

Running Head: FINAL DISSERTATION

UNDERSTANDING HOW INDIVIDUAL DECISIONS CONTRIBUTE TO THE SUCCESS
OR FAILURE OF FIRST-GENERATION IMMIGRANT ENTREPRENEURS: CASE
STUDIES OF THE NEPALI BHUTANESE IN PITTSBURGH

by

Jodi Greco Carver

Dissertation

Submitted in Partial Fulfillment
of the Requirements for the Degree of
Doctor of Business Administration

Liberty University, School of Business

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Abstract

The United Nations High Commissioner for Refugees (UNHCR) began the process of resettling Bhutanese refugees in U.S. cities in 2008, after many had spent up to 17 years in refugee camps in Nepal. At that time, Pittsburgh became home to 1,000 of these refugees and more than a decade later, their community has grown to an estimated 7,000-8,000 with many entrepreneurs among them (BCAP, 2021). The study included six cases of Nepali Bhutanese entrepreneurs in the Pittsburgh metropolitan area which were compared to better grasp the operational links between decision making and business success or failure while considering how embeddedness in the ethnic community impacted the entrepreneur. The participants in this study were all first-generation entrepreneurs from the Nepali Bhutanese community who had established residency for at least two years or the spouse, employees, partners, or customers associated with the business. Eighteen virtual interviews were conducted and recorded with the participants on Microsoft Teams from January-April 2021. In all of the successful business cases, the entrepreneurs were exploiting an unmet need in their community, providing excellent customer service, and marketing the business using social media. Only one case from the study experienced business failure, which was attributed to not being able to provide the lowest rates to the immigrant population that comprised the majority of his customer base. The theories discovered in the findings included exploitation of social capital, understanding concentrated disadvantage theory, and attempting to break-out into mainstream markets.

Key words: entrepreneur, immigrant, Nepali Bhutanese, success, failure

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Approvals

Jodi Greco Carver, Doctoral Candidate

Date

Alexander B. Averin, Ph.D, Dissertation Chair

Date

Godson K. Mensah, Ph.D, Committee Member

Date

Edward M. Moore Ph.D, Director of Doctoral Programs

Date

Dedication

This dissertation is dedicated to my supportive family. I could not have accomplished this without my husband, John and our six kids, Nate, Nolan, Abi, Aidan, Levi and Lila who told me they could not wait to call me Dr. Carver. Thank you for sharing my struggles and triumphs.

It is also dedicated to all of the Nepali Bhutanese people who became refugees and then U.S. citizens, particularly those who call Pittsburgh their home.

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I would like to thank my chair, Dr. Knoche who was patient, wise and encouraging. He took the long journey with me from initial idea to finished dissertation. I would also like to thank Dr. Mensah for his numerous edits and suggestions that made my dissertation better and Dr. Averin who jumped in at the end as my chair. Finally, I would like to thank everyone in the Liberty DBA office, especially Dr. Lowes, who gave me valuable feedback at critical times.

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Section 1: Foundation of the Study

Pittsburgh's economy and society have a long tradition of being impacted by immigrants. Starting in the 1850s, this industrial city known for its smog-filled air that turned streetlights on in the daytime had a quarter of its population counted as first-generation immigrants. This determined group of workers from mostly Eastern and Western European nations took the most difficult and dangerous jobs and contributed to America's industrialization in the steel, coal and rail industries (Alzo, 2006). During the Mid-Twentieth Century, Pittsburgh's transition of deindustrialization was painful. The city continued to specialize in a small number of industries, missing the opportunity to diversify (Chinitz, 1961). Over the next several decades, its economic growth was among the slowest of US cities and the flow of immigrants was outward, resulting in overall population decline that still plagues the region today. Not only does Pittsburgh's regional economy lack diversity, but so does its population. It has the largest proportion of white residents (86.1%), compared to a very low 2.1% of Asians and 1.6% of Hispanics. Compared to 40 other metropolitan areas, Pittsburgh has the lowest percentage of foreign-born persons (3.8%) compared to the national average of 14.7% (Watson, 2019). Because of this and the overall native-born population decline, government leadership of this former rustbelt city, created a *Welcoming Pittsburgh Plan* in 2015 to, "fill the gaps in our labor force and cultivate the next generation of innovators and entrepreneurs" (Welcoming Pittsburgh, 2015, p. 3).

One particular ethnic group that has been welcomed to Pittsburgh is Nepali Bhutanese refugees. Their journey to Pittsburgh is one of forced migration that began in the 1990s with the ethnic cleansing of Hindus of Nepalese descent in the country of Bhutan. In 2008, after spending 17 years in refugee camps in Nepal, The United Nations High Commissioner for Refugees (UNHCR) began the process of helping them resettle in U.S. cities. Pittsburgh is now home to a

thriving community of Nepali Bhutanese immigrants (Timsina, 2020). In recent years, researchers have completed several studies on this ethnic group in Pittsburgh (Lee, 2017; Roka, 2017; Smith, 2013), but there are no studies focused on Nepali Bhutanese entrepreneurs and their business strategies in this specific context of being welcomed into the urban economy. This study sought to fill the gap in this area of research.

Background of the Problem

Human migration and business strategy converge in many urban centers around the world as displaced people attempt to restart their lives by becoming entrepreneurs (Anwar & Daniel, 2016; Wilmoth, 2016). Unfortunately, new ventures started by immigrant entrepreneurs fail at a very high rate, often more than native entrepreneurs (OECD, 2010; Parzer, 2016). Causes for this problem have been considered from different perspectives. Fairchild (2008) and Aguilera (2009) explored failure from the concentrated disadvantage theory since many immigrant entrepreneurs settle in overcrowded, labor intensive, high crime, and highly competitive markets that isolate them from funding and access to more open markets. Parzer (2016) and González and Campbell (2018) expanded the research by considering why these immigrants succeed or fail to break-out of their ethnic enclaves. Trevizo and Lopez (2016) analyzed the role of neighborhood segregation in Mexican immigrant entrepreneurial failure.

Not only is new venture failure an issue, but lower earnings impact the financial well-being of this segment of entrepreneurs (Aguilera, 2009; Wang & Warn, 2019). Institutional constraints and lack of understanding of government supports were also scrutinized by researchers when considering why immigrant entrepreneurs succeed or fail (Dzomonda & Fatoki, 2018; Liang, 2019). Early research focused on understanding immigrant entrepreneur motivation and decision making from a necessity perspective, one in which they had little choice

in employment options and thus chose self-employment (Nikiforou et al., 2019). Increasingly, more research explores the phenomenon from an opportunity perspective as immigrants are highly educated and arrive with business experience and choose self-employment because it is the best option (Dheer, 2018; Knight, 2015). Along the same line, Bates and Robb (2014) examined the factors driving entrepreneurial decisions from a “push/pull” perspective and subsequently the abandonment of entrepreneurship once constraints lighten and other opportunities in the economy opens up. This research filled the gap in the literature by seeking to understand how the individual business decisions of first-generation, Nepali Bhutanese immigrant entrepreneurs in the Pittsburgh metropolitan area contribute to the success or failure of their businesses.

Problem Statement

The general problem addressed in the study is the high rate of failure of new business ventures started by first-generation immigrant entrepreneurs, which results in personal financial and regional economic losses. This is an important problem to understand because immigrant entrepreneurs contribute significantly to local and regional economic growth (Assudani, 2009; Jiang et al., 2016). In 2010, the Organization for Economic Cooperation and Development (OECD) found evidence from several countries that indicated that immigrant entrepreneurs fail at a higher rate than native entrepreneurs. Asoba and Tengeh (2016) found that immigrant businesses in South Africa fail at a high rate and typically do not grow or develop beyond serving their ethnic enclave. Riva and Lucchini (2015) studied immigrants in Italy and although they did not have a higher failure rate than native entrepreneurs, their survival rates were very low as their options to grow and expand were very limited.

Jiang et al. (2016) found that immigrant entrepreneurs are disadvantaged due to their liability of ethnicity, which limits their access to the needed social, human, and financial resources to remain in business. Looking for additional causes of failure, Bates and Robb (2014) studied immigrant and small business owners in U.S. urban locations and found that their business failures could be attributed to lack of capital, talent, public resources, and infrastructure. The specific problem addressed in the study is the high rate of failure of first-generation immigrant entrepreneurs in the Pittsburgh metropolitan area which results in personal financial and regional economic losses.

