how they are affected.
- b. What is the current process for getting this help to the immigrant entrepreneurs?

**V. Government Achievements and Processes**

- a. Discuss any relevant accomplishments the government has made in the immigrant entrepreneur community.
- b. Discuss any areas of improvement for government offices helping immigrant entrepreneurs.

**INTERVIEW #2:** *Follow up with any specifics that may have been missed or need clarification from Interview #1.*

**I. Background**

- a. Please tell me about the function and activities of your department.

**II. Business Climate & Culture**

- a. Describe the business climate and culture in Newark?
- b. Describe the government's interactions with or treatment of entrepreneurs here?
- c. Do you notice any differences in interaction/treatment between native entrepreneurs and immigrant entrepreneurs?

**III. Government Intention/Perception**

- a. What are the government's goals for providing support to immigrant entrepreneurs?

- b. How does the government intend to achieve these goals?

**IV. Relevant Regulations**

- a. What are the policies and regulations that affect immigrant entrepreneurs and the way they operate their businesses the most? Describe how they are affected.

**APPENDIX A-3 Interview Protocol for Support Organizations**

**INTERVIEW #1:** *Capture participant's story, including personal knowledge, perceptions and experiences.*

**I. Org Mission and Activities** – *Tell us about the organization's mission and how it fulfills that purpose.*

- a. Please describe the organization's background, including how this organization got its start and how the mission has evolved over the years.

**II. Business Climate**

- a. Describe the business climate and culture in Newark?
- b. Identify any pros and cons of operating a business here for immigrant entrepreneurs.

**III. Relevant Regulation**

- a. What are the regulations that affect immigrant entrepreneurs and the way they operate their businesses the most? Describe how they are affected.

**INTERVIEW #2:** *Follow up with any specifics that may have been missed or need clarification from Interview #1.*

**I. Org Mission and Activities** – *Tell us about the organization's mission and how it fulfills that purpose.*

- a. Mission



- i. How has the mission evolved over the years?
- b. Clientele
  - i. Describe the clients you serve.
  - ii. What are the notable characteristics of and/or issues faced by the immigrant entrepreneurs that you serve?
    - 1. Describe some of their more common demographics.
- c. Activities
  - i. What are the specific activities that enable you to achieve your mission?

## **II. Business Climate**

- a. Describe the business climate and culture in Newark?
- b. Describe the government's interactions with or treatment of entrepreneurs here?
- c. Do you notice any differences in treatment between native entrepreneurs and immigrant entrepreneurs?

## **III. Relevant Regulation**

- a. What are the regulations that affect immigrant entrepreneurs and the way they operate their businesses the most? Describe how they are affected.

## APPENDIX B: OPEN CODING FULL NODE LISTS

### APPENDIX B-1: African Entrepreneur Open Coding (Round 1)

Table #6

\*Denotes the ten most referenced main category nodes, including those that are tied.

| Categories/Sub-categories                                  | Sources  | References |
|------------------------------------------------------------|----------|------------|
| <b>Other City Comparisons to Newark</b>                    | <b>0</b> | <b>0</b>   |
| Other city efforts to support immigrant entrepreneurs      | 1        | 2          |
| <b>General Perception of the USA</b>                       | <b>0</b> | <b>0</b>   |
| Perception of Government                                   | 0        | 0          |
| Challenges for immigrants with White vs. African Americans | 1        | 1          |
| Perception of USA education                                | 1        | 3          |
| Challenges - Black community                               | 1        | 6          |
| <b>Corruption - General</b>                                | <b>0</b> | <b>0</b>   |
| Government Corruption                                      | 0        | 0          |
| Corruption - Black Community                               | 1        | 1          |
| Newark Business Corruption                                 | 1        | 2          |
| <b>Advice</b>                                              | <b>0</b> | <b>0</b>   |
| Immigrant entrepreneur                                     | 2        | 2          |
| <b>Perceptions of Entrepreneurship</b>                     | <b>1</b> | <b>1</b>   |
| Perceptions of Immigrant Entrepreneurs                     | 0        | 0          |
| Entrepreneurship as a career choice                        | 0        | 0          |
| Entrepreneur success story                                 | 0        | 0          |
| <b>Experience of Undocumented Immigrants</b>               | <b>1</b> | <b>1</b>   |
| <b>American Culture Influence on Business</b>              | <b>1</b> | <b>1</b>   |
| <b>Entrepreneur-City relationship</b>                      | <b>1</b> | <b>1</b>   |
| <b>Entrepreneur support network</b>                        | <b>1</b> | <b>1</b>   |
| Newark Business Support                                    | 0        | 0          |

|                                                      |          |          |
|------------------------------------------------------|----------|----------|
| Technical Assistance for entrepreneurs               | 0        | 0        |
| Newark initiative to support immigrant entrepreneurs | 1        | 1        |
| Community effort to build businesses                 | 1        | 7        |
| <b>Finance institution failures</b>                  | <b>1</b> | <b>1</b> |
| <b>Government - Definition</b>                       | <b>1</b> | <b>1</b> |
| Government - Definition_Municipal                    | 0        | 0        |
| Government Definition - International                | 0        | 0        |
| Government Definition_Federal                        | 0        | 0        |
| Government Definition_Local                          | 0        | 0        |
| Government Definition_State                          | 0        | 0        |
| <b>Alternative education for general population</b>  | <b>1</b> | <b>1</b> |
| Opportunities for Newark young population            | 0        | 0        |
| <b>Corruption - Definition</b>                       | <b>1</b> | <b>1</b> |
| <b>Minority Owned Business - Benefits</b>            | <b>1</b> | <b>1</b> |
| <b>Government interactions with immigrant</b>        | <b>1</b> | <b>1</b> |
| <b>Lessons learned doing business</b>                | <b>1</b> | <b>1</b> |
| <b>Business growth</b>                               | <b>1</b> | <b>1</b> |
| <b>Perceptions of the city</b>                       | <b>1</b> | <b>1</b> |
| <b>Cities similar to Newark</b>                      | <b>1</b> | <b>1</b> |
| <b>Informal business definition</b>                  | <b>1</b> | <b>1</b> |
| <b>Origin Country and Region</b>                     | <b>2</b> | <b>2</b> |
| <b>Reason for Newark Location</b>                    | <b>2</b> | <b>2</b> |
| <b>Institutional Processes</b>                       | <b>1</b> | <b>2</b> |
| <b>Government Interactions w_Entrepreneurs</b>       | <b>2</b> | <b>2</b> |
| <b>Economic Development</b>                          | <b>2</b> | <b>2</b> |

|                                                         |          |          |
|---------------------------------------------------------|----------|----------|
| <b>Informal immigrant entrepreneur communities</b>      | <b>2</b> | <b>2</b> |
| Immigrant Political and Economic Power                  | 0        | 0        |
| Undocumented immigrants                                 | 0        | 0        |
| Characteristics of immigrants                           | 1        | 1        |
| Stereotypes - immigrant resident                        | 1        | 2        |
| USA perception on immigrants                            | 2        | 3        |
| <b>Family structures</b>                                | <b>1</b> | <b>2</b> |
| <b>General Perceptions of the USA</b>                   | <b>2</b> | <b>2</b> |
| Minority impoverished mentality                         | 0        | 0        |
| Challenges - Black American vs African vs Caribbean     | 1        | 9        |
| <b>Institutions - Examples</b>                          | <b>1</b> | <b>2</b> |
| <b>Times spent in Newark</b>                            | <b>2</b> | <b>2</b> |
| <b>Other Initiatives Supporting Entrepreneurs</b>       | <b>2</b> | <b>3</b> |
| <b>Interesting Information for Respondents</b>          | <b>2</b> | <b>3</b> |
| <b>Results of being informal</b>                        | <b>3</b> | <b>3</b> |
| <b>Finding Information - Newark</b>                     | <b>1</b> | <b>3</b> |
| <b>Operation of Informal Businesses</b>                 | <b>3</b> | <b>4</b> |
| Misconception of informal business - side hustle        | 1        | 1        |
| Informal business - definition                          | 1        | 2        |
| <b>Description of Informal Entrepreneurs</b>            | <b>3</b> | <b>4</b> |
| <b>Cultural Environment of Home Country</b>             | <b>2</b> | <b>4</b> |
| <b>Relation to Immigrant Community</b>                  | <b>2</b> | <b>4</b> |
| <b>B2B interactions</b>                                 | <b>2</b> | <b>4</b> |
| <b>City efforts to support entrepreneurs</b>            | <b>3</b> | <b>4</b> |
| <b>Concerns for immigrant or informal entrepreneurs</b> | <b>3</b> | <b>4</b> |
| Cultural challenges for immigrants                      | 1        | 8        |

|                                                                 |          |          |
|-----------------------------------------------------------------|----------|----------|
| <b>Finance institution support</b>                              | <b>2</b> | <b>4</b> |
| Immigrant entrepreneur - Access to capital                      | 0        | 0        |
| <b>Common city complaints</b>                                   | <b>1</b> | <b>4</b> |
| <b>Consequences of not formalizing a business</b>               | <b>2</b> | <b>4</b> |
| <b>Immigration period</b>                                       | <b>5</b> | <b>5</b> |
| <b>Opportunities for improvement of support</b>                 | <b>1</b> | <b>5</b> |
| Opportunities for improvement to support immigrant businesses   | 1        | 1        |
| <b>Knowledge of Government Initiatives</b>                      | <b>3</b> | <b>6</b> |
| Opportunities for immigrants in Newark                          | 0        | 0        |
| <b>Context of Informality</b>                                   | <b>3</b> | <b>6</b> |
| <b>Immigrant Perceptions on USA</b>                             | <b>3</b> | <b>6</b> |
| <b>Formal Business - Benefits</b>                               | <b>3</b> | <b>6</b> |
| Correlation between civic engagement and formalizing a business | 0        | 0        |
| Formal business w_ undocumented immigrants                      | 0        | 0        |
| Immigrant formal business example                               | 1        | 2        |
| <b>Effect of Corrupt Institutions</b>                           | <b>5</b> | <b>7</b> |
| <b>Institutions - definition</b>                                | <b>4</b> | <b>7</b> |
| Institutional logic - definition                                | 1        | 1        |
| Institutions failures                                           | 1        | 1        |
| <b>Government interaction with immigrants</b>                   | <b>2</b> | <b>7</b> |
| <b>Immigrant Entrepreneur Education</b>                         | <b>6</b> | <b>8</b> |
| <b>Immigrant Entrepreneur Prior Job Experience</b>              | <b>6</b> | <b>8</b> |
| <b>Barriers to formalizing business</b>                         | <b>3</b> | <b>8</b> |
| <b>Formalizing &amp; documentation process</b>                  | <b>3</b> | <b>8</b> |
| Policies and regulations to operate a business                  | 0        | 0        |

|                                                          |          |           |
|----------------------------------------------------------|----------|-----------|
| Requirements for immigrants to obtain government support | 0        | 0         |
| <b>Government - Basic Support</b>                        | <b>5</b> | <b>8</b>  |
| Government Support - Business Operation Management       | 0        | 0         |
| Government Support - International                       | 0        | 0         |
| Government Support - Large Business                      | 0        | 0         |
| Government Support - Small business                      | 0        | 0         |
| Government support for informal businesses               | 0        | 0         |
| Government Support_State                                 | 0        | 0         |
| Government support - Immigrant Parents support           | 1        | 1         |
| Government Support_Local                                 | 1        | 1         |
| Government Support - Details of Support                  | 1        | 2         |
| Government Support - Municipal                           | 1        | 2         |
| Government Support_Federal                               | 1        | 2         |
| Minority vs. Non-minority Government Support             | 1        | 3         |
| Government support to immigrant resident                 | 2        | 6         |
| <b>Negative effects of informality</b>                   | <b>4</b> | <b>9</b>  |
| <b>Other Initiatives Supporting the Diaspora</b>         | <b>1</b> | <b>9</b>  |
| African nationalism                                      | 0        | 0         |
| Support of black community                               | 2        | 7         |
| <b>Community Support</b>                                 | <b>2</b> | <b>9</b>  |
| <b>Finding Information</b>                               | <b>6</b> | <b>10</b> |
| <b>Networking</b>                                        | <b>5</b> | <b>10</b> |
| <b>*Business Environment in Newark</b>                   | <b>4</b> | <b>13</b> |
| History of Newark - Business Sector                      | 0        | 0         |
| Newark economic state                                    | 1        | 1         |
| Business Environment in Newark_Lessons                   | 4        | 4         |

|                                                                       |          |           |
|-----------------------------------------------------------------------|----------|-----------|
| Business Environment in Newark_Benefits                               | 7        | 12        |
| Business Environment in Newark_Challenges                             | 7        | 17        |
| <b>*Cultural environment of Newark</b>                                | <b>6</b> | <b>13</b> |
| History of Newark - Civil                                             | 0        | 0         |
| Newark - Activism                                                     | 0        | 0         |
| Newark - Cultural Issues                                              | 0        | 0         |
| Newark - Immigrant Population                                         | 0        | 0         |
| Newark revitalization & change                                        | 0        | 0         |
| Newark benefits for immigrants                                        | 1        | 1         |
| <b>*Differences in Business Environment - Home Country vs. Newark</b> | <b>5</b> | <b>13</b> |
| <b>*Immigrant Entrepreneur Company Information</b>                    | <b>8</b> | <b>14</b> |
| <b>*Business Environment in Home Country</b>                          | <b>5</b> | <b>14</b> |
| <b>*Background of immigrant entrepreneurs</b>                         | <b>4</b> | <b>14</b> |
| Life Home country vs Newark                                           | 0        | 0         |
| <b>*Immigrant Culture Influence on Business</b>                       | <b>5</b> | <b>15</b> |
| Generational difference - immigrant business                          | 0        | 0         |
| <b>*Motivations for Informal Operations</b>                           | <b>6</b> | <b>16</b> |
| Home Country                                                          | 2        | 3         |
| Misconceptions of formalization a business-Immigrant                  | 2        | 11        |
| <b>*Business Success factors</b>                                      | <b>5</b> | <b>16</b> |
| Business growth                                                       | 0        | 0         |
| Immigrant business failures                                           | 1        | 1         |

|                                                                |          |           |
|----------------------------------------------------------------|----------|-----------|
| <b>*Challenges for immigrant entrepreneur</b>                  | <b>2</b> | <b>16</b> |
| <b>*Operating Business in Home Country</b>                     | <b>3</b> | <b>18</b> |
| Lessons learned doing business - Home country                  | 2        | 7         |
| <b>*Immigrant Entrepreneur Business Operations Motivations</b> | <b>9</b> | <b>34</b> |
| <b>Miscellaneous</b>                                           | <b>4</b> | <b>35</b> |