Purpose Statement

The purpose of this qualitative study was to add to the body of knowledge by exploring the lived experiences of first-generation immigrant entrepreneurs through interviews to understand how their individual strategies affected the success or failure of their business ventures. To limit the scope of the study, Nepali Bhutanese entrepreneurs in the city of Pittsburgh were studied because a recent report noted that 58% of adult immigrants in the metropolitan area hold a bachelor's degree or higher (Center for Social and Urban Research, 2018). These highly educated individuals might contribute more effectively to the local and global economy if one could understand why they succeed or fail at operating their business ventures. By studying the individual strategies of a group of immigrant entrepreneurs, researchers, and decision-makers may be able to gain insights into what works and what does not work for these businesspeople.

As Liang's (2019) study of new Chinese entrepreneurs in Australia demonstrated, immigrant entrepreneurs can be highly educated with significant business experience and view self-employment as their best opportunity to succeed. When given the right set of institutional

and cultural conditions, these entrepreneurs can make a significant impact on the local and global economy. Understanding these conditions from the perspective of immigrant entrepreneurs can lead to a greater level of understanding of their experiences and individual strategic decision making; both successful and unsuccessful. The result of the study addressed the high rate of failure of first-generation immigrant entrepreneurs in the Pittsburgh metropolitan area which results in personal financial and regional economic losses.

Nature of the Study

The proposed research method for this flexible study ascribed to the postpositivist epistemology, relying on already generated theory to better understand the contemporary and complex situation of the Nepali Bhutanese entrepreneurs. In this paradigm, the researcher accepts that she cannot be certain of knowledge when studying human behavior, consequently setting up the experiment to respect the co-creation of knowledge with the participants (Creswell, 2014). The study began with an interest in the experiences of the Nepali Bhutanese immigrants who became entrepreneurs after being resettled in the city of Pittsburgh. Widely accepted theories of immigrant entrepreneurs were used to guide the case study design which relied on multiple sources of evidence to deal with the complex variables that impact the success or failure of these Nepali Bhutanese entrepreneurs in Pittsburgh (Yin, 2014).

Discussion of Research Paradigm

Postpositivism is a deterministic philosophy in which causes determine the effects of outcomes and the focus is on how the individuals ascribe meaning to their situation. Although there was a specific single reality related to the experiences of these Nepali Bhutanese entrepreneurs, studying human beings in their life situations makes that one reality difficult to fully comprehend. The goal was to co-create information that was fully informed by previous

studies and by the participants's perspectives. Current data about immigrant entrepreneurs in the metropolitan area of Pittsburgh were considered and used to construct appropriate interview questions and gather empirical evidence, but the study went beyond the quantitative construction of data and hypothesis in an effort to understand and make connections between the real experiences of immigrant entrepreneurs and their individual strategic decision making in this qualitative study (Creswell & Poth, 2018).

Discussion of Method

Choosing between the quantitative, qualitative, or mixed methods of inquiry depends on the desired outcomes of the research. The quantitative and qualitative approaches sit on opposite ends of a continuum, while the mixed method integrates both of the aforementioned approaches into one study (Creswell, 2014). Choosing a qualitative framework for this study was based on the desired outcome of understanding typical cases of immigrant entrepreneurial success or failure within the Pittsburgh metropolitan area. In this flexible approach to inquiry, a deeper understanding of the high rate of failure of first-generation immigrant entrepreneurs in the Pittsburgh metropolitan area which results in personal financial and regional economic losses may be better understood. Stake (2010) described the qualitative research method as a deliberate study of how things work in a situational context. Engagement with others who have specific experiences and a depth of knowledge, can result in a deeper human perception and understanding. It was interpretive in nature, allowing space for individual and nuanced results to come forward during the investigation. The researcher and the participants co-constructed personal knowledge in the qualitative epistemology. Bochner (2018) argued that this approach to research can help others understand themselves and create better societies in which to live. Conversely, Creswell (2014) explained that the quantitative method of inquiry relies heavily on

linear attributes, measurements, and statistical analysis to explain why something happens using a reductionist and objective experimental design. In this type of inquiry, the desired outcome is to test relationships among variables and examine the cause and effect relations using objective theory. Controls are introduced, hypotheses are presented and assignments are randomized to generalize from a sample population to a larger population. The quantitative method was not chosen for this study because it would not provide the rich depth of insight needed to explore the complex environment of the Nepali Bhutanese entrepreneurs in Pittsburgh.

Discussion of Design

The design of the study utilized the multiple case study method in order to consider how the individual decision making of several Nepali Bhutanese entrepreneurs contributed to the success or failure of their businesses. Although the study was focused on the Nepali Bhutanese ethnic group, ethnography was not chosen because the study was not conducted over a prolonged period, nor did it only focus on the influence of culture, language and behaviors upon the group. It also considered multiple business variables that impacted the individual entrepreneurs. The study did not attempt to understand the common themes of a group of people or their shared experiences, so the narrative and phenomenological approaches were not chosen. Finally, the grounded theory design was not chosen because the goal of the study was to understand how the decision making of these ethnic entrepreneurs impacted their success or failure, not to generate a substantial theory that could be generalized to other populations involving interviews with 20 to 60 participants. More time would have been needed and a deeper understanding of the sociology of the group would be required to pursue this method (Creswell & Poth, 2018).

The case study design was chosen because the inquiry is situated in a real-world context with multiple and complex variables to capture more than just a snapshot perspective of the

phenomenon (Vissak, 2010). As Yin (2014) explained, the case study is useful when “the real boundaries between phenomenon and context may not be clearly evident” (p. 16). This method attempts to understand complex societal phenomena with operational links studied over some time. Consequently, this study included six cases of Nepali Bhutanese entrepreneurs in the city of Pittsburgh which were compared to better grasp the operational links between decision making and business success or failure while considering how embeddedness in the ethnic community impacted the entrepreneur. The participants in this study were all first-generation entrepreneurs from the Nepali Bhutanese community in Pittsburgh, Pennsylvania who have established residency for at least two years or the spouse, employees, partners, or customers associated with the business. Eighteen virtual interviews were conducted and recorded with the participants on Microsoft Teams from January-April 2021.

Discussion of Triangulation

The study was conducted by only one researcher, using an interview guide, which resulted in semi-structured, in-depth interviews that lasted for one to two hours. The interviews were transcribed and then verified by each participant to ensure accuracy. Each place of business was visited, allowing at least an hour to observe and interact with the entrepreneur, employees, and customers. Further, a personal journal for each case was kept to record observations and thoughts following the interviews and the site visits. Finally, the data was triangulated by using company websites, Facebook pages, and newspaper articles about the entrepreneurs and businesses (Creswell & Poth, 2018). The survey and interview questions focused on gathering information about the subject’s cultural and educational background, the immigrant experience, individual business strategies, and their opinions about why they were successful or unsuccessful in their entrepreneurial venture.

Summary of the Nature of the Study

The design for this qualitative research was multiple case studies of Nepali Bhutanese entrepreneurs. Choosing a qualitative framework for this study was based on the desired outcome of understanding typical cases of immigrant entrepreneurial success or failure within the Pittsburgh metropolitan area. The study ascribed to the postpositivist epistemology which resulted in a logical study with multiple perspectives that included validity testing (Yin, 2014). Numerous researchers have completed studies of specific ethnic communities and their entrepreneurial experiences over the past several decades. These studies have sought to understand the immigrant entrepreneur in his economic context considering the individual's unique embeddedness within the ethnic community (Kloosterman et al., 1999). Examples include studies of Chinese entrepreneurs in Australia (Collins, 2002; Liang, 2019; Wang & Warn, 2019) and Mexican entrepreneurs in the United States (Aguilera, 2009; Puryear et al., 2008; Trevizo & Lopez, 2016). The nature of this qualitative study was to co-construct personal knowledge of these entrepreneurs and their experiences. Through multiple case studies of Nepali Bhutanese entrepreneurs in Pittsburgh, the goal was to better understand the operational links between their business decision making and their success or failure while considering how their embeddedness in their ethnic community in Pittsburgh impacted them.

Research Questions

Research into the experiences and data surrounding immigrant entrepreneurs have moved from the field of sociology to the fields of economics and business as migration and displacement of people around the world has increased in recent decades (Dheer, 2018; Khosa & Kalitanyi, 2015). One of the reasons for this shift is the economic impact of these immigrant businessmen and women upon the host country's economy (OECD, 2010). The 2020 Global

Entrepreneurship Monitor (GEM) Report reported on the five largest economies over the past 19 years (The United States, the Netherlands, the United Kingdom, Brazil, and Spain), and only Spain failed to increase total entrepreneurship activity over that time. During that same timeframe, GDP per capita (held constant in 2010 dollars) increased significantly ranging between 12-25% growth in those countries. Financial gains from entrepreneurship are significant to the country's economic health and immigrants have typically participated in entrepreneurship at very high levels (Bosma et al., 2020).

Exiting from entrepreneurship can have a negative financial impact on the individual particularly if it was their only opportunity for employment (Nikiforou et al., 2019). Being trapped in an ethnic enclave is another way that immigrant entrepreneurs experience financial loss. Numerous studies have considered why some groups succeed or fail in breaking-out of ethnic enclaves into more competitive, mainstream markets (Allen & Busse, 2016; González & Campbell, 2018; Parzer, 2016; Wang & Warn, 2019). The Center for Social and Urban Research at the University of Pittsburgh (2018) published a report emphasizing how immigrants in the Pittsburgh region were highly educated, with 58% of the adult foreign-born population holding a bachelor's or graduate degree. The specific problem that was addressed is the high rate of failure of first-generation, Nepali Bhutanese immigrant entrepreneurs in the Pittsburgh metropolitan area which results in personal financial and regional economic losses. The following research questions were used to guide the study:

1. What are the lived experiences of highly-educated first-generation, immigrant entrepreneurs in the Pittsburgh metropolitan area?

- 1.a. What do immigrant entrepreneurs whose businesses fail, attribute to their failure?

- 1.b. What do immigrant entrepreneurs whose businesses succeed attribute to their success?
2. How do highly-educated first-generation, immigrant entrepreneurs define success in their business venture?
 2. a. For those defining success as growth and expansion, what individual strategy decisions do they believe contributed to their success or failure?
 - 2.b. For those defining success in other terms, what individual strategy decisions do they believe contributed to their success or failure?
3. What is the role of the national culture of origin in immigrant entrepreneurs' success or failure?
 - 3.a. How does cultural identity integration (or assimilating into the host country's culture) impact the success or failure of highly-educated, first-generation immigrant entrepreneurs?

Conceptual Framework

Through multiple cases, this study sought to understand how several first-generation immigrant entrepreneurs in the Nepali Bhutanese community were experiencing success or failure in Pittsburgh. Early research on immigrant entrepreneurship investigated the theory of the middleman minority (Bonacich, 1973). This focused on the immigrant's orientation toward their residence and the acceptance or hostility experienced by the host society and how this impacted business interactions. For this study, this orientation towards their residence was informed by the *Welcoming Pittsburgh* (2015) plan that includes a roadmap to provide an inviting atmosphere for immigrants to assimilate into the regional economy of Pittsburgh. The conceptual framework was informed by multiple theories that considered immigrant entrepreneur motivation, success,

and failure in an effort to gain a deeper understanding of how individual decision making impacted their newly formed organization.

Motivation

There are numerous studies focused on what motivates immigrant entrepreneurs to create businesses rather than to seek employment in the regional economy. If an immigrant is blocked from entering the job market due to limited opportunities, discrimination, or institutional constraints, the individual may be motivated to become an entrepreneur out of necessity. Reynolds et al. (2005) found that one-third of entrepreneurs started businesses out of necessity. Other research on motivation considered it from push/pull factors (Chavan & Taksa, 2017; Khosa & Kalitanyi, 2015). Bates' (1999) study of Asian immigrants who were highly-educated, yet operated low-profit businesses in the retail or personal service industries, showed a large exit from self-employment in areas where blocked mobility declined. Abebe and Alvarado (2018) indicated that self-employment decisions are directly impacted by the individual's perceived social status and the business climate.

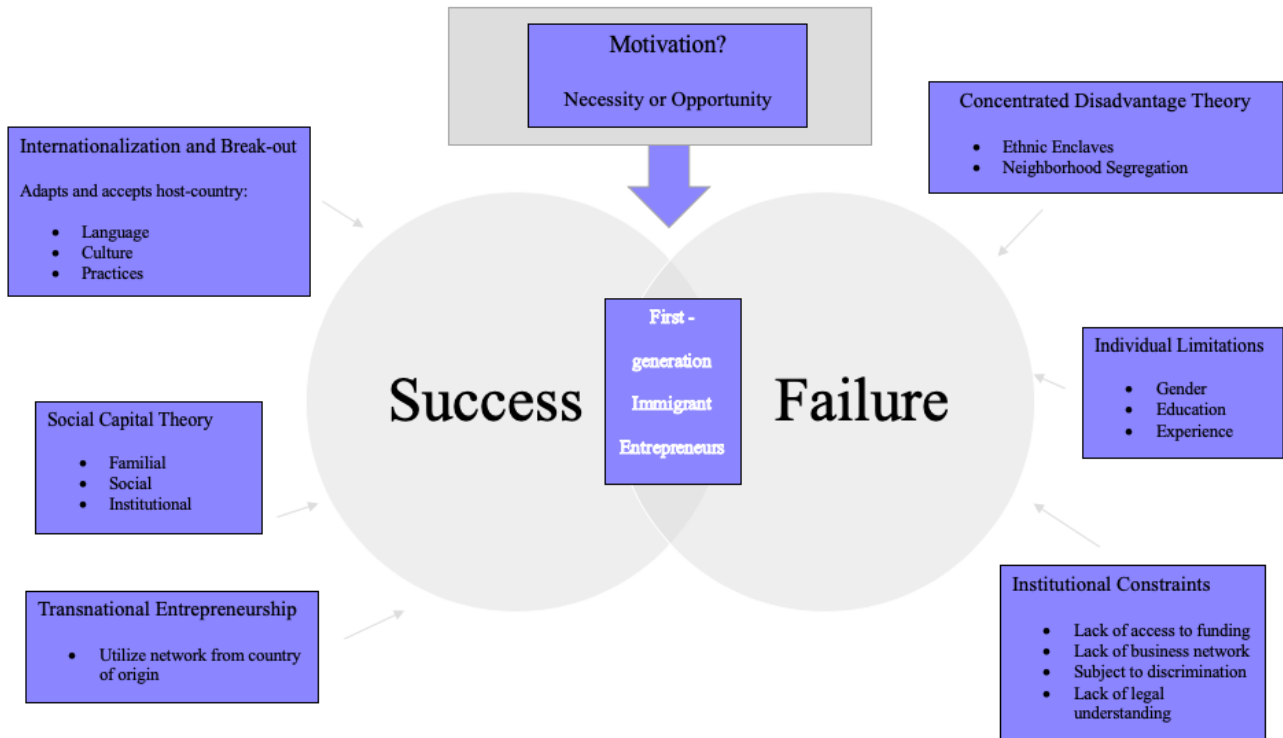
Factors Contributing to Failure

More recent research considered the negative impact of groups of immigrant businesses clustered together as a concentrated disadvantage theory, which includes ethnic enclaves and neighborhood segregation (Aguilera, 2009; Asoba & Tengeh, 2016; Efendic et al., 2016; Fairchild, 2008; González & Campbell, 2018; Trevizo & Lopez, 2016). In contrast, Portes (1987) demonstrated the limitation of one theory to explain entrepreneurial success in the Cuban enclave in Miami, Florida. He concluded that the support of the ethnic enclave rather than quick assimilation to the host culture may impact early entrepreneurial success. Recent research investigating the impact of ecological or environmental factors on immigrant entrepreneurial

failure includes those that test institutional constraint theory (Buitrago et al., 2019; Dzomonda & Fatoki, 2018; Falavigna et al., 2019; Liang, 2019).

Factors Contributing to Success

Peterson and Roquebert (1993) interviewed 24 of the most successful Cuban-born entrepreneurs in Miami to understand what factors contributed to their firm survival and they found that these entrepreneurs drew power and motivation from their Latin connections to suppliers, employees, and customers. More recent studies consider the impact of internationalization and break-out theories (Jiang et al., 2016; Lassalle & Scott, 2018; Wang & Warn, 2019), social capital theory (Assudani, 2009; Bird & Wennberg, 2016; Cruz et al., 2018; Jan, 2017; Knight, 2015) and transnational entrepreneurship (Brzozowski et al., 2019; Neville et al., 2014; Vissak & Zhang, 2014).