**APPENDIX B-2: Caribbean Entrepreneur Open, Axial & Selective Coding (Rounds 1-3)**

**Table #7**

| <b>OPEN CODING (ROUND 1)</b><br><b>MAIN NODE [6:348]</b><br><b>Total Sources: Total References</b> | <b>AXIAL CODING</b><br><b>(Round 2)</b>                                                                                                                                                                                                                                                              | <b>SELECTIVE CODING</b><br><b>(Round 3)</b>      |
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| <b>MAIN NODE [1:5]</b><br><b>Alternative Education for General Population</b>                      | <ul style="list-style-type: none"> <li>▪ Access to information as a resource (Learning from YouTube)</li> <li>▪ Belief in unlimited potential (Teaching your children and yourself)</li> </ul>                                                                                                       | Ability to Learn Independently                   |
|                                                                                                    | <ul style="list-style-type: none"> <li>▪ Benefits of lessons from nonparent guardian (grandmother)</li> <li>▪ Competitive advantages of special techniques learned in home country</li> </ul>                                                                                                        | Benefits of Informal Training                    |
| <b>MAIN NODE [1:1]</b><br><b>American Culture Influence on Business</b>                            | <ul style="list-style-type: none"> <li>▪ US has greatly influenced how they do business (Change in mentality and way of pursuing business)</li> </ul>                                                                                                                                                | Cultural Influences on Business Process          |
| <b>MAIN NODE [1:4]</b><br><b>B2B Interactions</b>                                                  | <ul style="list-style-type: none"> <li>▪ Monetary and time donations</li> </ul>                                                                                                                                                                                                                      | Philanthropic Support of Community Organizations |
|                                                                                                    | <ul style="list-style-type: none"> <li>▪ Help other businesses with business support services (marketing)</li> </ul>                                                                                                                                                                                 | Purpose of Participant Business                  |
|                                                                                                    | <ul style="list-style-type: none"> <li>▪ Connections through employees that are also business owners</li> <li>▪ General support of other businesses</li> </ul>                                                                                                                                       | Other Modes of Interaction                       |
| <b>MAIN NODE [3:36]**</b><br><b>Background of Immigrant Entrepreneurs</b>                          | <ul style="list-style-type: none"> <li>▪ From Trinidad &amp; Tobago, learned from and inspired by father to enter STEM program</li> <li>▪ Sought well rounded education</li> <li>▪ Survival not education was most important growing up</li> <li>▪ Had to leave school because of poverty</li> </ul> | Educational Training During Youth                |

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|  | <ul style="list-style-type: none"> <li>▪ Enrolled in youth entrepreneurship program as a teenager</li> <li>▪ Excelled in the program</li> <li>▪ As teenager wanted to be part of a company</li> </ul>                                                                                                                                                    | Entrepreneurship Training During Youth      |
|  | <ul style="list-style-type: none"> <li>▪ Went through intense assessment process in order to get job offers</li> <li>▪ Originally wanted to be a trader, but pursued their true passion instead</li> </ul>                                                                                                                                               | Job Market Process                          |
|  | <ul style="list-style-type: none"> <li>▪ Got laid off by Citigroup, then began work with Goldman Sachs</li> <li>▪ Went straight from Wall Street to starting a business</li> <li>▪ Came to US at age 17, always has been self-employed</li> <li>▪ Getting laid off in the 80s</li> <li>▪ Received insurance compensation because of an injury</li> </ul> | Prior Work Experience to Business Ownership |
|  | <ul style="list-style-type: none"> <li>▪ Challenge of starting business when job supplier went out of business</li> </ul>                                                                                                                                                                                                                                | Challenges in Starting Business             |
|  | <ul style="list-style-type: none"> <li>▪ Need to go out and find things</li> </ul>                                                                                                                                                                                                                                                                       | Entrepreneurial Motivation During Youth     |
|  | <ul style="list-style-type: none"> <li>▪ Brought up by grandmother, extremely poor, learned to cook from grandmother</li> <li>▪ Growing in a fishing village, 19 years in Jamaica, left school at age 13</li> <li>▪ grew up with no father</li> </ul>                                                                                                    | Familial Upbringing                         |
|  | <ul style="list-style-type: none"> <li>▪ Moved to US when mother left Canada to come to US</li> <li>▪ Moved to US on a Sunday</li> <li>▪ Moved to US in winter</li> <li>▪ Surprised/excited to be able to eat meat (in US)</li> </ul>                                                                                                                    | Immigration Story                           |
|  |                                                                                                                                                                                                                                                                                                                                                          |                                             |

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|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ moved to UK at 18, became interested in pan-Africanism</li> <li>▪ Became very interested/involved in racial issues/oppression in England, moved to US for more freedom</li> <li>▪ Liked slower pace of England compared to NYC, but felt more opportunity for growth in US</li> <li>▪ First moved to NYC, then NJ</li> <li>▪ Moved to East Orange</li> <li>▪ Had family in US before moving here</li> <li>▪ Especially close with a cousin that lived in US</li> <li>▪ Special interest in Kenya because of Jomo Kenyatta, now spends a lot of time in Ghana</li> </ul> |                          |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Was a nationalist, but interacted with people from all over the Caribbean</li> <li>▪ Originally was passionate about Jamaican national liberation, became interested in global African liberation</li> <li>▪ Wanted liberation from oppression by white people and capitalism, sparked involvement in politics</li> <li>▪ Writes poetry about liberation</li> <li>▪ Struggle as a poet</li> <li>▪ Is 75 years old</li> </ul>                                                                                                                                            | Personal Characteristics |
| <b>MAIN NODE [3:36]</b><br><b>Background of Immigrant Entrepreneurs</b><br><b>SUBNODE [1:4]</b><br><b>Life in Home Country vs. Newark</b> | <ul style="list-style-type: none"> <li>▪ Abundance of food in US</li> <li>▪ Able to eat real meat in US, not just gravy</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Poverty Differences      |
|                                                                                                                                           | <ul style="list-style-type: none"> <li>▪ Adjustment was not challenging because mindset didn't change</li> <li>▪ Nothing in life is actually your own</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Participant Mindset      |

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| <b>MAIN NODE [1:1]</b><br><b>Business Environment in Home Country</b>                                                         | <ul style="list-style-type: none"> <li>Relationships are more involved and more important in Caribbean</li> </ul>                                                                                     | Importance of Relationships                         |
| <b>MAIN NODE [3:4]</b><br><b>Business Environment in Newark</b>                                                               | <ul style="list-style-type: none"> <li>Business moves at a different pace in Newark</li> </ul>                                                                                                        | Nature of Business                                  |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Extremely political</li> <li>Very important who you know</li> </ul>                                                                                            | Political Culture                                   |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Great place to be, a lot of support from people</li> </ul>                                                                                                     | Supportive Environment                              |
| MAIN NODE [3:4]<br>Business Environment in Newark<br><b>SUBNODE [1:2]</b><br><b>Business Environment in Newark_Benefits</b>   | <ul style="list-style-type: none"> <li>There is work to be done</li> </ul>                                                                                                                            | Nature of Business                                  |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Helping the community</li> </ul>                                                                                                                               | Supportive Environment                              |
| MAIN NODE [3:4]<br>Business Environment in Newark<br><b>SUBNODE [1:6]</b><br><b>Business Environment in Newark_Challenges</b> | <ul style="list-style-type: none"> <li>Lack of networking hinders ability to operate a business</li> </ul>                                                                                            | Importance of Networking                            |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Location and work does not matter</li> <li>Not enough Fortune 500 companies</li> <li>Small minority businesses are often overlooked</li> </ul>                 | Nature of Business                                  |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Has not done much business in Newark</li> <li>Judged based on who you know, not quality of work</li> </ul>                                                     | Political Culture                                   |
| <b>MAIN NODE [2:6]</b><br><b>Business Success Factors</b>                                                                     | <ul style="list-style-type: none"> <li>Do not rely on other businesses</li> </ul>                                                                                                                     | Sources of Help                                     |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Ambition and dedication</li> </ul>                                                                                                                             | Personal Characteristics                            |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Work for a greater cause than yourself</li> </ul>                                                                                                              | Motivations for Business Operations                 |
|                                                                                                                               | <ul style="list-style-type: none"> <li>Owning a business is a lifelong lifestyle</li> <li>Never stop thinking, your mind is your greatest tool</li> <li>Think outside the box, be creative</li> </ul> | Participant Mindset                                 |
| <b>MAIN NODE [1:1]</b><br><b>Challenges for Immigrant Entrepreneurs</b>                                                       | <ul style="list-style-type: none"> <li>Cheaper to make products in Asia, conflict between emotional and financial priorities</li> </ul>                                                               | Conflict between Emotional and Financial Priorities |

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| <b>MAIN NODE [1:2]<br/>City &amp; State Barriers to Support Entrepreneurs</b> | <ul style="list-style-type: none"> <li>Government program was not helpful to their business</li> <li>Took a long time to get support from Newark</li> </ul>                                          | Failures in Outreach Efforts       |
| <b>MAIN NODE [1:2]<br/>City Efforts to Support Entrepreneurs</b>              | <ul style="list-style-type: none"> <li>Reminders to update database to keep certification</li> <li>Some communication and outreach between city and entrepreneurs</li> </ul>                         | Communications to Entrepreneurs    |
| <b>MAIN NODE [1:3]<br/>Collaborative Entrepreneurial Support Efforts</b>      | <ul style="list-style-type: none"> <li>Support of Urban League of Essex County</li> </ul>                                                                                                            | Support by Non-Profits             |
|                                                                               | <ul style="list-style-type: none"> <li>Entrepreneurs donating time and money to support organizations for other entrepreneurs</li> <li>Support soup kitchen and shelter</li> </ul>                   | Support by Entrepreneurs           |
| <b>MAIN NODE [1:1]<br/>Context of Informality</b>                             | <ul style="list-style-type: none"> <li>Word of mouth networking, as opposed to RFP</li> </ul>                                                                                                        | Opportunities through Networking   |
| <b>MAIN NODE [2:4]<br/>Cultural Environment of Home Country</b>               | <ul style="list-style-type: none"> <li>Survival as a strategy for life</li> </ul>                                                                                                                    | Participant Mindset                |
|                                                                               | <ul style="list-style-type: none"> <li>Loner because of upbringing</li> <li>Observant, learns quickly</li> <li>Strength because of family background, allowed for fast growth of business</li> </ul> | Personal Characteristics           |
| <b>MAIN NODE [2:5]<br/>Cultural Environment of Newark</b>                     | <ul style="list-style-type: none"> <li>Growing interest in Caribbean encourages efforts for city engagement</li> </ul>                                                                               | City Interest in Caribbean         |
|                                                                               | <ul style="list-style-type: none"> <li>A lot of immigrant presence in the city</li> <li>Growing network with city and those from Caribbean</li> </ul>                                                | Growing Immigrant Population       |
|                                                                               | <ul style="list-style-type: none"> <li>Sensibility/pace of work depends on level of attachment to Caribbean</li> <li>Cultural environment is mostly good</li> </ul>                                  | Perception of Cultural Environment |
|                                                                               | <ul style="list-style-type: none"> <li>Mentality changed after having worked in US</li> </ul>                                                                                                        | Participant Mindset                |