*Figure 1**Conceptual Framework*

Discussion of Relationships Between Concepts

The conceptual framework (Figure 1) attempted to assimilate the most common theories explaining immigrant entrepreneur motivation, success, and failure. In a study comparing three populations of immigrant entrepreneurs in New York City, Waldinger (1989) wanted to determine if ecological factors or personal characteristics accounted for the largest share of businesses held by each ethnic group. The results of this study demonstrated the need to investigate multi-variate approaches because single-factors and theories fell short of explaining success or failure. This study of Nepali Bhutanese entrepreneurs in the Pittsburgh metropolitan area was informed by multiple theories in an effort to understand the complex variables that impact the success and failure of these immigrant entrepreneurs in this specific environment.

Summary of the Conceptual Framework

The conceptual framework was informed by multiple theories and years of research that consider immigrant entrepreneur motivation, success, and failure. This framework laid the foundation for further research of entrepreneurs of Nepali Bhutanese descent in the city of Pittsburgh to gain a deeper understanding of how individual decision making impacts their newly formed organizations and their own success or failure as entrepreneurs.

Definition of Terms

The focal point of this study was immigrant entrepreneurs and their individual decision making. The American Immigration Council (2020) defines an *immigrant* as a person who is foreign-born. Loue (1998) explained the conundrum in defining all foreign-born individuals as immigrants because it lumps multiple categories of people under one word, "...that all individuals who have relocated across national boundaries, whether temporarily or permanently, whether voluntarily or involuntarily, whether repetitively or on a single occasion, and for whatever purpose, may be considered immigrants" (pp. 19-20). To clarify, in this study, the immigrants are refugees of Nepali Bhutanese background who were permanently and legally resettled in the United States, specifically Pittsburgh. The literature on immigrant entrepreneurs also uses the words ethnic and migrant to describe entrepreneurs who are not native-born (Aldrich & Waldinger, 1990). This study also utilized these adjectives where the literature uses them.

Defining entrepreneur begins with a focus on an individual who directs an enterprise, taking on the risk of loss, and retaining the profits (Cole, 1942). Knight's (2015) work with Polish migrants in the UK considered why some immigrants become entrepreneurs while others are employed by them and become co-ethnic workers. The participants in this study were

included because they chose to become an entrepreneur rather than a co-ethnic worker. Drucker (1985) added important distinctions to the definition of entrepreneurship and entrepreneur as someone who “...always searches for change, responds to it, and exploits it as an opportunity” (p. 28). According to Drucker, entrepreneurs take on a burden of risk in the form of financial loss and failure, most often caused by a lack of business knowledge. In addition, Gartner’s (1988) research will inform a deeper understanding of the *entrepreneur* in the context of organization creation,

The creation of an organization is a very complicated and intricate process, influenced by many factors and influencing us even as we look at it. The entrepreneur is not a fixed state of existence, rather entrepreneurship is a role that individuals undertake to create organizations. (p. 28)

Assumptions, Limitations, Delimitations

This section includes the assumptions, limitations, and delimitations of the study. A mitigation of the assumptions and limitations is also included.

Assumptions

All studies include assumptions that underly the research method and design. According to Leedy and Ormrod (2019), these assumptions should be disclosed to better test outcomes and conclusions. First, it was assumed that the participants answered the interview questions honestly and reflectively. To support this, participants had a safe environment using the virtual video conferencing platform to encourage the participants to share their opinions truthfully. The identities and names of businesses were kept confidential. Second, it was assumed that the inclusion criteria of the sample were appropriate, assuring that the participants have experienced the phenomena being studied. In order to limit the risk associated with this assumption, the

researcher conducted preliminary surveys that identified participants who fit the study criteria of being a Nepali Bhutanese entrepreneur, age 18 or older, and living in the city of Pittsburgh for at least two years. Finally, it was assumed that the participants were volunteers in the study and had a sincere interest in participating and understood that they would not receive compensation for their time. The latter was communicated to the participants in clear terms through the interview tool and the interview consent form (Leedy & Ormrod, 2019).

Limitations

This research was limited by the small sample size of the six cases being studied on only one ethnic group: Nepali Bhutanese. The study was limited to the city of Pittsburgh due to time, geographic, and financial constraints. All these factors limited the generalizability of the study but expanded the personalized, empirical information provided by immigrant entrepreneurs in this specific context, which is a special characteristic of qualitative studies (Stake, 2010). The researcher's status as a female outsider could result in possible skewed responses from the participants. Other factors could bias the answers of the participants based on their feelings toward the researcher or their relationship to the larger business community in Pittsburgh if the participants feel that their honest answers would be used against them. To mitigate these limitations, appropriate efforts were made to protect the identities of the participants. Also, the researcher conducted a significant inquiry into the Nepali Bhutanese group to increase sensitivity to their cultural background. This was an important part of the preliminary study of the ethnic group's cultural, religious, and family nuances as well as challenging any prejudices that were held toward the ethnic group. (McPherson, 2016)

Delimitations

The scope of this study was limited to first-generation Nepali Bhutanese entrepreneurs living in the metropolitan city of Pittsburgh. Natural curiosity about this ethnic group and their business decisions forms the foundation of this inductive study. Their lived experiences are tied to their forced migration and this historic moment of regional economic development in the Pittsburgh area. By limiting the study to only one ethnic group, it narrowed the variability of cultural differences, and created a common comparison of similar participants with shared experiences and minimized the variables related to the varying length of time spent as an immigrant in a host country. By creating a geographic boundary, the current business policies within the region were also shared among the participants. Minimizing these variations allowed the study to focus on the strategic business decisions of these immigrant entrepreneurs and how they contribute to the success or failure of their enterprises.

Significance of the Study

This study contributed to the emerging literature of immigrant entrepreneurs by studying the business decisions of a specific immigrant population, Nepali Bhutanese, in an urban environment that has welcomed them into the regional economy. It is a unique situation because the Nepali Bhutanese entrepreneur and the city of Pittsburgh mutually depend on one another for economic success (Welcoming Pittsburgh, 2015). This was supported by a recent study of this population involving the sociological analysis of their experiences and access to resources that resulted from city leaders who promoted diversity and immigrant entrepreneurship as an economic exigency (Watson, 2019). Studying a specific ethnic group of entrepreneurs in an urban setting to extrapolate deeper meaning from their experiences has been done recently by Cruz et al. (2018) with Brazilian entrepreneurs in two cities in Florida; González and Campbell

(2018) with Latino business owners in Nashville; Lassalle and Scott (2018) with Polish immigrants in Glasgow; Parzer (2016) with Turkish grocery store owners in Vienna, Austria and Vissak and Zhang (2014) with Chinese immigrant entrepreneurs in Canada. These in-depth studies of specific immigrant groups have the potential to support positive social change by understanding how the success or failure of immigrant entrepreneurs impacts the regional economic development of a region.

The research into entrepreneurial business decision making is lacking. Some exceptions include the case study of three Chinese internet and technology firms (Sun et al., 2018) focused on how entrepreneurs used simple rules based on their experiences to build business models. Another by Ndofor and Priem (2011) involved a study about strategy decisions of first- and second-generation immigrant entrepreneurs to determine what affected their choice of an ethnic enclave strategy versus a dominant market venture strategy. Their study showed that an immigrant entrepreneur's capital endowments and social identities impacted this decision most significantly. Still lacking in the literature are studies focused on the intersection of immigrant entrepreneurship and individual decision making.

Reduction of Gaps

This study sought to fill the gap in the immigrant entrepreneur literature by focusing on individual business decision making of a specific ethnic group considering an embeddedness approach and how that impacts their success or failure. Kloosterman and Rath (2018) suggests this approach considers the complex interconnectivity of the social, business, and economic environments of the ethnic group. In their work on mapping research of contemporary ethnic entrepreneurship literature, Ma et al. (2013) noted the gap in research of immigrant entrepreneurial business activities. Sociological studies focused on demographics were plentiful,

but studies focused on business decision making and strategy formulation was lacking. This is true about the research conducted on the Nepali Bhutanese community in Pittsburgh which includes several sociological studies focused on topics such as refugee humanitarianism, adjustment, integration, and economic self-sufficiency (Lee, 2017; Roka, 2017; Smith, 2013; Watson, 2019).