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| <b>Differences in Business Environment - Home Country vs. Newark</b> | <ul style="list-style-type: none"> <li>Working in both countries allows for versatile work mentality</li> </ul>                                                                                                    |                                           |
|                                                                      | <ul style="list-style-type: none"> <li>Very fast paced in Newark, more relaxed in home country</li> <li>Corruption in Newark not surprising to immigrants, similar in home country</li> </ul>                      | Nature of Business                        |
|                                                                      | <ul style="list-style-type: none"> <li>Different strategies for learning trade skills</li> </ul>                                                                                                                   | Skillsets for Running Business            |
|                                                                      |                                                                                                                                                                                                                    |                                           |
| <b>MAIN NODE [1:3]<br/>Effect of Corrupt Institutions</b>            | <ul style="list-style-type: none"> <li>Lure of extra money causes many to become corrupt</li> </ul>                                                                                                                | Reason for Corruption                     |
|                                                                      | <ul style="list-style-type: none"> <li>Institutionalized corruption ends up being the norm</li> <li>Need for money in corrupt system leaves out small businesses</li> </ul>                                        | Process of Corruption                     |
| <b>MAIN NODE [1:1]<br/>Entrepreneur Support Network</b>              | <ul style="list-style-type: none"> <li>Help of the Incubator</li> </ul>                                                                                                                                            | Support from Incubators                   |
| <b>MAIN NODE [1:1]<br/>Entrepreneur-City Relationship</b>            | <ul style="list-style-type: none"> <li>Business located in Newark since 2004</li> </ul>                                                                                                                            | Business Headquarters                     |
| <b>MAIN NODE [2:4]<br/>Family Structures</b>                         | <ul style="list-style-type: none"> <li>Grandmother acted as mother and father, mother was in Canada</li> <li>Grandmother shaped/positively influenced their life</li> <li>One cousin was like a brother</li> </ul> | Familial Upbringing                       |
|                                                                      | <ul style="list-style-type: none"> <li>Had siblings and cousins in US before arrival</li> </ul>                                                                                                                    | Immigration Story                         |
| <b>MAIN NODE [1:4]<br/>Finance Institution Support</b>               | <ul style="list-style-type: none"> <li>EDC formerly paid 50% of marketing costs</li> <li>Loss of funding</li> </ul>                                                                                                | Support from Business Development Centers |
|                                                                      | <ul style="list-style-type: none"> <li>Partnering with banks to provide support</li> <li>Some small banks assist immigrants</li> </ul>                                                                             | Support from Banks                        |
| <b>MAIN NODE [1:2]<br/>Finding Information</b>                       | <ul style="list-style-type: none"> <li>Engaging with the city, asking various people</li> </ul>                                                                                                                    | Process Used to Find Information          |

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|                                                                                                                    | <ul style="list-style-type: none"> <li>Community tends not to ask enough</li> </ul>                                                                                                                                                                                     | Motivation to Find Information    |
| <b>MAIN NODE [1:2]</b><br><b>Formalizing and Documentation Process</b>                                             | <ul style="list-style-type: none"> <li>Going to the bank and registering the name</li> <li>Some obstacles to success are external, some are internal</li> </ul>                                                                                                         | Process of Registering Company    |
| <b>MAIN NODE [1:2]</b><br><b>Funding for Immigrant and/or Informal Entrepreneurs</b>                               | <ul style="list-style-type: none"> <li>Economic Development Center</li> <li>Loss of funding</li> </ul>                                                                                                                                                                  | Funding Source                    |
| MAIN NODE [0:0]<br>General Perception of the USA<br><b>SUBNODE [1:3]</b><br><b>Challenges – Black Community</b>    | <ul style="list-style-type: none"> <li>Poverty is both self-inflicted and inflicted by white people</li> <li>Conditioned to believe they are not as good as white people</li> </ul>                                                                                     | Poverty and Race Relations        |
|                                                                                                                    | <ul style="list-style-type: none"> <li>Need to change mindset, need to understand realize they are being treated unfairly</li> </ul>                                                                                                                                    | Participant Mindset               |
| MAIN NODE [0:0]<br>General Perception of the USA<br><b>SUBNODE [1:1]</b><br><b>Perception of USA Education</b>     | <ul style="list-style-type: none"> <li>Low quality, boring, waste of time and money</li> </ul>                                                                                                                                                                          | Educational Training During Youth |
| MAIN NODE [0:0]<br>General Perception of the USA<br><b>SUBNODE [1:2]</b><br><b>Minority Impoverished Mentality</b> | <ul style="list-style-type: none"> <li>Poverty is partly self-inflicted because of self-deprecating mindset</li> <li>Belief that they are less qualified</li> </ul>                                                                                                     | Participant Mindset               |
| <b>MAIN NODE [1:8]</b><br><b>Government - Basic Support</b>                                                        | <ul style="list-style-type: none"> <li>Support should correlate to size and type of business</li> <li>Identify different communities in order to use appropriate tactics</li> <li>Need to individualize approaches for reaching out to different communities</li> </ul> | Distributing Government Support   |
|                                                                                                                    | <ul style="list-style-type: none"> <li>Opportunities for government contracts</li> </ul>                                                                                                                                                                                | Types of Government Support       |

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|                                                                       | <ul style="list-style-type: none"> <li>▪ New training programs for entrepreneurs, partner with IFEL</li> <li>▪ Financial support</li> <li>▪ Loans to start up and to sustain</li> <li>▪ Partner with university</li> </ul> |                                                   |
| <b>MAIN NODE [1:1]<br/>Government - Definition</b>                    | <ul style="list-style-type: none"> <li>▪ Organization, not an institution, constantly changing</li> </ul>                                                                                                                  | Changing Organization                             |
| <b>MAIN NODE [2:5]<br/>Government Interactions with Entrepreneurs</b> | <ul style="list-style-type: none"> <li>▪ Work with BCDC and GNCVB</li> <li>▪ Interactions with city, BCDC, GNCVB</li> </ul>                                                                                                | Support from Small Business Development Centers   |
|                                                                       | <ul style="list-style-type: none"> <li>▪ Worked with NJPAC, Star Ledger, and city</li> </ul>                                                                                                                               | Work with Private Companies                       |
|                                                                       | <ul style="list-style-type: none"> <li>▪ City does not reach out, no acknowledgment specifically as immigrant entrepreneur</li> <li>▪ Grouped together with African-Americans, no specificity</li> </ul>                   | City Communications with Immigrants Entrepreneurs |
| <b>MAIN NODE [1:1]<br/>Immigrant - Definition</b>                     | <ul style="list-style-type: none"> <li>▪ Born outside the US</li> </ul>                                                                                                                                                    | Foreign Born                                      |
| <b>MAIN NODE [3:9]<br/>Immigrant Culture Influence on Business</b>    | <ul style="list-style-type: none"> <li>▪ Strong work ethic, tenacity, drive for success</li> <li>▪ Hardworking</li> <li>▪ More disciplined</li> <li>▪ Understands the need for some sacrifice</li> </ul>                   | Personal Characteristics                          |
|                                                                       | <ul style="list-style-type: none"> <li>▪ Make something out of nothing</li> </ul>                                                                                                                                          | Participant Mindset                               |
|                                                                       | <ul style="list-style-type: none"> <li>▪ Learned from family</li> <li>▪ Mostly depends on your upbringing</li> <li>▪ Strong and respected family, contributed to growth</li> </ul>                                         | Familial Upbringing                               |



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| <b>MAIN NODE [3:9]</b><br>Immigrant Culture Influence on Business<br><b>SUBNODE [1:1]</b><br><b>Generational Difference - Immigrant Business</b> | <ul style="list-style-type: none"> <li>▪ Younger generations see/have less limitations, think about creating not just working</li> </ul>                                                                                                                                                                                                                                                                                                         | Participant Mindset                     |
| <b>MAIN NODE [3:19] **</b><br><b>Immigrant Entrepreneur Business Operations Motivations</b>                                                      | <ul style="list-style-type: none"> <li>▪ Formal business</li> </ul>                                                                                                                                                                                                                                                                                                                                                                              | Desire for Formal Operations            |
|                                                                                                                                                  | <ul style="list-style-type: none"> <li>▪ Desire to not depend on anyone else for a job</li> <li>▪ Never satisfied with paychecks in the past</li> <li>▪ Injured at former job</li> <li>▪ Internet allows people to get rich more easily</li> <li>▪ Selling products from Ghana</li> <li>▪ Selling sandals/other products people liked from Ghana</li> <li>▪ Emotional connection to African products, desire to grow African strength</li> </ul> | Circumstances Allow for Self-Employment |
|                                                                                                                                                  | <ul style="list-style-type: none"> <li>▪ Thinking ahead</li> <li>▪ Uniqueness of his approach</li> <li>▪ Constantly thinking, mind has no limits</li> <li>▪ Belief that no one should be poor</li> <li>▪ Sky has no limit</li> <li>▪ Doesn't see limitations</li> <li>▪ Wants to live simply, sustain self more easily</li> <li>▪ Not just trying to get rich</li> </ul>                                                                         | Participant Mindset                     |
|                                                                                                                                                  | <ul style="list-style-type: none"> <li>▪ Very ambitious</li> <li>▪ Dedication to his business</li> <li>▪ Having a vision</li> </ul>                                                                                                                                                                                                                                                                                                              | Personal Characteristics                |
| <b>MAIN NODE [5:26]</b>                                                                                                                          | <ul style="list-style-type: none"> <li>▪ Part of [Company] Parent Network</li> </ul>                                                                                                                                                                                                                                                                                                                                                             | Subsidiary of Larger Private Company    |

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| <b>Immigrant Entrepreneur Company Information</b> | <ul style="list-style-type: none"> <li>▪ In about 30 Caribbean islands, focuses on content involving Caribbean lifestyle and culture, television/online/mobile platforms</li> <li>▪ Beginning to spread more in US</li> <li>▪ Marketing and analytics consulting company, work with Fortune 500 corporations</li> <li>▪ Help Newark business owners with marketing</li> <li>▪ Technically a small business, but not really that small</li> <li>▪ Poetry</li> <li>▪ 120 employees</li> <li>▪ Publish a lot of books</li> <li>▪ Buying products and negotiating with other business owners</li> <li>▪ Brought shoes back from Ghana to sell</li> <li>▪ Started selling sandals in the 2000s</li> <li>▪ Started selling sandals in the 2000s</li> <li>▪ Has been selling sandals for about 10 years</li> </ul> | Purpose and Function of Company/Core Business Activities |
|                                                   | <ul style="list-style-type: none"> <li>▪ Worked with hospital system</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Past Projects of Company                                 |
|                                                   | <ul style="list-style-type: none"> <li>▪ Started book business on the street, then family helped create branches across the US</li> <li>▪ Four other family members also started selling books</li> <li>▪ Sold books on the street with uncles</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Start of Business                                        |
|                                                   | <ul style="list-style-type: none"> <li>▪ Did construction until they were injured, then joined family in selling books</li> <li>▪ Various repair jobs</li> <li>▪ Sheet rocking, mason work, brick laying</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Prior Work Before Starting Business                      |

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|                                                                            | <ul style="list-style-type: none"> <li>▪ Went from just selling on the street to having a whole building</li> <li>▪ Did web publishing in addition to selling</li> </ul>                                                                                                                                                                                                                                                                                                                 | Transition from Informal to Formal  |
|                                                                            | <ul style="list-style-type: none"> <li>▪ Importance of creativity</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                             | Skillsets for Running Business      |
|                                                                            | <ul style="list-style-type: none"> <li>▪ Strong connection to Africa, would not want to operate in China, even if it's cheaper</li> <li>▪ Will only do things that won't hurt other people</li> </ul>                                                                                                                                                                                                                                                                                    | Motivations for Business Operations |
| <b>MAIN NODE [4:6]<br/>Immigrant Entrepreneur Education</b>                | <ul style="list-style-type: none"> <li>▪ Rutgers for undergrad in economics, Rutgers Law School, Masters at Columbia School of International Affairs</li> <li>▪ BS in marketing, MBA in general management, DBA program at Temple</li> <li>▪ Financial hardship during college</li> </ul>                                                                                                                                                                                                | Undergraduate and Graduate Degrees  |
|                                                                            | <ul style="list-style-type: none"> <li>▪ Not very much education back home</li> <li>▪ US education was not useful</li> <li>▪ Left school at age 13 (1955)</li> </ul>                                                                                                                                                                                                                                                                                                                     | Educational Training During Youth   |
|                                                                            | <ul style="list-style-type: none"> <li>▪ Always learning</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                      | Self-Taught                         |
| <b>MAIN NODE [4:18] **<br/>Immigrant Entrepreneur Prior Job Experience</b> | <ul style="list-style-type: none"> <li>▪ NY law firm, clerked at court of appeals, [pharmaceutical company] legal counsel, head of litigation at [media corporation], senior VP deputy general counsel of [media corporation]</li> <li>▪ Job in welding</li> <li>▪ Pursued career in masonry when younger</li> <li>▪ Masonry, plumbing, worked on a ship</li> <li>▪ Maintenance</li> <li>▪ Factory that made air conditioners, stocked warehouse</li> <li>▪ Worked in repairs</li> </ul> | Job Experience                      |

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|                                                                        | <ul style="list-style-type: none"> <li>▪ Hurt doing repair work in NY, received compensation</li> <li>▪ Got laid off by Citigroup, then began work with Goldman Sachs</li> </ul>                                                                                              |                                  |
|                                                                        | <ul style="list-style-type: none"> <li>▪ 25 years in corporate world</li> <li>▪ Self-employed for past 30 years</li> <li>▪ Worked these jobs in the 80s</li> <li>▪ Various jobs in the 80s</li> <li>▪ Spent a lot of time in Africa working with this organization</li> </ul> | Years of Experience              |
|                                                                        | <ul style="list-style-type: none"> <li>▪ Knew someone that got him the job</li> <li>▪ Got the job through someone he knew in his building</li> </ul>                                                                                                                          | Job Connections                  |
|                                                                        | <ul style="list-style-type: none"> <li>▪ Involvement in liberation movement, went to Ghana</li> <li>▪ Formed OUSC, organized African unity</li> </ul>                                                                                                                         | Nonprofit Experience             |
|                                                                        |                                                                                                                                                                                                                                                                               |                                  |
| <b>MAIN NODE [2:2]<br/>Immigrant Perceptions of USA</b>                | <ul style="list-style-type: none"> <li>▪ In America, no one should be poor</li> </ul>                                                                                                                                                                                         | Poverty Differences              |
|                                                                        | <ul style="list-style-type: none"> <li>▪ US similar to Europe</li> </ul>                                                                                                                                                                                                      | Regional Similarity              |
| <b>MAIN NODE [3:7]<br/>Immigration Period</b>                          | <ul style="list-style-type: none"> <li>▪ Came to US at age 17</li> <li>▪ Came to US in 1974</li> <li>▪ Couple of months in NYC, then to East Orange</li> <li>▪ Came to US at age 32</li> <li>▪ 50 years in US</li> </ul>                                                      | Time in U.S.A.                   |
|                                                                        | <ul style="list-style-type: none"> <li>▪ 19 years in Jamaica</li> <li>▪ Went to England at age 19</li> </ul>                                                                                                                                                                  | Time in Other Regions            |
| <b>MAIN NODE [1:3]<br/>Informal Immigrant Entrepreneur Communities</b> | <ul style="list-style-type: none"> <li>▪ Not many businesses marketed as immigrant businesses</li> <li>▪ Underserved population</li> </ul>                                                                                                                                    | Marketing of Minority Businesses |
|                                                                        | <ul style="list-style-type: none"> <li>▪ Many immigrants have English as a second language</li> </ul>                                                                                                                                                                         | Language Barriers                |