Other studies on specific ethnic groups engaged in entrepreneurship focused on innovation and internationalization (Vissak & Zhang, 2014), earnings (Aguilera, 2009), intergenerational mobility (Chavan & Taksa, 2017), breaking out through diversification (Lassalle & Scott, 2018), breaking out through more competitive business models (Wang & Warn, 2019), transnational migrant characteristics and business operations (Santamaria-Alvarez et al., 2019) and neighborhood segregation (Trevizo & Lopez, 2016). In an article reviewing immigrant entrepreneurship literature and suggesting future directions of research, Dheer (2018) suggested that more work is needed to understand how the economic and regulatory environment impacts the success and failure of immigrant enterprises. By focusing on the Nepali Bhutanese enclave in the context of Pittsburgh's welcoming policy, this study filled the gap in research considering how an entrepreneur's individual decision making impacts the success or failure of their venture in both high-growth and marginal enterprises.

Implications for Biblical Integration

In Matthew 25:31-46 (NIV), Jesus explained a time of judgment when God is seated on His throne in glory. As all of the nations gather, He divides the people based on how they treated their fellow man. For those who showed kindness to the least of their brothers and sisters, an inheritance in his kingdom is promised, "For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in" (v. 35).

This teaching is pertinent to those who work with immigrants in the United States. Most first-generation immigrants arrive in the United States as strangers to the new land, with many disadvantages including language, cultural and social limitations. Understanding them and welcoming them into the community was a great opportunity to show kindness to the least among a population. Conducting a research study to gain understanding was one way to welcome a migrant population into the community.

In his letters to the churches in Galatia and Colossae, Paul challenged the believers in Christ to view people equally, rather than valuing them as a free person or a slave; a Jew or a Greek; as male or female. Paul exhorts followers of Christ to see one another as one in Christ (Galatians 3:28; Colossians 3:11). This research sought to understand the lived experiences of the Nepali Bhutanese entrepreneurs in Pittsburgh, viewing them as equal to native-born people in a time when ethnocentrism and xenophobia are on the rise, causing people to distrust and fear foreigners (Naudé et al., 2017). These biblical teachings can help inform a study of immigrant entrepreneurs as Christian researchers in business come alongside immigrant entrepreneurs in a humble, non-judgmental way to understand their experiences.

In addition, Christians can advance God's purposes in the world by understanding three important ideas of the Christian worldview: God created the whole world and it is good, man has fallen into sin and is corrupted, and God's plan to save the whole world through Jesus' sacrifice on the cross can redeem it (Keller, 2012). As this study sought to understand the experiences of immigrant entrepreneurs in Pittsburgh, a deeper appreciation of how work and productivity can reflect God's image were brought to bear. Van Duzer (2010) affirmed that business matters to God because he created work to be good before the fall of humankind into sin. When we turn from sin and begin a relationship with Christ, we can partner with God to redeem work and the

people in the workplace. There is no separation between secular work and spiritual work because the Gospel can be shared through both word and deed.

Hebrews 7:10 states, “God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them” (NIV). In this case, the help can be in the form of a research study of Nepali Bhutanese entrepreneurs whose specific cultural background has caused them to be marginalized in their own society. As people, they have been welcomed into a resettled community in the United States and have had to adjust to an entirely new culture. This study may provide a deeper understanding of the influence of the Nepali Bhutanese culture and social embeddedness upon their entrepreneurial activities. Eldred (2009) writes about the importance of understanding culture when considering business environments. The culture of the region or people-group is important to the development of the people in many ways including the concept of wealth, views of competition, notions of justice, the value of work, the role of authority, and the view of life and the future. Hofstede’s (1984) seminal research on work-related differences influenced by a country’s culture, highlighted the importance of understanding culture when interacting with people from other countries. In their narrative study of Polish entrepreneurs in the UK, Barrett and Vershinina (2017) showed that ethnic and entrepreneurial identities intersected to form a complex new identity, which was impacted by individual and collective experiences in the host country. Sensitivity to ethnicity and cultural values comes from the idea that all people are created in the image of God and thus have value from Him (Genesis 1:27, NIV). This study was founded on these Biblical principles.

Relationship to the Field of Study

This study of Nepali Bhutanese entrepreneurs in Pittsburgh was connected to the international business cognate in three ways. First, the important economic impact of immigrant

entrepreneurs to their host country and beyond has been the subject of numerous studies (González & Campbell, 2018; OECD, 2010; Santamaria-Alvarez et al., 2019; Tavassoli & Tripl, 2019). International business is not only conducted by businessmen and women in multinational corporations but by individual entrepreneurs who engage in business in their home and host country which leads to innovation and deeper business connections between the host and home country economies known as transnational entrepreneurship (Pruthi et al., 2018). Even when immigrants are displaced by war, famine, disease, or other disasters, this process of global connectivity through entrepreneurship has produced positive economic results (Allen & Busse, 2016; Peterson & Roquebert, 1993; Puente et al., 2017).

Second, the study of business strategy is a key component to the international business cognate. Wang and Warn (2019) considered both vertical and horizontal breakout strategies in their study of Chinese entrepreneurs in Australia. Bates and Robb (2014) investigated immigrant entrepreneur motivations and strategies in urban areas based on the push-pull factors of business. Parzer (2016) and Pruthi et al. (2018) considered whether the social fabric or ethnic ties of the immigrant entrepreneur contributed to their ability to start and then grow their businesses. Multiple case studies of the business strategies of first-generation Nepali Bhutanese immigrant entrepreneurs in Pittsburgh contributed to the international business strategy discussions focused on individual-level factors that lead to firm success or failure.

Finally, the cultural diversity of the immigrant entrepreneurs in an urban setting contributes to the larger process of globalization in our time (Kloosterman & Rath, 2018). The global reach of business involves the immigrant worker and more specifically the immigrant entrepreneur. Efendic et al. (2016) affirmed that sometimes these resource-constrained businesses could be particularly efficient. Stoyanov et al. (2018) demonstrated that foreignness

can be an asset to transnational entrepreneurs who utilized their ethnic and cultural support systems to their advantage to achieve business growth. Vissak and Zhang (2014) found that immigrants who are active in more than one country foster international marketing and product innovations. Investigating this and the numerous other areas of cultural influence contributed to international business understanding.

Summary of the Significance of the Study

This study provided an in-depth understanding of the individual decision making of Nepali Bhutanese entrepreneurs to understand how it impacted the success or failure of their business enterprise in Pittsburgh. Reducing the gap in the literature of immigrant entrepreneurs was one of the goals of the study. Currently, there are no studies of Nepali Bhutanese entrepreneurs and their business decision making. Through multiple case studies of these immigrant entrepreneurs in Pittsburgh, the purpose was to better understand the operational links between their business decision making and their success or failure while considering how their embeddedness in their ethnic community in Pittsburgh impacted them. This study was founded on several biblical principles including sensitivity to the cultural background and ethnicity of the participants who are created in the image of God (Genesis 1:27, NIV) and the valuation and appreciation of the work of these immigrant entrepreneurs. The study tied in well with the international business cognate by recognizing the positive economic and cultural impact that immigrant entrepreneurs have on their community and the study contributed to the international business strategy discussions focused on individual-level factors that lead to firm success or failure.

A Review of the Professional and Academic Literature

The problem with immigrant entrepreneur business failure has been well documented in academic literature. Recent studies considered failure resulting from hyper-competition in the ethnic enclave, neighborhood segregation, institutional constraints, lack of business experience, limited language ability, and xenophobia (Asoba & Tengeh, 2016; Dzomonda & Fatoki, 2018). Earlier research has focused on failure from the perspective of limited profitability and the inability of immigrant entrepreneurs to break out of their low-profit businesses into mainstream markets (Allen & Busse, 2016; Parzer, 2016). Addressing the problem of failure is important because of the potential positive economic impact immigrant businesses can have on a region (Mavoothu, 2009). Along this line, understanding what motivates an immigrant to choose to enter entrepreneurship instead of becoming part of the local economy as a wage-earner typically focused on whether immigrants were pushed into entrepreneurship due to a lack of opportunity in the wage-earning economy or whether they were pulled into entrepreneurship because of the many opportunities for business creation (Bates & Robb, 2014; Pruthi et al., 2018). Other studies highlight the ability of immigrant entrepreneurs to succeed, innovate, and help make connections between their home and host countries (Brzozowski et al., 2019; Jiang et al., 2016; Lassalle & Scott, 2018; Neville et al., 2014).