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| <b>MAIN NODE [1:1]</b><br><b>Institutional Activities Supporting Entrepreneurs_Universities</b>                                                      | <ul style="list-style-type: none"> <li>▪ Banks can partner with universities to offer loans</li> </ul>                                                                                                    | Bank Partnerships                       |
| <b>MAIN NODE [1:2]</b><br><b>Institutional Processes</b>                                                                                             | <ul style="list-style-type: none"> <li>▪ Institution is norm of how business has been done</li> <li>▪ Corruption becomes institutionalized, becomes the norm</li> </ul>                                   | Institutional Norms                     |
| <b>MAIN NODE [1:1]</b><br><b>Institutions - Definition</b>                                                                                           | <ul style="list-style-type: none"> <li>▪ Cohesive organizations that are deeply rooted in the community</li> </ul>                                                                                        | Organizations                           |
| <b>MAIN NODE [1:3]</b><br><b>Institutions - Examples</b>                                                                                             | <ul style="list-style-type: none"> <li>▪ Urban League of Essex County</li> <li>▪ Certain companies in Newark</li> <li>▪ Government</li> </ul>                                                             | Examples of Institutional Organizations |
| <b>MAIN NODE [1:2]</b><br><b>Knowledge of Government Initiatives</b>                                                                                 | <ul style="list-style-type: none"> <li>▪ Brick City Development Corporation</li> <li>▪ GNCVB/tourism ministry of Newark</li> </ul>                                                                        | Government Offices                      |
| <b>MAIN NODE [1:1]</b><br><b>Lessons Learned Doing Business</b>                                                                                      | <ul style="list-style-type: none"> <li>▪ Company becomes part of your identity</li> </ul>                                                                                                                 | Personalizing Company                   |
| <b>MAIN NODE [1:3]</b><br><b>Missed Opportunities for City</b>                                                                                       | <ul style="list-style-type: none"> <li>▪ Assistance is not at level of businesses</li> <li>▪ Lack of discussion about immigrant community</li> <li>▪ No marketing specific to Newark community</li> </ul> | Missing Business Support                |
| <b>MAIN NODE [0:0]</b><br>Motivations for Informal Operations<br><b>SUBNODE [1:1]</b><br><b>Misconceptions of Formalizing a Business - Immigrant</b> | <ul style="list-style-type: none"> <li>▪ Fear of failure</li> </ul>                                                                                                                                       | Personal Characteristics                |
| <b>MAIN NODE [2:4]</b><br><b>Networking</b>                                                                                                          | <ul style="list-style-type: none"> <li>▪ Need to make deals/network in person in Caribbean</li> </ul>                                                                                                     | Value of In-Person Relationships        |

|                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                         |
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|                                                                                                                                   | <ul style="list-style-type: none"> <li>Who you know</li> <li>Not well networked</li> <li>Judged based on who you know, not quality of work</li> </ul>                                                                                                                                                                                                                                                                                                                |                                         |
| <b>MAIN NODE [2:2]<br/>Operating Business in Home Country</b>                                                                     | Relationships are very important, need to do work in person                                                                                                                                                                                                                                                                                                                                                                                                          | Importance of Relationships             |
|                                                                                                                                   | No business experience in home country                                                                                                                                                                                                                                                                                                                                                                                                                               | Level of Business Experience            |
| <b>MAIN NODE [3:5]<br/>Operations of Informal Businesses</b>                                                                      | <ul style="list-style-type: none"> <li>No understanding of this</li> <li>Informal networking, marketing through word of mouth</li> <li>Selling products on the street</li> <li>Working with family</li> </ul>                                                                                                                                                                                                                                                        | Functioning of Informal Business        |
| MAIN NODE [3:5]<br>Operations of Informal Businesses<br><b>SUBNODE [1:1]<br/>Misconception of Informal Business - Side Hustle</b> | Not formally registered business                                                                                                                                                                                                                                                                                                                                                                                                                                     | Understanding of Informal Business      |
| <b>MAIN NODE [1:12]<br/>Opportunities for Improvement of Support</b>                                                              | <ul style="list-style-type: none"> <li>Make support efforts more specific to types of populations</li> <li>Make support specific to immigrants</li> <li>Create sense of immigrant business</li> <li>Better communication and promotion of businesses</li> <li>Identify and understand immigrant communities in Newark</li> <li>Segmentation of strategies in order to communicate effectively with specific groups</li> <li>What should be done in Newark</li> </ul> | Support Focused on Specific Populations |
|                                                                                                                                   | Communicate in languages other than English                                                                                                                                                                                                                                                                                                                                                                                                                          | Communication in Multiple Languages     |

|                                                                                                     |                                                                                                                                                                                                                                                                                               |                                    |
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|                                                                                                     | <ul style="list-style-type: none"> <li>▪ Use languages that would benefit specific populations</li> </ul>                                                                                                                                                                                     |                                    |
|                                                                                                     | <ul style="list-style-type: none"> <li>▪ Partner with banks to give loans</li> <li>▪ Partner with university to give loans</li> <li>▪ Partnerships with colleges and training programs</li> </ul>                                                                                             | Partnerships with Various Entities |
| <b>MAIN NODE [4:7]</b><br><b>Origin Country and Region</b>                                          | <ul style="list-style-type: none"> <li>▪ St. Croix, US Virgin Islands</li> <li>▪ Jamaica</li> <li>▪ Tobago</li> <li>▪ Beautiful country</li> </ul>                                                                                                                                            | Home Country & Perceptions         |
| <b>MAIN NODE [2:3]</b><br><b>Other Initiatives Supporting Entrepreneurs</b>                         | <ul style="list-style-type: none"> <li>▪ Junior Achievement (high school mentorship program for young, potential entrepreneurs)</li> <li>▪ Canadian Junior Achievement Program, Junior Enterprises (US)</li> <li>▪ IFEL (program that teaches you how to start and run a business)</li> </ul> | Names of Programs                  |
| <b>MAIN NODE [2:13] *</b><br><b>Other Initiatives Supporting the Diaspora</b>                       | <ul style="list-style-type: none"> <li>▪ Reality show, winter trip to Caribbean</li> <li>▪ Caribbean commission</li> <li>▪ Commission to focus on Caribbean</li> <li>▪ Interviews on TV</li> </ul>                                                                                            | Existing Initiatives               |
|                                                                                                     | <ul style="list-style-type: none"> <li>▪ Does not know of the commission</li> <li>▪ [Participant organization] not notified of Caribbean commission</li> </ul>                                                                                                                                | Knowledge of Other Initiatives     |
|                                                                                                     | <ul style="list-style-type: none"> <li>▪ Networking</li> <li>▪ Working together</li> </ul>                                                                                                                                                                                                    | Importance of Working Together     |
|                                                                                                     | <ul style="list-style-type: none"> <li>▪ Creating jobs for future generations</li> <li>▪ Create and build jobs within their own community</li> <li>▪ Plant seeds of inspiration</li> </ul>                                                                                                    | Community Development              |
| <b>MAIN NODE [2:13]</b><br><b>Other Initiatives Supporting the Diaspora</b><br><b>SUBNODE [1:3]</b> | <ul style="list-style-type: none"> <li>▪ Sacrifice profit in order to strengthen Africa</li> <li>▪ Only act in ways that won't hurt others</li> </ul>                                                                                                                                         | Community Development              |

|                                                                           |                                                                                                                                                                                                                                         |                                                 |
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| <b>African Nationalism</b>                                                | <ul style="list-style-type: none"> <li>▪ Involvement in demonstrations and various organizations in Africa</li> </ul>                                                                                                                   | Knowledge of Other Initiatives                  |
| MAIN NODE [2:13]<br>Other Initiatives Supporting the Diaspora             | <ul style="list-style-type: none"> <li>▪ Should create jobs for each other, not depend on others outside the community</li> </ul>                                                                                                       | Community Development                           |
| <b>SUBNODE [1:3]</b><br><b>Support of Black Community</b>                 | <ul style="list-style-type: none"> <li>▪ Considers poverty to be self-inflicted by black community</li> <li>▪ Change mindset in order to reject racism</li> </ul>                                                                       | Participant Mindset                             |
| MAIN NODE [0:0]<br>Perceptions of Entrepreneurship                        | <ul style="list-style-type: none"> <li>▪ Grew from books on a table to an entire store</li> <li>▪ From table to store to five stores to warehouse</li> </ul>                                                                            | Business Growth                                 |
| <b>SUBNODE [1:3]</b><br><b>Entrepreneur Success Story</b>                 | <ul style="list-style-type: none"> <li>▪ Worked to liberate their people, not for a paycheck</li> </ul>                                                                                                                                 | Business Motivation                             |
| MAIN NODE [0:0]<br>Perceptions of Entrepreneurship                        | <ul style="list-style-type: none"> <li>▪ Sense of immigrant business</li> </ul>                                                                                                                                                         | Nature of Business                              |
| <b>SUBNODE [1:1]</b><br><br><b>Perceptions of Immigrant Entrepreneurs</b> |                                                                                                                                                                                                                                         |                                                 |
| MAIN NODE [1:2]<br><b>Politics</b>                                        | <ul style="list-style-type: none"> <li>▪ Interacts with various political organizations, but business itself is not political</li> <li>▪ Urban League of Essex County politically connected to various communities in Newark</li> </ul> | Entrepreneur Interactions with Politics         |
| MAIN NODE [1:1]<br><b>Reason for Newark Location</b>                      | <ul style="list-style-type: none"> <li>▪ Located in incubator, but location does not help</li> </ul>                                                                                                                                    | Support from Small Business Development Centers |
| MAIN NODE [1:4]<br><b>Relation to Immigrant Community</b>                 | <ul style="list-style-type: none"> <li>▪ Limited time in the community, some activities with African community</li> <li>▪ Interaction through supporting other immigrants' businesses</li> </ul>                                        | Interaction with Immigrant Community            |



|                                                               |                                                                                                                                 |                                    |
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|                                                               | <ul style="list-style-type: none"> <li>▪ Mentoring other immigrants</li> <li>▪ No direct connection to the community</li> </ul> |                                    |
| <b>MAIN NODE [1:1]</b><br><b>University-City Relationship</b> | <ul style="list-style-type: none"> <li>▪ Partnership for financial support</li> </ul>                                           | Partnerships with Various Entities |

## APPENDIX C: SAMPLE OF CASE NARRATIVES

**Table #8**

|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SOURCE</b>                               | <b>AfricanFormal1_8-39</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>HOME COUNTRY</b>                         | Ghana; been here 8 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>BACKGROUND<br/>(EDUC/PRIOR WORK EXP)</b> | <ul style="list-style-type: none"> <li>• BA in engineering; Quit MA in engineering managemt bc did not find it was helping</li> <li>• Wanted to run his "own thing"</li> <li>• Worked in industry; interned for very little for sole proprietor comp in 2012, who wanted to sell his business</li> <li>• Worked with larger company; quit and bought sole proprietor business and building location</li> </ul>                                                                                                                                                                                                                                                                                              |
| <b>CURRENT BUSINESS</b>                     | <ul style="list-style-type: none"> <li>• Product specs testing instruments <ul style="list-style-type: none"> <li>• Sole proprietor; use interns sometimes for computer aided designs to send prints to suppliers</li> <li>• Strategy to design in-house; outsource manufacturing; in-house testing; admin handles himself</li> <li>• Limited advertising/marketing - appears on google first page; how he gets his inquiries - most of his time on admin</li> <li>• Sources parts from different vendors; most affordable price; finding the right place to buy something is difficult</li> <li>• Later would give these things up to employees and concentrate on growing business</li> </ul> </li> </ul> |
| <b>BUSINESS LOCATION</b>                    | Came to Newark bc he graduated from NJIT; so reconnected with his professional relationships there; led him to NJIT EDC, where business has office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>RAN BUSINESS IN HOME COUNTRY?</b>        | NO.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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| <b>PERCEPTIONS OF NEWARK BUSINESS ENVIRONMENT</b> | <ul style="list-style-type: none"> <li>• Good business hub (airports/ports here)</li> <li>• Always developments for small shops</li> <li>• Challenges for manufacturing since it left; have to outsource outside of Newark (person in Ohio doing his machine work)</li> <li>• Some say bc of the laws and regulations that were passed that make manufacturing work restrictive difficult</li> </ul> |
| <b>PROS/CONS OF DOING BUSINESS IN NEWARK</b>      | <ul style="list-style-type: none"> <li>• Great culture (ref Ironbound)</li> <li>• Clients vet him before they do site visits</li> <li>• Newark same vibe as NY</li> </ul>                                                                                                                                                                                                                            |
| <b>RESEARCH RECOMMENDATIONS</b>                   | Talk to Caesar Bandera at NJIT                                                                                                                                                                                                                                                                                                                                                                       |
| <b>ISSUES WITH THE CITY THAT HINDERS BUSINESS</b> | <ul style="list-style-type: none"> <li>• Nothing hinders</li> </ul>                                                                                                                                                                                                                                                                                                                                  |
| <b>CITY INITIATIVES</b>                           | <ul style="list-style-type: none"> <li>• Doesn't know himself bc has not looked; depends on if you want to find people that know how to get you to it</li> <li>• A lot of initiatives for small businesses <ul style="list-style-type: none"> <li>• Uses SBA office at Gateway</li> <li>• NJIT EDC - always events</li> </ul> </li> </ul>                                                            |
| <b>INFORMAL ENVIRONMENT PERCEPTIONS</b>           | <ul style="list-style-type: none"> <li>• Education of formal business requirements preventing registration</li> <li>• Discomfort with meeting the formal business standards</li> <li>• Lack of customers for growth</li> <li>• Comfort with small standards</li> </ul>                                                                                                                               |
| <b>NEGATIVE EFFECTS OF INFORMALITY</b>            | <ul style="list-style-type: none"> <li>• Limits growth potential</li> </ul>                                                                                                                                                                                                                                                                                                                          |
| <b>CULTURAL INFLUENCE ON BUSINESS OPERATIONS</b>  | <ul style="list-style-type: none"> <li>• Depends - Not really; most business knowledge gained from formal US education in college</li> <li>• Morals/personality - cultural influence</li> </ul>                                                                                                                                                                                                      |

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|                                                                                                | <ul style="list-style-type: none"> <li>• Can work negatively; laidback and niceness not profitable for business always</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>LESSONS</b>                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>CITY INTERACTIONS</b>                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>BUSINESS ENVIRONMENT IN HOME COUNTRY: DISCUSSING CORRUPT ENVIRONMT IN GHANA</b>             | <ul style="list-style-type: none"> <li>• Example of trying to overcome difficulties of addressing common complaints in home country <ul style="list-style-type: none"> <li>• Though people were only complaining without actually just deciding to do something to address complaints</li> </ul> </li> <li>• Picked topic to target (power/electricity big problem...hear complaints, without seeing solutions)</li> <li>• Linked to head of power company to find out issues - poor management and bad systems</li> <li>• Govt official has money to fix bad infrastructure, but money being split personally amongst govt officials; participant wanted to bring American system for solar panels to supplement infrastructure; however, payment structure did not appease official (wanted it for free or nothing else)</li> <li>• Someone wanted to fix the roads; worked here and then retired and went back home to stay; chief told him he has to pay the chief before he can get access to the roads</li> <li>• Participant still working to get the electricity going; after the meeting, he was supposed to pay for the meeting <ul style="list-style-type: none"> <li>• You guys go to America and think you're something else; tried to put him in his place; says you can't come back here anymore unless you do the right thing</li> </ul> </li> </ul> |
| <b>CORRUPT INSTITUTIONAL ENVIRONMENT IN HOME COUNTRY INFLUENCE ON BUSINESS OPERATIONS HERE</b> | <ul style="list-style-type: none"> <li>• Makes them not trust the system; want to stay under the radar</li> <li>• Real truth is it shouldn't affect the way business is done if you have any sense</li> <li>• You know "apples from oranges" ...you are in America...its diff</li> <li>• Scratch my back, I'll scratch yours type of corruption...more of favors</li> <li>• Straightforward process here; no under the table fees</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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|                                                                    | <ul style="list-style-type: none"> <li>• So if you are influenced, it is the individual being uneducated about the information</li> <li>• If you have people who knows people then they will say, no, you don't have to do this</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>PREVALENCE OF INFORMALITY IN OUR COMMS</b>                      | <ul style="list-style-type: none"> <li>• Most that you've spoken to are blue collared people</li> <li>• Hard work acceptable for blue collared employees - way of life <ul style="list-style-type: none"> <li>• Perspective limited</li> </ul> </li> <li>• Informal business owners believe in side hustles because they do not desire the 'bigger picture'</li> <li>• Don't want the extra problem...not empire building thing...bc don't plan to stay here...negative connotations associated with staying here <ul style="list-style-type: none"> <li>• Informal entreps not afraid of hard work; but adverse to 'extra problems'</li> </ul> </li> <li>• Going legitimate creates long term connections to the US - not desired by most informal business owners</li> <li>• Desires for retirement connected to the way they want to do business</li> <li>• They do not take time to think about this...prob don't realize it</li> <li>• Mindset is just to make money for their relaxation period back home</li> <li>• Ask if they don't think they can relax here...will make them defensive...America is crazy</li> </ul> |
| <b>KNOWLEDGE OF HOW IMMIGRANT (AFRICAN) COMM OPERATES BUSINESS</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>INSTITUTIONS - DEF</b>                                          | <ul style="list-style-type: none"> <li>▪ Corporate; structure</li> <li>▪ Decisions on the direction of an institution with procedures, common goal that guides everyone to do the same thing</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>INSTITUTIONAL LOGIC</b>                                         | <ul style="list-style-type: none"> <li>▪ Way in which to arrive at procedures and structure</li> <li>▪ Everything created should have a logic behind it</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>GOVERNMENT</b>                                                  | <ul style="list-style-type: none"> <li>▪ Used directional positioning (up there or down there)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                                                             | <ul style="list-style-type: none"> <li>▪ With greater good in mind</li> <li>▪ Takes money, but don't know everything</li> </ul>                                                                                                                                                                                                                                                                                                                                                 |
| <b>GOVERNMENT SUPPORT TO CITIZENS</b>                       | <ul style="list-style-type: none"> <li>▪ Capitalistic opportunities that are voluntary to take</li> <li>▪ Ex of funding resources and how it can be paid back; but individual responsibility for finding</li> <li>▪ Newark doing well at supporting low income families; but need to do better at making them work for it</li> <li>▪ Mazlow's fundamental needs should be considered a must</li> <li>▪ Government should facilitate those areas of lack due to merit</li> </ul> |
| <b>GOVT SUPPORT FOR IMMIGRANT RESIDENTS</b>                 | <ul style="list-style-type: none"> <li>▪ Should provide a path towards citizenship and accessing/acquiring the needs above, if the immigrant has legal status</li> <li>▪ If not, then the immigrant should find the way on their own, through friends, internal network, etc.</li> </ul>                                                                                                                                                                                        |
| <b>GOVT SUPPORT FOR ENTREPRENEURS</b>                       | <ul style="list-style-type: none"> <li>▪ Spreading information on entrepreneurial resources, where to locate, how to access</li> <li>▪ "the fewer the merrier", but should extend beyond this way of working</li> </ul>                                                                                                                                                                                                                                                         |
| <b>INSTITUTIONAL LOGIC OF URBAN ENTREPRENEURSHIP POLICY</b> | <ul style="list-style-type: none"> <li>▪ Older logic established when there was much ethnic segregation</li> <li>▪ Now a lot of integration and better relationships</li> <li>▪ Seems like forms of reparations being handed out; but needs education behind it, so people take more responsibility for the resources they are receiving</li> </ul>                                                                                                                             |
| <b>CORRUPTION - DEF</b>                                     | <ul style="list-style-type: none"> <li>▪ Illegal actions; not going into morals bc it biases the term</li> <li>▪ Doesn't matter role of person taking illegal action</li> <li>▪ Focus on what you are 'corrupting'</li> <li>▪ The law is 'pure'; corrupting it by breaking it</li> <li>▪ Offers examples that show the norm for what something is; then it going through a negative change from some external influence</li> </ul>                                              |
| <b>CORRUPTION IN NEWARK</b>                                 | <ul style="list-style-type: none"> <li>▪ Pureness in Newark being corrupted – yes, there are stories from friends (ex's of robbery, mention of gentrification)</li> </ul>                                                                                                                                                                                                                                                                                                       |

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|  | <ul style="list-style-type: none"> <li>Views gentrification as corrupting the purity of the neighborhood (change should happen internally; not by bringing in external change)</li> </ul> |
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|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SOURCE</b>                               | AfricanFormal2_9-18                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>HOME COUNTRY</b>                         | NJ; Nigeria; migrated in 1991; moved to Newark in 1996                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>BACKGROUND<br/>(EDUC/PRIOR WORK EXP)</b> | <p>Chem engineering; undergrad in nig<br/> Masters in mechan engin from njit<br/> License in prof engin 20yrs ago - 1996<br/> Experience working all over the world<br/> Wanted to start a consulting engineering firm in Newark - doing it for 20 yrs ago; at njit edc location<br/> Still in business bc of his strong personal desires, ambition and motivation</p>                                                                         |
| <b>CURRENT BUSINESS</b>                     | <p>EVOLVED OVER THE YEARS:</p> <ul style="list-style-type: none"> <li>Has not changed from day 1 – doing business with honesty, transparency, etc.</li> <li>Just do your work</li> <li>Always able to survive various situations in the industry (restricted in certain ways ethically bc of industry regs...can't do certain marketing etc)</li> <li>However, gained reputation for good work with clients and doing what is right</li> </ul> |
| <b>BUSINESS LOCATION</b>                    | <p>- Newark since 1996; started here<br/> - currently have 4 emp's; some freelancers</p>                                                                                                                                                                                                                                                                                                                                                       |
| <b>RAN BUSINESS IN HOME COUNTRY?</b>        | <p>- Never ran a business; worked in other people's businesses; managed those businesses at a high level</p>                                                                                                                                                                                                                                                                                                                                   |

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| <b>PERCEPTIONS OF NEWARK<br/>BUSINESS ENVIRONMENT</b> | <p>Newark has the economic profile and opportunities for business, esp. for people of color, immigrants and minorities</p> <p>However missing developed strategic plan to capitalize on cities size and economic potential</p> <p>When he started to pursue diversity programs, faced issues. The effort is only concentrated towards a group of individuals they are comfortable with.</p> <ul style="list-style-type: none"> <li>• Focus on janitorial services, legal services (bc they are people they feel comfortable with) than in construction and engineering (where they don't have familiar people)</li> <li>• Reason he got one of his projects; but shouldn't be like that</li> </ul> <p>This is the experience across the state; winner's take all</p>                                                        |
| <b>PROS/CONS OF DOING BUSINESS<br/>IN NEWARK</b>      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>RESEARCH RECOMMENDATIONS</b>                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>ISSUES WITH THE CITY THAT<br/>HINDERS BUSINESS</b> | <p>Imm comm prob – don't have a forum for communicating</p> <p>Rarely get people coming together to do something positive</p> <p>Let's put some money and start a small bank = everyone will talk, but not show up</p> <ul style="list-style-type: none"> <li>• We are all the same...do the same thing...have the same DNA – across the Afr/Carib comm</li> </ul> <p>Those who don't have documentation – their people don't give them support</p> <p>If someone comes to ironbound someone will help right away, with or without documentation; that person is able to survive</p> <p>For us, you see someone in need, you exploit them for what you need, but hide what you have</p> <p>Very difficult for those people to survive bc their comm's are so not progressive in their ability to see economic potential</p> |



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| <b>CITY INITIATIVES</b>                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>INFORMAL ENVIRONMENT PERCEPTIONS</b>          | <p>Business comes in various forms</p> <p>Engineering – only a handful of imm black engineers in Newark – Not many to network with</p> <p>However, once you know your community, you will try to share resources; support and advice on how to succeed...but only 5 of them</p> <p>In addition to the professional services – For nonprofessional businesses, immigrant communities, there is a limited amount of types of business you can do – retail (in a bunch of different things) or restaurants shops...our economic independence doesn't lead us to think about networking</p> <p>Cant network with the person you don't have business interests in...limitations</p> <p>For the Portuguese community in the Ironbound most are in construction or restaurants so larger group to network with in those two categories.</p> <p>We don't have a common theme that will bring us to the table...need an association that can do this...find a way to have a common business goal like the Koreans do</p> |
| <b>NEGATIVE EFFECTS OF INFORMALITY</b>           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>CULTURAL INFLUENCE ON BUSINESS OPERATIONS</b> | <p>Many people from Nigeria become entrepreneurs because of the free enterprise push to survive; see another big opportunity to do things</p> <p>Nigerians prob the top most immig in the comm we see; bc going to rigorous school and not being able to get a job afterwards, pushes you into self employment</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>LESSONS</b>                                   | Don't go after what won't work; go after what will give you opportunity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>GOVT INTERACTIONS</b>                         | <p>HOME COUNTRY:</p> <ul style="list-style-type: none"> <li>• Govt ran democratically with different levels of govt</li> <li>• Last decade; Chinese taking over construction; govt not truly empowering locals to succeed</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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|                                                  | <ul style="list-style-type: none"> <li>• Trying to be more transparent to aid corrupt practices/complacency</li> <li>• Business owners focused on expediency of money, not good business</li> </ul> <p>NEWARK</p> <ul style="list-style-type: none"> <li>• Look at history and recent developments</li> <li>• 20 yrs ago – no interest in having local minority participation in city/govt contracts; lots of external vendors</li> <li>• Last few years big drive towards increasing this kind of participation</li> <li>• Changed bc many businesses being engaged in city wide projects</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>BUSINESS ENVIRONMENT IN HOME COUNTRY:</b>     | <p>Key positions held by people from Nigeria – people who have their faith in their own hands</p> <p>Unfortunately lack dedication to do things transparently</p> <p>Most women without education can start a business; don't need money or license</p> <p>Businesses are there as a means of survival; no personality brought into it</p> <p>When you get to professional services (higher levels) many businesses like engineering/accounting firms; key players who are running the country are multinational companies (ExxonMobile, etc.)</p> <ul style="list-style-type: none"> <li>• They are successful in doing business bc the govt patronizes those that they feel comfortable with</li> </ul> <p>But come to Newark, you will only find a handful of black owned professional firms</p> <p>World of difference – if you have the ability to do it, then you start</p> <p>Here not that easy</p> <p>Different businesses different perspectives; in construction, professionals not doing as well as they used to do over 30 yrs ago</p> <p>Very few respect for professionals now (issues with their ethics and the way they comport themselves); failure if not done well</p> |
| <b>CORRUPT INSTITUTIONAL ENVIRONMENT IN HOME</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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| <b>COUNTRY INFLUENCE ON BUSINESS OPERATIONS HERE</b>               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>PREVALENCE OF INFORMALITY IN OUR COMMS</b>                      | <p>HOW INFORMALITY TAKES SHAPE IN NEWARK (RESEARCHER TACTIC: SPOKE ABOUT MY OWN 'INFORMAL' BUSINESS)</p> <ul style="list-style-type: none"> <li>- Business is just a relationship between you and other people</li> <li>- need a market to study; most people just go into business without studying the market</li> <li>- you have to plan; if you don't plan to succeed you end up planning to fail</li> <li>- understand what the business requires (ex: professional services require licenses + education)</li> <li>- other forms of business (such as fashion; buying and selling) – require relationships within the industry</li> <li>- Negative traits don't come into play when making a business decision – bc he want to make sure he does good business; does what he promises to do so that his contracts can be fulfilled</li> <li>- to do good business need to get formalized.</li> <li>- You can deceive friends, partners, family, but you can't deceive your business associate bc you will loose all your life savings and everything you've worked for</li> </ul> |
| <b>KNOWLEDGE OF HOW IMMIGRANT (AFRICAN) COMM OPERATES BUSINESS</b> | <p>PATTERNS: Yes there are differences</p> <ul style="list-style-type: none"> <li>- Koreans – use family ties to run their business; successful</li> <li>- Chinese – face to face and handshake; typically will be on their business premises 18 hrs a day; will do what they have to do to make it successful</li> <li>- Nonimmigrants – based on their upbringing; typical African American – been denied this; been denied that, so lack of confidence in qualifications; negative emotion towards other immigrants getting positions that they are also seeking</li> <li>- most immigrants will be successful bc they have no other choice; have nowhere to go (do or die approach); Americans think that they have other family members to rely on, so more open to failure</li> </ul>                                                                                                                                                                                                                                                                                             |