The next section will include an overview of the literature focused on immigrant entrepreneur failure, success, and motivation, a summary of the early research on immigrant entrepreneurs, relationships, contradictions and gaps in the literature, and finally, suggested next steps and research needed based on the review of the literature.

Immigrant Entrepreneur Failure

Migration and globalization have increased drastically over the past several decades and the number of immigrant-owned businesses around the world has also expanded (OECD, 2010; Wilmoth, 2016). This has created a rich field of study focused on this growing niche in the economy. Because entrepreneurial failure can lead to personal financial and regional economic losses, numerous studies have considered why some immigrant entrepreneurs succeed while others fail.

Sociologists first began to consider immigrants and their impact on the host country labor market several decades ago. Wilson and Portes (1980) were among the first to identify the distinctiveness of the self-enclosed ethnic enclave of Cuban refugees in Miami compared to the general business economy. As long as these immigrants had access to capital, they were able to create an advantage for themselves as entrepreneurs through vertical integration of suppliers, customers, and fellow ethnic businesses. The steady flow of Cuban immigrants into the enclave further enhanced business success. Years later, Portes (1987) showed socially that this Cuban enclave exhibited an entrepreneurial culture rather than a culture of poverty, which he attributed to “class heterogeneity, institutional diversity, and the blockage of return options” (p. 368). This is a unique distinction because studies of ethnic enclaves in other geographic regions involving different ethnic groups demonstrated that clusters of immigrant entrepreneurs can be a disadvantage to immigrant entrepreneurial success.

Aguilera (2009) conducted a comparative study of two ethnic enclaves: Mexicans in Texas and California and Cubans in Florida. These locations represented the largest clusters of Hispanics in the U.S. The first finding suggested that the structural advantage of vertical integration and ethnic solidarity contributed to the high rate of self-employment in both Mexican

and Cubans enclaves. The second finding revealed lower earnings by both groups of entrepreneurs doing business within the enclave compared to those doing business outside of the enclave. This was attributed to the concentrated disadvantage theory which included hyper-competition, less affluent customers, and excessive obligations to the ethnic community that reduced profitability.

Empirical research supporting the theory of concentrated disadvantage winds through urban studies, sociology, and economics explaining income disparity, inequality in education, and high crime rates. Tienda and Lii (1987) found lower earnings in minority concentrated labor markets which were correlated to race/ethnicity and lack of education. Fairchild (2008) conducted a quantitative study in four urban areas to understand neighborhood segregation and its impact on minority self-employment. One finding showed that neighborhood segregation concentrated poverty and negative conditions increased an entrepreneur's potential failure in that region. Along the same line, Trevizo and Lopez (2016) conducted a study in Los Angeles with Mexican immigrants to determine how neighborhood segregation and poverty affected business performance. They found that segregation increased the failure of Mexican businesses due to several disadvantages including co-ethnic customers who haggled over prices, which reduced their already low-profit margins and excessive competition with other immigrant entrepreneurs. The initial advantages of the Mexican enclave were most beneficial in the start-up stage of businesses but quickly diminished over time as the businesses were forced to operate in a market of low-profit margins with high obligations to the ethnic community.

Failure can also result from institutional constraints as demonstrated by the study of new Chinese immigrant entrepreneurs (NCIE) in Australia. The structuralist perspective defined three institutional constraints that can impact immigrant success or failure. These included laws and

government regulations that hindered the entrepreneur, normative pressures including values and traditions, and finally cultural influences that dictated certain ways of thinking. Each of the three created negative constraints upon the immigrant entrepreneur, leading to failure (Liang, 2019). Falavigna et al. (2019) focused their study of immigrant entrepreneurs in Italy on the judicial efficiency of the area and its institutional impact on the decisions of immigrants to start legitimate businesses rather than succumb to the alternative and illegal business underworld. In other words, did the ability of the government to protect and enforce the judicial rights of immigrant entrepreneurs positively impact their decisions to start new businesses? The study found that judicial efficiency was a driver of integration for immigrant entrepreneurs into the formal economic systems of the country which could also improve social and cultural integration. When judicial rights were not protected, immigrants chose other income options, and those that started businesses had high failure rates.

Rahman et al. (2018) studied firms in Aberdeen, Scotland and found that institutional constraints were more difficult for immigrant entrepreneurs that lacked a supportive ethnic community. Although issues of limited access to capital from local banks, a complex regulatory environment, lack of business support, and limited access to customers were causes of failure among native entrepreneurs, the immigrant entrepreneurs were doubly disadvantaged as a result of an absent supportive ethnic community. They had numerous institutional limitations without the social capital to overcome them. So failure was not the result of concentrated disadvantage, but rather their qualitative study demonstrated that the main cause was institutional constraints, which they believed may have been overcome with an ethnic community network.

Buitrago et al. (2019) investigated how institutions were impacted by the way a society viewed tolerance and diversity. Societies that were more fractionalized had higher incidents of

corruption. This impacts immigrants negatively as they had less freedom to earn incomes by entering self-employment. The study created an index of 86 countries to determine their level of tolerance toward immigrants. As globalization and migration increase, ethnic heterogeneity could increase the level of corruption in institutions thus lessening the positive economic role that immigrant entrepreneurs can have on the region, but tolerant societies (as measured by their index) tended to minimize this corruption and subsequently benefitted from the migrant entrepreneur's new business creation.

Even when countries tried to eliminate institutional constraints for entrepreneurs, often immigrants were unable to take advantage of them because of the language and cultural barriers. Dzomonda and Fatoki (2018) examined how knowledge of government support and business community programs impacted the success or failure of immigrant entrepreneurs in South Africa. They found that immigrant entrepreneurs in South Africa failed at a very high rate and the vast majority of those in the study were not aware of the government and community programs in place to support their success. So, even when institutional constraints were minimized and support was maximized, immigrant entrepreneurs did not always know how to take advantage of them.

In-kind, Asoba and Tengeh's (2016) study of immigrant entrepreneurs in South Africa found a combination of institutional constraints as well as individual deficits that led to business failure. The list included seasonality and irregularity of market cycles, xenophobia, lack of available credit and financing options, lack of support from the community and local government, inability to communicate due to language barrier, hyper-competition among immigrants, lack of business skills, and a high crime rate. These created significant

disadvantages for immigrant entrepreneurs to succeed in their business ventures and resulted in very high failure rates.

Despite their increasing numbers and contribution to overall economic growth and job creation, immigrant entrepreneurs were mostly invisible in public discourse. A study by Achtenhagen and Price Schultz (2015) found very few articles in public newspapers in U.S. cities with above-average percentages of immigrant entrepreneurs over five years. From a community development perspective, this was disappointing because not everyone is represented equitably. From a business perspective, this created yet another avenue for failure as these entrepreneurs struggled and persisted mostly alone, lacking mentors and support from their community.

Failure can look differently when entrepreneurs desired to grow their business and they were not able to break-out of the overly competitive, low-profit margin markets in which they opened their businesses. Often, ethnic groups were blocked from moving into more mainstream markets. McPherson (2019) compared first and second-generation Sikh, Hindu, and Pakistani Muslim entrepreneurs in London to understand how successful they were at breaking out of their ethnic enclaves. The results indicated that participants fit into three types of immigrant entrepreneurs: those content to remain in their ethnic neighborhood business, those forced to remain because they were blocked from moving into mainstream markets for multiple reasons, and those struggling to adjust by having part of their business in mainstream markets, but the majority in their ethnic niche. McPherson concluded the last in-between group was thinking non-ethnic, but acting ethnic. In short, these South Asian entrepreneurs focused mainly on the day-to-day operations and remained optimistic about the future although they did not think their businesses would grow or expand, as survival was the main objective.