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|                                                             | <p>IMPACT ON ECONOMIC DEVELOPMENT</p> <ul style="list-style-type: none"> <li>- most businesses are brought in from other places; owned by nonresidents (city empty after 6pm)</li> <li>- 8-12% of residents who own businesses there</li> <li>- takes a generation to create change</li> </ul>                                                                                                                                                            |
| <b>INSTITUTIONS – DEF</b>                                   | <ul style="list-style-type: none"> <li>• Cut across means of information, orgs like banks, academic institutions like schools for skills, SBA, NJIT, Rutgers SBDC, etc.</li> <li>• Whatever can bring anything to you in terms of resources that can foster business development</li> <li>• Individual must know which they want to align with based on needs</li> </ul>                                                                                  |
| <b>INSTITUTIONAL LOGIC</b>                                  | <ul style="list-style-type: none"> <li>•</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>GOVERNMENT</b>                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>GOVERNMENT SUPPORT TO CITIZENS</b>                       | <p>FOR BUSINESS OWNERS</p> <ul style="list-style-type: none"> <li>- govt have limitation of funding; so can't hire everyone</li> <li>- business is constant decision; you must know why you are doing it; and how you can do it and survive</li> <li>- when he did not get any city support, did not care</li> <li>- need to survive competition</li> <li>- cannot wait on the city contracts; otherwise you would never get any work yourself</li> </ul> |
| <b>GOVT SUPPORT FOR IMMIGRANT RESIDENTS</b>                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>GOVT SUPPORT FOR ENTREPRENEURS</b>                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>INSTITUTIONAL LOGIC OF URBAN ENTREPRENEURSHIP POLICY</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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| <b>CORRUPTION - DEF</b>                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>CORRUPTION IN NEWARK</b>                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>IMPACT OF CORRUPT INSTITUTIONS ON BUSINESS</b> | <ul style="list-style-type: none"> <li>• Part of human nature</li> <li>• Helpful for some people through undeserved opportunities; denial of opportunity to others</li> <li>• System does not thrive</li> <li>• Cited minorities who do not get opportunities bc they are not members of 'old boys' association</li> <li>• Discourages development; others will not be able to survive the industry</li> <li>• Those who are running the institutions actually do not have any relation to those who have to live within it (ex of China within Nigeria)</li> </ul> |

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| <b>SOURCE</b>             | <b>GovtOfficial_County_50-63</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>BACKGROUND/MISSION</b> | <ul style="list-style-type: none"> <li>▪ Created to from 2004 disparities study for Essex county</li> <li>▪ Group of academics, gov't officials, plus others</li> <li>▪ &lt;1.5% of county contracts going to minorities and women</li> <li>▪ Mandated to race neutral recommendations/remedies to address disparities because study did not show intentional discrimination</li> <li>▪ 2005 – office opened for purposes Including: identifying access to capital to business owners who need it, technology that showed people how to do business with county, etc.</li> </ul> |

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| <b>SPECIFIC ORG<br/>ACTIVITIES</b>                        | <ul style="list-style-type: none"> <li>▪ 2005 - Created registry of minority business owners</li> <li>▪ Held public hearings in connection with publication of disparities study – thinking vendors would ask for set aside; only asked for access to doing business with county</li> <li>▪ Outreach essential to addressing disparities in procurement</li> <li>▪ Led to commitment to host events (10-12)/year related to parts of the process</li> <li>▪ Grew vending database (1400)</li> <li>▪ Need the minorities to get certified to get a county contract (recent ordinance that set this up) – now has a flexible mechanism that allows vendors who get a contract one week to get certified; will also reimburse fee</li> <li>▪ VENDORS CHOSEN: according to local public contract law; purchases under bid threshold</li> <li>▪ Ran bonding program with 25% of participants now bondable up to \$1M</li> <li>▪ Ran OSHA 10 and 30 outreach training programs, which allows contractors to compete (based on requests from home improvement contractors) – Department of Labor</li> <li>▪ Created only library specific to entrepreneurship (500 works) in Essex county – business owners can hold meetings here</li> <li>▪ Launched set-aside program for minority, women and veteran owned businesses</li> </ul> |
| <b>PERCEPTIONS OF<br/>NEWARK BUSINESS<br/>ENVIRONMENT</b> | <ul style="list-style-type: none"> <li>▪ Example of lack of civic engagement</li> <li>▪ Aversion to government because of lack of pleasant experiences with government</li> <li>▪ The ones who do interact are mostly those who have been in corporate America;</li> <li>▪ Born of ignorance; lack of exposure; all politics is local</li> <li>▪ Business owners from other states coming into Newark</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>CLIENTELE<br/>DEMOGRAPHIC</b>                          | <ul style="list-style-type: none"> <li>▪ ISSUES FOR MINORITY BUSINESSES <ul style="list-style-type: none"> <li>○ Minority business owners time devoted to making money rather than staying up to date with requirements for working with government contracts</li> <li>○ Lending institutions want to know specifics of business plan, which minority business owners often lack</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                                                         | <ul style="list-style-type: none"> <li>▪ Including not having any credible background in the field</li> <li>▪ Marketing documents that have many errors</li> <li>○ Minority community need to increase their professional skills in order to compete <ul style="list-style-type: none"> <li>▪ Also, focus on cumulative effect of work, rather than turning down jobs just because of lower pay rates</li> </ul> </li> </ul>                                   |
| <b>OTHER KINDS OF SME SUPPORT PRESENT/NEEDED</b>        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>HOW DO BUSINESS OWNERS NAVIGATE SYS</b>              | - For work with county govt, you have to prove that the county will be made whole if you can't complete the project.                                                                                                                                                                                                                                                                                                                                           |
| <b>ECOSYSTEM?</b>                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>NEWARK COMPARED TO EXTERNAL BUSINESS ENVIRONMENT</b> | <ul style="list-style-type: none"> <li>▪ Observations based on county level and interactions with clientele from major Newark support organizations;</li> <li>▪ partner with many of the support orgs</li> <li>▪ Business owners in businesses that do not speak to county needs (accountants, lawyers, other professional services)</li> <li>▪ Finding creative ways to use other talent in Newark; constrained by the law to pay a certain amount</li> </ul> |
| <b>PROS/CONS OF DOING BUSINESS IN NEWARK</b>            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>IMMIGRANT ENTREPS BUSINESS OPERATIONS</b>            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Culture of DISTRUST</b>                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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| <b>MINDSET OF IMMIGRANTS</b>         |  |
| <b>HARDWORK/SUCCESS VS. DISTRUST</b> |  |
| <b>REGULATIONS</b>                   |  |

#### APPENDIX D: CHAIN OF EVIDENCE TABLE

Table #9

| <b><u>SOURCE</u></b> | <b><u>INTERVIEW TOPIC</u></b>    | <b><u>FACT</u></b>                                        | <b><u>QUESTIONS</u></b>                                                                                                                                                                                                                                                            | <b><u>RESOLVED THROUGH:</u></b> |
|----------------------|----------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| CultOrg2_61          | ACTIVITIES FOR ACHIEVING MISSION | Cleaning cooperative with all immigrant women = 12 people | <p>1) Please tell me more about what the cleaning cooperative is...how did it come about?</p> <p>2) What is the criterion to join (why 12..etc.)? Are the women legally documented residents?</p> <p>3) What are the benefits of such an initiative? What are the difficulties</p> | Follow-up Interview CultOrg2_62 |



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|                          |                                          |                                                                                                                                                                                                    | with such an initiative?<br>4) Do the women have to go through any training?                                                       |                                 |
| CultOrg2_61              | ACTIVITIES FOR ACHIEVING MISSION         | Helping file for ITIN Number (Form W-7 submitted with tax return)                                                                                                                                  | 1) Any issues with the ITIN process?<br>2) Does it achieve good outcomes for the immigrants that use it? Does it work efficiently? | Follow-up Interview CultOrg2_62 |
| CultOrg2_61              | PATTERNS IN IMMIGRANT BUSINESS OPERATION | <ul style="list-style-type: none"> <li>• Very structured</li> <li>• Peddler's license - mostly the ICEE carts/vendors</li> </ul>                                                                   | 1) Any patterns based on cultural differences?                                                                                     | Follow-up Interview CultOrg2_62 |
| CultOrg2_61              | CITY INTERACTIONS W/ENTREP               | <ul style="list-style-type: none"> <li>• Another experience - city provided parking passes for all of customers while they were doing construction; incentives to keep business running</li> </ul> | 1) Do you know how the parking passes work? (Length of time, etc.)                                                                 | Follow-up Interview CultOrg2_62 |
| <b><u>SOURCE</u></b>     | <b><u>INTERVIEW TOPIC</u></b>            | <b><u>FACT</u></b>                                                                                                                                                                                 | <b><u>QUESTIONS</u></b>                                                                                                            | <b><u>RESOLVED THROUGH:</u></b> |
| GovtOfficial1_Federal_26 | CLIENTELE DEMOGRAPHIC                    | <ul style="list-style-type: none"> <li>• Nascent entrep - US NAICS code size std for SMEs (fed std to</li> </ul>                                                                                   | Ask more specifics about the demographics-immigrants;                                                                              |                                 |

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|                                |                         | determine eligibility, up to \$30m depending on industry)                                                                                                                                                                                                                                                   | ethnicity?; type of businesses?                                                                                                           |                                             |
| <b>GovtOfficial3_County_50</b> | SPECIFIC ORG ACTIVITIES | <ul style="list-style-type: none"> <li>▪ Led to commitment to host events (10-12)/year related to parts of the process</li> <li>▪ Ran OSHA 10 and 30 outreach training programs, which allows contractors to compete (based on requests from home improvement contractors) – Department of Labor</li> </ul> | What are the resources that have to be set aside/dedicated to these types of events/outreach program? (the one for 9 vocational students) | Follow-up Interview GovtOfficial3_County_63 |
| <b>GovtOfficial_County_50</b>  | SPECIFIC ORG ACTIVITIES | <ul style="list-style-type: none"> <li>▪ Grew vending database (1400) – checking certification status of vendors</li> <li>▪ Need the minorities to get certified to get a county contract (recent ordinance that set this up) – now has a flexible</li> </ul>                                               | How are you determining whether the businesses are certified?                                                                             | Follow-up Interview GovtOfficial3_County_63 |