Parzer (2016) analyzed cultural aspects and social embeddedness of break-out with a study of Turkish immigrants in Vienna in the food retailing sector. The researcher believed that business strategies are only part of the explanation behind an immigrant entrepreneur's ability to break-out into mainstream markets to grow his or her business. The social context of the minority community as well as the majority community greatly impacted the entrepreneur's success or failure. The findings included the counter-intuitive idea that many immigrant entrepreneurs feared retaliation or backlash from their ethnic community if they tried to break-out into other markets. Another finding uncovered in this research was the immigrant's fear of having their product or service commodified as ethnic by the majority market, consequently labeling and possibly limiting them in the process. This study demonstrated the complexity of break-out which can have both positive and negative economic outcomes for the ethnic entrepreneur.

Similarly, Assudani (2009) considered the constraining impact of social capital and in-group ties rather than the positive role it played among immigrant entrepreneurs. The author argued that strong in-group ties can stop immigrant entrepreneurs from reaching outside of the traditional industries of their ethnic community. Often, they did not even attempt to break-out of ethnic enclaves into mainstream markets because their responsibility to the ethnic community was so deep. In many cases, the in-group stifled their strategic business efforts. These closed networks may have served the entrepreneur in the early stages of the business, but like Parzer (2016) suggested, these ties created limitations and suppressed growth or expansion necessary to keep the business going during later stages of business development.

Immigrant Entrepreneur Success

Neville et al. (2014) found evidence that young immigrant-owned export firms outperformed young native-owned firms between 2004-2008 in Canada suggesting that these entrepreneurs were able to exploit relationships back in their home countries to increase their business performance. This strategy for business success is part of a larger body of empirical research on immigrant entrepreneurs that has uncovered some common threads of success, including social capital theory, internationalization, break-out, and transnational entrepreneurship to name a few.

Kalnins and Chung (2006) researched Indians from Gujarat who became entrepreneurs in the U.S. hotel industry to understand how social capital theory and geography impacted their business survival. Social capital is defined by the relationships the entrepreneur had with their family and ethnic community which had a positive impact on business success. When groups of immigrants congregate in the same geographic region of the host country, it was often because they were trying to generate benefits from social capital by cooperating and sharing resources to increase the survival rates of their businesses. The researchers found that Indian firms with resources located near other Indian firms in the hotel industry increased the likelihood of the new firms' survival. In other words, when immigrant entrepreneurs located near each other and supported one another, business failure could be reduced. Using a comparative case study approach, Cruz et al. (2018) wanted to understand how two different groups of Brazilian entrepreneurs in two different communities in Florida utilized economic, human, and social capital to succeed. The researchers broke down Brazilian immigration into three waves over 30 years to Orlando and Pompano Beach and identified low to high levels of each of the three capitals: economic, human, and social. Interestingly, both groups of Brazilian immigrant

entrepreneurs that settled in different towns in Florida experienced a low level of social capital to start, but saw increased levels of social capital as the second wave of Brazilian immigrants were attracted to the two towns because of the ease of connections within their ethnic community. This model could be used across cultures and locations to understand how these ethnic enclaves of entrepreneurs successfully or unsuccessfully utilize economic, human, and social capital in their business decision making.

Jan (2017) explored social ties among immigrant entrepreneurs in Pakistan operating in a bazaar. These marketplaces served an important economic, political, and social component of developing societies. The opportunity to create a business was a primary motivation for first-generation immigrant entrepreneurs, but subsequent generations were pushed into the business by family members. The in-group ties and commitments were very high and as a result, some of these small businesses were able to succeed by employing multiple family members to save money. For some, this enabled them to accumulate wealth and to expand into wholesale markets which reached non-coethnic customers. As family members and co-ethnic friends achieved success, they often helped others in their ethnic community by financing their new businesses. Because outside credit and financing was very limited, these social ties supported immigrant entrepreneur success. The in-group ties even helped new entrepreneurs connect to large suppliers including Nestle and Engro Foods. This research demonstrated that both ethnic and non-ethnic networks were critical to the success of these immigrant entrepreneurs at different stages of business development. These results were similar to those found by Rusinovic (2008) with second-generation immigrant entrepreneurs in The Netherlands. These entrepreneurs strategically focused on serving mainstream markets, breaking out of their ethnic enclaves to

expand their business ventures. Subsequently, their business success rates were comparable to native-born entrepreneurs.

A growing number of studies examining internationalization as a cause of immigrant entrepreneur success was found in the literature. Jiang et al. (2016) found that immigrant-started new ventures (ISNVs) were more likely to fail than businesses started by nonimmigrants, suggesting that there is a liability to ethnicity for these entrepreneurs. In contrast, those entrepreneurs that embraced an early internationalization strategy were able to overcome the liability of ethnicity by gaining legitimacy through home-country language proficiency and cultural assimilation which increased the survival rates of new businesses. The study also found that an immigrant who pursued naturalization increased the chances of their firm's survival by improving access to cross-border resources.

Vissak and Zhang (2014) explored the relationship between internationalization and innovation with three Chinese firms in Canada. The background of immigrant entrepreneurs contributed to success particularly if they were able to connect their home country networks to their new host country network and reach beyond their ethnic confines. The researchers also found that in all three cases, the immigrant entrepreneurs exploited their home country networks to grow their new businesses. Further, they were all involved in innovative activities in design, research and development, and creating new services to hasten their companies' internationalization efforts.

Related to these studies were those focused on transnational entrepreneurship among immigrants. Stoyanov et al. (2018) investigated the conditions in which foreignness was an asset rather than a liability for Bulgarian transnational entrepreneurs in London. The key component for success, highlighted by the authors, involved the transactional memory of prior global

experience and knowledge. This memory extended into the ethnic community and became a collective resource. This diaspora network turned foreignness into an asset. The immigrant entrepreneur gained access to information, managerial knowledge, new opportunities, and mentoring through this diaspora network. The participants were able to leverage this advantage by improving the organizational capabilities of their current businesses in London.

Santamaria-Alvarez et al. (2019) compared the shortcomings experienced by immigrants at the macro and meso levels to the micro-level characteristics of immigrant entrepreneurs and noted that many Colombian entrepreneurs were able to overcome these macro and meso level constraints through their business knowledge, networks, and country of origin (COO) experiences. In this particular study, the immigrant entrepreneurs expressed a lack of trust in their COO government and its legal system, so the U.S. provided a better business environment despite the labor costs being four times higher. The transnational entrepreneurs (TEs) were mostly focused on import-export operations, but continued globalization increased their commitment to and involvement in more areas of international business. Colombian TEs used their home-country networks and experiences to create successful business ventures in the U.S. despite institutional constraints.

In their study of entry methods of Indian TEs in the United States, Pruthi et al. (2018) found that motivation and entry methods were dependent on two things: professional and personal ethnic ties, and prior experience doing business in the home country. Both emotional and economic motivations impacted TEs decisions while proactive and reactive strategies influenced entry methods. Another finding suggested that some TEs who were engaged in for-profit ventures were also emotionally motivated to engage in social entrepreneurship with the home country demonstrating a personal value to create social returns for the people of their

COO. Brzozowski et al. (2019) added to the discussion of TEs by comparing immigrant entrepreneurs to foreign-born returnees in the Italian information and telecommunications sector. The researchers found that the incidence of transnational entrepreneurship was much higher among immigrant entrepreneurs and their COO than foreign-born returnees with at least one parent in Italy. Understanding the diasporic networks among immigrant entrepreneurs was very important because these markets held the greatest opportunities for trade and investment in international business.

Studies of successful break-out strategies pursued by immigrant entrepreneurs involved a growing body of research. Ram and Hillin (1994) were among the first to investigate this idea of taking an ethnic enterprise into a mainstream market by considering, "...marketing approaches of such firms; the feasibility of break-out; the management implications of such a process; and the lessons for business support agencies" (p. 15). Recent studies considered the impact of different spaces or markets that were used by ethnic entrepreneurs to break-out of an ethnic enclave. As these businesses progressed toward break-out, their customer bases included more mainstream customers and the importance of the business as a social space for fellow ethnic customers decreased (Allen & Busse, 2016). In other words, moving out of ethnic markets also diminished the communal culture where immigrant entrepreneurs reconnected with co-ethnic people and reinforced their social ties. In some cases, social ties may be sacrificed for greater economic success.