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|                               |                               | mechanism that allows vendors who get a contract one week to get certified; will also reimburse fee                                                                                                      |                                                                                          |                                             |
| <b>GovtOfficial_County_50</b> | SPECIFIC ORG ACTIVITIES       | <ul style="list-style-type: none"> <li>▪ Aversion to government because of lack of pleasant experiences with government</li> <li>▪ Born of ignorance; lack of exposure; all politics is local</li> </ul> | What do you mean by all politics is local?                                               | Follow-up Interview GovtOfficial3_County_63 |
| <b>GovtOfficial_County_50</b> | SPECIFIC ORG ACTIVITIES       | <ul style="list-style-type: none"> <li>▪ Business owners from other states coming into Newark</li> </ul>                                                                                                 | Speak to gentrification? Do we need to protect Newark businesses?                        | Follow-up Interview GovtOfficial3_County_63 |
| <b>GovtOfficial_County_50</b> | SPECIFIC ORG ACTIVITIES       | <ul style="list-style-type: none"> <li>▪ Observations based on county level and interactions with clientele from major Newark support organizations;</li> </ul>                                          | What can the support orgs do better to improve the packaging/marketing of their clients? | Follow-up Interview GovtOfficial3_County_63 |
| <b><u>SOURCE</u></b>          | <b><u>INTERVIEW TOPIC</u></b> | <b><u>FACT</u></b>                                                                                                                                                                                       | <b><u>QUESTIONS</u></b>                                                                  | <b><u>RESOLVED THROUGH:</u></b>             |

|                  |                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                |  |
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| AfricanFormal1_8 | <b>HOME COUNTRY</b>                               | Ghana; been here 8 years                                                                                                                                                                                                                                                                                                                                                                                       | What was it like adjusting to the US environment?<br>Where did you live since you came here? How long have you been in Newark? |  |
| AfricanFormal1_8 | <b>BACKGROUND (EDUC/PRIOR WORK EXP)</b>           | <ul style="list-style-type: none"> <li>• BA in engineering; Quit MA in engineering managemt bc did not find it was helping</li> <li>• Wanted to run his "own thing"</li> <li>• Worked in industry; interned for very little for sole proprietor comp in 2012, who wanted to sell his business</li> <li>• Worked with larger company; quit and bought sole proprietor business and building location</li> </ul> | Why was the MA in engineering management not helpful?                                                                          |  |
| AfricanFormal1_8 | <b>PERCEPTIONS OF NEWARK BUSINESS ENVIRONMENT</b> | <ul style="list-style-type: none"> <li>• Challenges for manufacturing since it left; have to outsource</li> </ul>                                                                                                                                                                                                                                                                                              | 1) What were the manufacturing regulations that drove                                                                          |  |

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|                  |                                                                                                       | <p>outside of Newark (person in Ohio doing his machine work)</p> <ul style="list-style-type: none"> <li>• Some say bc of the laws and regulations that were passed that make manufacturing work restrictive difficult</li> </ul>                                                                                                                                                                                                             | <p>manufacturing business out of Newark?</p>                          |  |
| AfricanFormal1_8 | <p><b>CORRUPT INSTITUTIONAL ENVIRONMENT IN HOME COUNTRY INFLUENCE ON BUSINESS OPERATIONS HERE</b></p> | <ul style="list-style-type: none"> <li>• Makes them not trust the system; want to stay under the radar</li> <li>• Real truth is it shouldn't affect the way business is done if you have any sense</li> <li>• You know "apples form oranges" ...you are in america...its diff</li> <li>• Scratch my back, I'll scratch yours type of corruption...more of favors</li> <li>• Straightforward process here; no under the table fees</li> </ul> | <p>-would you say 'no...do it differently' to one of your elders?</p> |  |

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|                  |                                    | <ul style="list-style-type: none"> <li>• So if you are influenced , it is the individual being uneducated about the information</li> <li>• If you have people who knows people then they will say, no, you don't have to do this</li> </ul>                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                            |  |
| AfricanFormal1_8 | <b>PREVALENCE<br/>IN OUR COMMS</b> | <ul style="list-style-type: none"> <li>• Most that you've spoken to are blue collared people</li> <li>• Hard work acceptable for blue collared employees - way of life <ul style="list-style-type: none"> <li>• Perspective limited</li> </ul> </li> <li>• Informal business owners believe in side hustles because they do not desire the 'bigger picture'</li> <li>• Don't want the extra problem...not empire building thing...bc don't plan to stay here...negative connotations</li> </ul> | 1)As blue collared employees, why isn't what they make in their main jobs enough?<br>2) What do you mean by "bigger picture"? Can you describe the "bigger picture" that those with side hustles are choosing not to go after?<br>3) Why do they view the 'formal business' as 'extra problems'?<br>4) Describe what retirement looks like for a Ghanaian?<br>5) You describe the Ghanaian |  |

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|  |  | <p>associated with staying here</p> <ul style="list-style-type: none"> <li>• Informal entreps not afraid of hard work; but adverse to 'extra problems'</li> <li>• Going legitimate creates long term connections to the US - not desired by most informal business owners</li> <li>• Desires for retirement connected to the way they want to do business</li> <li>• They do not take time to think about this...probably don't realize it</li> <li>• Mindset is just to make money for their relaxation period back home</li> <li>• Ask if they don't think they can relax here...will make them</li> </ul> | <p>environment as having these 'additional fees' that you may have to pay without warning to officials and as being a place where you can't get things done bc of these kinds of practices. Whereas, in the US, you know more consistently what processes are required to do certain things, including that 'favors' are apart of the system. So why are the informal entrepreneurs more comfortable with Ghanaian 'crazy' than they are with American 'crazy'?</p> |  |
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|                      |                                                     | defensive...America is crazy                                                                                                                                                        |                                                                                                             |  |
| AfricanFormal4_17-52 | BACKGROUND<br>(EDUC/PRIOR<br>WORK EXP)              | <ul style="list-style-type: none"> <li>Sold/made products back in Gambia</li> </ul>                                                                                                 | Can you describe more of your educational background? How did you figure things out when you first arrived? |  |
| AfricanFormal4_17-52 | PERCEPTIONS<br>OF NEWARK<br>BUSINESS<br>ENVIRONMENT | <ul style="list-style-type: none"> <li>Opening retail store in Newark was the best decision she ever made;</li> <li>People nice; here to support her; they come and shop</li> </ul> | What is the competition like amongst the small African retail stores like yourself                          |  |



## APPENDIX E: LITERATURE COMPARISONS TO NODE CATEGORIES – NATIVE ENTREPRENEUR GROUP

Table #10

| OPEN CODING (ROUND 1)<br>MAIN NODE [8:465]<br>Total Sources: Total<br>References | AXIAL CODING (Round 2)                                                                                                                                                                                                                                                                                             | SELECTIVE CODING (Round 3) | LITERATURE COMPARISON                                                                                                                                                                                                                                                                                                                        |
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| MAIN NODE [3:11]<br>Economic Development                                         | <ul style="list-style-type: none"> <li>People have a drive to succeed, roadblocks that discourage entrepreneurs</li> </ul>                                                                                                                                                                                         | <b>Business Motivation</b> | Research on business motivation is extensive. As far back as 1968, Leibenstein argues for a clear relationship between entrepreneur motivation and business success. The literature in this domain over the past few decades has focused heavily on the development of instruments for measuring entrepreneurial motivation (Johnson, 2017). |
|                                                                                  | <ul style="list-style-type: none"> <li>Big businesses helping small businesses</li> <li>Partnering with other businesses to better the community</li> <li>Some websites beginning to create local directory of businesses</li> <li>Economic development corporation, city partnering with micro-lenders</li> </ul> | <b>Sources of Help</b>     | Rioja and Valev (2004) found that “finance has a strong positive influence on productivity growth primarily in more developed economies. In less developed economies, the effect of finance on output growth occurs primarily through capital accumulation.”                                                                                 |

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|                                                             | <ul style="list-style-type: none"> <li>▪ Winter harming businesses</li> <li>▪ Parking and traffic negatively impacting business</li> <li>▪ Benefits outweigh the negatives</li> </ul>                                                                                             | <b>Nature of Business</b>        |                                                                                                                                                                                       |
|                                                             | <ul style="list-style-type: none"> <li>▪ Ecommerce/online shopping helping businesses</li> </ul>                                                                                                                                                                                  | <b>Business Growth</b>           |                                                                                                                                                                                       |
|                                                             | <ul style="list-style-type: none"> <li>▪ City projects to encourage economic development, pursuing big and small retailers</li> <li>▪ Market dictates growth, but city administration is actively encouraging development</li> </ul>                                              | <b>Community Development</b>     |                                                                                                                                                                                       |
| <b>MAIN NODE [2:11]<br/>Opportunities for Entrepreneurs</b> | <ul style="list-style-type: none"> <li>▪ Opportunity for location came from talking to other business owners</li> <li>▪ Networks to get involved with</li> <li>▪ Immigrant communities need to work together more</li> </ul>                                                      | Opportunities through Networking | Sequeira (2006) explored the need for immigrant entrepreneurs to develop weak ties, such as those to other immigrant groups, in order to be successful.                               |
|                                                             | <ul style="list-style-type: none"> <li>▪ Big corporations and universities helping small businesses</li> <li>▪ Partnering with other businesses</li> <li>▪ Creating revolving loan programs in immigrant communities</li> <li>▪ City should create better loan program</li> </ul> | Sources of Help                  | Hitt, Ireland, Camp, and Sexton (2001) identified external networks as a primary source for identifying opportunities, but also resources and capabilities for effective competition. |
|                                                             | <ul style="list-style-type: none"> <li>▪ Registering your business online</li> <li>▪ City needs to improve process of starting business</li> </ul>                                                                                                                                | Process of Registering Company   | Bruhn (2011) explored the impact of business registration reform in Mexico. Easing the process resulted in about 5%                                                                   |

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|                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                            |                    | more businesses and increased wage employment by 2.2%, while having about a 3% decrease in income for existing businesses (Bruhn, 2011).                                                                                                                                                                                        |
|                                                         | <ul style="list-style-type: none"> <li>▪ Lots of opportunities because of being largest city in NJ</li> </ul>                                                                                                                                                                                                                                                                                                              | Nature of Business |                                                                                                                                                                                                                                                                                                                                 |
|                                                         | <ul style="list-style-type: none"> <li>▪ Using social media and ecommerce</li> </ul>                                                                                                                                                                                                                                                                                                                                       | Business Growth    |                                                                                                                                                                                                                                                                                                                                 |
| <b>MAIN NODE [3:11]<br/>Finance Institution Support</b> | <ul style="list-style-type: none"> <li>▪ Government needs better loan programs for small businesses</li> <li>▪ Immigrant community needs to work together to lend to each other</li> <li>▪ City should have lending programs based on risks</li> </ul>                                                                                                                                                                     | Funding Source     | Denis (2004) categorized entrepreneurial finances into 4 categories: alternative sources of capital, financial contracting issues, public policy, and dynamics of private equity returns.                                                                                                                                       |
|                                                         | <ul style="list-style-type: none"> <li>▪ Getting non-financial support from the city</li> <li>▪ Paterson: Syrian community has revolving loan program</li> <li>▪ Immigrant community should rely on each other, not government</li> <li>▪ Program for getting mortgages, weighing risks</li> <li>▪ Being invested in people to help them succeed</li> <li>▪ Providing loans/mortgages</li> <li>▪ Vetting people</li> </ul> | Sources of Help    | Blanchflower, Levine, and Zimmerman (2003) concluded that it is likely that disparities in lending do exist when comparing minority and nonminority owned businesses and ruled out several possible factors, heavily indicating discrimination as a major factor why minority business owners are less likely to receive loans. |
|                                                         | <ul style="list-style-type: none"> <li>▪ Some grants/loans available, but hard to qualify for</li> </ul>                                                                                                                                                                                                                                                                                                                   | Nature of Business |                                                                                                                                                                                                                                                                                                                                 |
|                                                         | <ul style="list-style-type: none"> <li>▪ Pursuing their passion</li> </ul>                                                                                                                                                                                                                                                                                                                                                 |                    | Pruett et al (2008) discussed entrepreneurial self-efficacy as                                                                                                                                                                                                                                                                  |
| <b>MAIN NODE [2:14]</b>                                 |                                                                                                                                                                                                                                                                                                                                                                                                                            |                    |                                                                                                                                                                                                                                                                                                                                 |

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| <b>Native Entrepreneur<br/>Business Operation<br/>Motivations</b> | <ul style="list-style-type: none"> <li>Wanted to have own business by age 40</li> </ul>                                                                                                                                                                                                                                                                | Business Motivation              | a repeatedly supported predictor of entrepreneurial intention, and that this “entrepreneurial spirit” often supersedes any cultural predictors of intention to start a business or not. |
|                                                                   | <ul style="list-style-type: none"> <li>Finding the perfect location</li> <li>Some people question competency of minority businesses</li> <li>Working harder to prove minority businesses are competent</li> </ul>                                                                                                                                      | Challenges in Starting Business  |                                                                                                                                                                                         |
|                                                                   | <ul style="list-style-type: none"> <li>Knew how to run a profitable business</li> <li>Importance of risk management</li> <li>Background in corporate environment influences/helps their business</li> </ul>                                                                                                                                            | Skillsets for Running Business   | Baum and Locke (2004) looked at the relationship between traits, skills, and motivations as predictors of business growth.                                                              |
|                                                                   | <ul style="list-style-type: none"> <li>Advertise based on capabilities not as a minority</li> <li>Must be able to perform well regardless of minority status</li> <li>Doesn't operate under the assumption that they should get business just for being a minority</li> <li>Perform highly to prove minority businesses can do quality work</li> </ul> | Marketing of Minority Businesses |                                                                                                                                                                                         |

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|                                                                                | <ul style="list-style-type: none"> <li>▪ Have to network to find opportunities and be successful</li> </ul>                                                                                                                                                                                                       | Opportunities through Networking | Masurel et al (2002) expressed informal networking as one of the key business success factors for ethnic entrepreneurs in Amsterdam. They also cited a strong lack of research at that time regarding ethnic entrepreneurs. Of the 195 articles citing this article, the vast majority were conducted internationally and/or did not pertain to native entrepreneurs specifically. |
| <b>MAIN NODE [3:14]<br/>Advantages_Disadvantages<br/>of business in Newark</b> | <ul style="list-style-type: none"> <li>▪ Challenging to operate a business by yourself</li> <li>▪ Hard to get accepted for loans/programs</li> <li>▪ Free money does not exist</li> <li>▪ Not being able to open a business because of missed deadlines</li> <li>▪ Issue of getting and repaying loans</li> </ul> | Challenges in Starting Business  |                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                                                | <ul style="list-style-type: none"> <li>▪ Pros: a lot of people, talent, colleges, connected and accessible</li> <li>▪ Ideal location, low rent</li> <li>▪ Parking and traffic are very bad, deters customers</li> </ul>                                                                                           | Nature of Business               |                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                                                | <ul style="list-style-type: none"> <li>▪ Unqualified and uncaring people in city government</li> </ul>                                                                                                                                                                                                            | Government Offices               |                                                                                                                                                                                                                                                                                                                                                                                    |

|                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                       |                                                                                                                                                                                                                                                                                 |
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|                                                            | <ul style="list-style-type: none"> <li>▪ Is a fairly safe city</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                | Perception of Cultural Environment    |                                                                                                                                                                                                                                                                                 |
|                                                            | <ul style="list-style-type: none"> <li>▪ Permitting process is convoluted and archaic</li> <li>▪ City needs to do a better job of streamlining business processes</li> <li>▪ Permitting process needs to be streamlined/digitized</li> <li>▪ Application deadlines are unfair</li> </ul>                                                                                                                                                                                 | Formalizing and Documentation Process |                                                                                                                                                                                                                                                                                 |
| <b>MAIN NODE [3:15]<br/>Lessons Learned Doing Business</b> | <ul style="list-style-type: none"> <li>▪ Challenging to operate business by yourself</li> <li>▪ Is content with how they started their business</li> <li>▪ Get advice from business analyst, put aside capital for downtimes, listen to customers</li> <li>▪ Work with an advisor to help with marketing and capital</li> <li>▪ Have other options for revenue during winter</li> <li>▪ Hard to qualify for loans</li> <li>▪ Better working without a partner</li> </ul> | Challenges in Starting Business       | Cantner & Stützer (2010) found that solo entrepreneurs that not necessarily have a disadvantage to new venture teams, but did have a much stronger reliance on weak social ties on business performance, which explains the importance of the business analyst and the advisor. |
|                                                            | <ul style="list-style-type: none"> <li>▪ Have to seek out information, know which questions to ask</li> <li>▪ Asking questions, networking</li> <li>▪ Get information and support from City Hall</li> <li>▪ Getting mentoring, understanding risk</li> </ul>                                                                                                                                                                                                             | Process Used to Find Information      | Politis (2005) explored and proposed a conceptual framework for entrepreneurial learning.                                                                                                                                                                                       |

|                                                              |                                                                                                                                                                                    |                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                    |
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|                                                              | management, financial planning                                                                                                                                                     |                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                              | <ul style="list-style-type: none"> <li>Follow your dream, trust yourself</li> </ul>                                                                                                | Business Motivation                                      | Hmieleski & Corbett (2008) found that “improvisational behavior,” common in new business ventures, is a predictor of positive performance for entrepreneurs with high entrepreneurial self-efficacy. In other words, if an entrepreneur truly believes in themselves as an entrepreneur and is willing to follow their dream even if it means deviating from their original idea, they are more likely to succeed. |
|                                                              | <ul style="list-style-type: none"> <li>Winter/weather decreases patronage</li> </ul>                                                                                               | Nature of Business                                       |                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                              | <ul style="list-style-type: none"> <li>Using social media and online commerce</li> <li>Custom-made items, collaborating with other businesses</li> </ul>                           | Purpose and Function of Company/Core Business Activities | In 2001, Wind and Rangaswamy proposed that the next commercial revolution would be individualized marketing of individualized and customizable products through online channels.                                                                                                                                                                                                                                   |
| <b>MAIN NODE [2:17]<br/>Factors for Entrepreneur Success</b> | <ul style="list-style-type: none"> <li>Doing what they are passionate about</li> <li>Enjoying interacting with other people</li> <li>Follow your dreams, trust yourself</li> </ul> | Business Motivation                                      | Hmieleski & Corbett (2008) found that “improvisational behavior,” common in new business ventures, is a predictor of positive performance for entrepreneurs with high entrepreneurial self-                                                                                                                                                                                                                        |

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|  |                                                                                                                                                                                                                                                                                  |                                                          | efficacy. In other words, if an entrepreneur truly believes in themselves as an entrepreneur and is willing to follow their dream even if it means deviating from their original idea, they are more likely to succeed.                  |
|  | <ul style="list-style-type: none"> <li>Using social media and online commerce</li> </ul>                                                                                                                                                                                         | Purpose and Function of Company/Core Business Activities | Michaelidou, Siamagka, & Christodoulides (2011) described that the vast majority of SMEs use social media primarily to attract new customers, but most fail to gather information to adjust their marketing strategies to optimize them. |
|  | <ul style="list-style-type: none"> <li>Having a good location</li> <li>Being in a good location</li> <li>Having enough access to capital</li> <li>Being able to get loans and grants</li> <li>Having a lot of money saved up, not relying on other people for capital</li> </ul> | Challenges in Starting Business                          | Dahl and Sorenson (2012) found that the “best location” for an entrepreneur to start a business is typically in the area in which they have lived the longest. This would help with accessing all of the factors mentioned.              |
|  | <ul style="list-style-type: none"> <li>Partnering with other businesses</li> <li>Working with and getting advice from other business owners</li> <li>Having the right relationships</li> </ul>                                                                                   | Opportunities through Networking                         | de Janasz & Forret (2008) proposed a set of exercises and experiences that have been effective in increasing networking skill, indicating that the networking ability of an entrepreneur is malleable.                                   |



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|                                                                              | <ul style="list-style-type: none"> <li>Working together with members of the community</li> </ul>                                                                                                                                                                                                                                                                      |                                       |                                                                                                                                   |
|                                                                              | <ul style="list-style-type: none"> <li>Registering the business</li> <li>City helping to remove roadblocks for businesses</li> <li>City shortening and streamlining business process</li> </ul>                                                                                                                                                                       | Formalizing and Documentation Process | Sander (2003) demonstrated that streamlined business registration in Uganda resulted in better compliance and increased revenues. |
|                                                                              | <ul style="list-style-type: none"> <li>Working with the community instead of relying on the government</li> </ul>                                                                                                                                                                                                                                                     | Sources of Help                       | Fischer & Reuber (2002) suggested that the combination of community and government is the best path to growth.                    |
|                                                                              |                                                                                                                                                                                                                                                                                                                                                                       |                                       |                                                                                                                                   |
| <b>MAIN NODE [3:22]<br/>Concerns for immigrant or informal entrepreneurs</b> | <ul style="list-style-type: none"> <li>Are considered outsiders</li> <li>Some crime, but is mostly safe</li> <li>Language barrier, lack of understanding of the system and the culture</li> </ul>                                                                                                                                                                     | Perception of Cultural Environment    | Raijman & Tienda (2000) looked at the impact of language mastery for first and second generation immigrant entrepreneurs.         |
|                                                                              | <ul style="list-style-type: none"> <li>Overwhelming registration/permitting process</li> <li>Not prepared for confusing registration process</li> <li>Difficult/confusing permitting process</li> <li>Having to go to many different places for a permit</li> <li>Missing deadlines for licenses</li> <li>Restrictive time frame for applying for licenses</li> </ul> | Formalizing and Documentation Process | Sander (2003) demonstrated that streamlined business registration in Uganda resulted in better compliance and increased revenues. |
|                                                                              | <ul style="list-style-type: none"> <li>Unhelpful city employees</li> <li>Immigrant communities should support each other financially</li> </ul>                                                                                                                                                                                                                       | Sources of Help                       |                                                                                                                                   |
|                                                                              | <ul style="list-style-type: none"> <li>Starting a business without long-term planning</li> </ul>                                                                                                                                                                                                                                                                      | Challenges in Starting Business       |                                                                                                                                   |

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|                                                                      | <ul style="list-style-type: none"> <li>▪ Having capital for when business isn't doing well</li> <li>▪ Spending a lot of money to start a business</li> <li>▪ Applying for loans and assistance programs</li> <li>▪ Not being able to get grants and loans</li> <li>▪ Not having enough money to start a formal business</li> <li>▪ Getting access to resources</li> <li>▪ Having enough purchasing power</li> </ul> |                                  |                                                                                                                                                    |
|                                                                      | <ul style="list-style-type: none"> <li>▪ Winter decreasing patronage</li> <li>▪ Parking and traffic issues</li> </ul>                                                                                                                                                                                                                                                                                               | Nature of Business               |                                                                                                                                                    |
|                                                                      | <ul style="list-style-type: none"> <li>▪ Immigrant communities need to work together</li> </ul>                                                                                                                                                                                                                                                                                                                     | Opportunities through Networking |                                                                                                                                                    |
| <b>MAIN NODE [4:22]<br/>Opportunities for improvement of support</b> | <ul style="list-style-type: none"> <li>▪ Make information more accessible for citizens</li> </ul>                                                                                                                                                                                                                                                                                                                   | Process Used to Find Information | Fischer & Reuber (2002) proposed cooperation between private and governmental entities to create informational support networks for entrepreneurs. |
|                                                                      | <ul style="list-style-type: none"> <li>▪ Courses to help small startups</li> </ul>                                                                                                                                                                                                                                                                                                                                  | Skillsets for Running Business   |                                                                                                                                                    |
|                                                                      | <ul style="list-style-type: none"> <li>▪ Encourage patronage during winter</li> <li>▪ Create directory of businesses, spread information about location of small businesses</li> </ul>                                                                                                                                                                                                                              | Failures in Outreach Efforts     |                                                                                                                                                    |

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|  | <ul style="list-style-type: none"> <li>▪ Make loans /programs easier to qualify for</li> <li>▪ Remove roadblocks for businesses</li> </ul>                                                                                                                                                                                                                | Challenges in Starting Business         |  |
|  | <ul style="list-style-type: none"> <li>▪ Streamline and digitize permitting process</li> <li>▪ Shorten and streamline process of starting a business</li> <li>▪ Streamline permitting process</li> <li>▪ Change time frame for applying for licenses</li> <li>▪ Make licenses easily accessible so businesses don't have to operate informally</li> </ul> | Formalizing and Documentation Process   |  |
|  | <ul style="list-style-type: none"> <li>▪ Provide relationships/connections for entrepreneurs to grow their businesses</li> </ul>                                                                                                                                                                                                                          | Business Growth                         |  |
|  | <ul style="list-style-type: none"> <li>▪ Help immigrant communities operate more efficiently</li> <li>▪ Help small immigrant communities</li> <li>▪ Help economic development in immigrant communities</li> <li>▪ Fix construction company failures</li> </ul>                                                                                            | Support Focused on Specific Populations |  |
|  | <ul style="list-style-type: none"> <li>▪ Creating loan programs within immigrant communities</li> <li>▪ Create loan program for entrepreneurs with less money/experience</li> <li>▪ City should partner with companies to raise money</li> </ul>                                                                                                          | Sources of Help                         |  |

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                  |                                                                                                                                      |
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| <b>MAIN NODE [4:22]<br/>Business Success Factors</b> | <ul style="list-style-type: none"> <li>▪ Improve access to loans/mortgages</li> </ul>                                                                                                                                                                                                                                                                                                                                             |                                  |                                                                                                                                      |
|                                                      | <ul style="list-style-type: none"> <li>▪ Create multidimensional programs</li> </ul>                                                                                                                                                                                                                                                                                                                                              | Types of Government Support      |                                                                                                                                      |
|                                                      | <ul style="list-style-type: none"> <li>▪ Importance of location and rent prices</li> <li>▪ Being able to get loans and grants or surviving off personal savings</li> <li>▪ Being the sole owner and funding your business by yourself</li> </ul>                                                                                                                                                                                  | Challenges in Starting Business  |                                                                                                                                      |
|                                                      | <ul style="list-style-type: none"> <li>▪ Getting advice from experienced companies, understanding risk management</li> <li>▪ Forming relationships to connect with contractors and potential employees</li> <li>▪ Networking and building relationships to find more opportunities</li> <li>▪ Partnering with other businesses</li> <li>▪ Networking, getting advice from other similar businesses, finding your niche</li> </ul> | Opportunities through Networking | Masurel et al (2002) expressed informal networking as one of the key business success factors for ethnic entrepreneurs in Amsterdam. |
|                                                      | <ul style="list-style-type: none"> <li>▪ Being ambitious and following your passion</li> <li>▪ Quality of work and willingness to work extra hard</li> </ul>                                                                                                                                                                                                                                                                      | Business Motivation              |                                                                                                                                      |

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|  | <ul style="list-style-type: none"> <li>▪ Follow your dreams and trust yourself</li> </ul>                                                                                                                                                                                                                                           |                                                          |  |
|  | <ul style="list-style-type: none"> <li>▪ Improvement of city support</li> <li>▪ Working together to create a stronger community</li> <li>▪ Work together as a community instead of relying on government</li> </ul>                                                                                                                 | Sources of Help                                          |  |
|  | <ul style="list-style-type: none"> <li>▪ Taking the plunge without necessarily having a plan</li> <li>▪ Staying focused on your business</li> <li>▪ Owner driving the direction of the business</li> <li>▪ Setting yourself up as credible</li> <li>▪ Being reliable, understanding that what you do gets back to people</li> </ul> | Skillsets for Running Business                           |  |
|  | <ul style="list-style-type: none"> <li>▪ Shortening process of starting a business to save money</li> <li>▪ Registering right away</li> </ul>                                                                                                                                                                                       | Formalizing and Documentation Process                    |  |
|  | <ul style="list-style-type: none"> <li>▪ Having a website and presence on social media</li> </ul>                                                                                                                                                                                                                                   | Purpose and Function of Company/Core Business Activities |  |
|  |                                                                                                                                                                                                                                                                                                                                     |                                                          |  |