Three recent studies of break-out added to the findings of earlier studies. Anwar and Daniel (2016) conducted a study in the UK with immigrant entrepreneurs operating online businesses. The researchers wanted to determine how the participants' marketing practices impacted their ability to break-out of the low-growth physical enclaves to sustain and grow their

businesses. The online environment of their businesses afforded the entrepreneurs a wider customer base including international business opportunities that diversified their enterprise. These entrepreneurs were very comfortable hiring and working with staff and customers in other countries, particularly their COO. Applying entrepreneurial marketing theories to these cases, the researches demonstrated empirically that the marketing efforts of these immigrant entrepreneurs were not chaotic, instead they provided good examples of entrepreneurs using limited resources to implement growth strategies. Since their marketing strategies were focused on expanding their online businesses, these immigrant entrepreneurs were successful in breaking out into mainstream markets that were not always available to bricks and mortar businesses.

Wang and Warn (2019) studied break-out strategies of Chinese entrepreneurs in Australia to determine if they were able to shift from low-profit businesses to more profitable mainstream markets and whether they utilized a horizontal (shifting locations) or vertical (moving up the supply chain) break-out strategy. The researchers found that to achieve break-out, business owners depended on multiple business activities at different stages of their organization's development including marketing, personnel, innovation, and networking strategies. All but three of the entrepreneurs who arrived in the 1980s and operated low-skilled businesses had achieved horizontal break-out once English language skills and capital were acquired.

Overall, factors associated with a successful horizontal break-out strategy were sufficient financial capital obtained from an existing business, appropriate business experience enabling the entrepreneur to understand different customer requirements and a capacity to implement an adequate staffing strategy. (p. 224)

Four major vertical break-out strategies were identified in the study: 1) shifting from a low-profit retail market to a more lucrative wholesale market, 2) shifting along the value chain to more profitable areas of business, 3) starting a new business while managing other diversified ventures in different markets in Australia, 4) diversifying the business through overseas markets. The researchers concluded that break-out was a very complicated process, requiring the immigrant entrepreneur to exhibit multifaceted business skills of capital accumulation, the maintenance of social and supplier networks, a thorough understanding of different customers, and the ability to anticipate market changes and needs (Wang & Warn, 2019).

Since Poland's acceptance into the European Union (EU) in 2004, many Polish migrants moved to the UK looking for better opportunities in business. Lassalle and Scott's (2018) contribution to the literature was a reconceptualized analysis of immigrant entrepreneurs' business development process, narrowing in on break-out strategies. The researchers broadened the concept of break-out as a process through diversification of products, services, and customers while still considering the influence of mixed embeddedness within multiple social and institutional contexts. The model defined immigrant entrepreneurs based on the four main markets they served: 1) enclave-market entrepreneur (serving ethnic products to the ethnic enclave), 2) niche entrepreneur (providing unique products or services to the ethnic enclave), 3) middleman entrepreneur (providing ethnic products or services to the mainstream market) and 4) mainstream market entrepreneur (providing diversified products or services to the mainstream market). The most novel finding was that the break-out strategies of ethnic enclave entrepreneurs into niche market entrepreneurs can be considered a diversification process that they observed in the first few years of business operations. The researchers explained that it was an incremental and incomplete process of diversification rather than pure break-out. An example of this idea

was seen in the computer shop that began offering other IT services or the beauty salon that started adding to its hairdresser services. These two examples demonstrated growth strategies through diversification rather than intentional break-out of ethnic enclaves into mainstream markets. These findings can help policy-makers support immigrant entrepreneurs throughout the business life cycle, as business growth and development can be manifested through multiple dimensions of business strategy which benefitted the overall regional economy.

Immigrant Entrepreneur Motivation

In their research on entrepreneurial intentions, Abebe and Alvarado (2018) questioned why individuals chose to become entrepreneurs rather than wage earners, seeking to understand the factors that most influenced their decisions. Their survey of hundreds of individuals in the southern region of the U.S. who faced involuntary job loss showed that one's perceived positive social status and favorable institutional environment were leading factors motivating entrepreneurs to seek self-employment.

The strong main effect relationships found are an indication that self-employment choices are made in light of their perceived feasibility (business climate) as well as concern for the social acceptability and potential social (even if not economic) benefit of self-employment. (p. 565)

The researchers wondered whether the involuntary job loss was a blessing in disguise as it opened up opportunities to pursue new business creation and innovation during an otherwise stressful and discouraging period of an individual's life. Although this study did not include immigrants, it is insightful when considering what motivates individuals to choose self-employment rather than entering the labor market.

Over half of the adult entrepreneurs included in the 35 economies surveyed in the GEM Report were motivated to start their own business because jobs were scarce (Bosma et al., 2020). The study conducted by Nikiforou et al. (2019) had similar findings for necessity entrepreneurs. Over half of the entrepreneurs in developing countries and one-fifth in developed countries choose entrepreneurship out of necessity. The authors considered the effect of the length of unemployment upon the owner's industry decision. The findings indicated that the duration of unemployment was a key moderating variable of the two main factors influencing strategic decision making: the founder's pre-existing industry experience and the relative attractiveness of external opportunities. These findings demonstrated the equally important influence of push/pull motivators upon self-employment decision making.

Turning back toward immigrant entrepreneurs specifically, Khosa and Kalitanyi (2015) investigated whether African entrepreneurs were pushed or pulled into self-employment in Cape Town, South Africa. Through empirical research on migration motivation, traits, and self-employment motivation, the authors found that most of the participants were pushed into necessity entrepreneurship in the retail, salon, restaurant, clothing, and mechanical industries. The majority of their participants migrated to South Africa because of political instability and economic deprivation in their home countries. Very few were pulled into entrepreneurship because of business opportunities. Discrimination in the job market was also a push motivator for this group. Opportunity within the wage-earning markets was very limited because many native people felt threatened by the arrival of new migrants and their potential to take good jobs. The increase in intolerance was rising despite the government's attempts to welcome foreign nationals (Khosa & Kalitanyi, 2015).

Chavan and Taksa (2017) looked into push/pull motivational factors and social and human capital to determine if there were differences between generations of Indian entrepreneurs in Australia and their propensity toward self-employment. The analysis compared first-generation migrants (pre-2000) to second and third-generation migrants (post-2000). They found that there was a movement away from the grocery and Indian restaurant industries prevalent among first-generation entrepreneurs to the industries of IT, accounting, consulting, investment, and software development that were increasingly owned by the second- and third-generation entrepreneurs. These entrepreneurs tended to be more highly educated, had good English language skills, and were pulled into self-employment by the plentiful opportunities in Australia. Conversely, the first-generation Indians were pushed into self-employment, had poor English language skills, and took 8-10 years to start their own businesses which could have been the result of blocked mobility.

Understanding how an immigrant entrepreneur is embedded within their host country can inform research into what motivated self-employment decision making. Shinnar nad Nayır (2019) determined paths to immigrant entrepreneurship in developing nations by understanding social capital such as who the entrepreneurs knew in their host and home countries and human capital such as what they knew about their host country's religion, culture, and language. These resources then informed their decision making within the opportunity structure which included opportunity recognition, resource acquisition, and new firm creation. In this way, many of the interviewees were pulled into entrepreneurship based on business opportunities and their ability to use social and human capital, whereas other studies suggested that most immigrant entrepreneurs are pushed into self-employment out of necessity to earn a living (Khosa & Kalitanyi, 2015).

Bates (1999) was among the first to expand the empirical evidence of the push/pull motivational influence from the perspective of blocked mobility with his study of Asian entrepreneurs in the U.S. Immigrant entrepreneurs ended up pushed into self-employment when they lacked educational credentials, English language skills, and the practical experience needed to gain employment. The researcher argued that entrepreneurs that were pushed into self-employment often looked for opportunities to exit the business whereas those pulled into entrepreneurial ventures tended to run their firms much longer. Those pushed into entrepreneurship failed more often because of a lack of choice and motivation. Opportunity cost was also an issue impacting entrepreneurial motivation. If an immigrant is blocked from salaried employment for any number of reasons, he or she had a much lower opportunity cost when starting a new business. Among the study participants, the highly educated Asian entrepreneurs that were pulled into entrepreneurial opportunities tended to own firms in professional services that showcased their education and skills. Finally, blocked mobility was a contributing factor in self-employment decision making in low-profit, traditional industries, but not as impactful in the higher-yielding, professional industries. Bates (1999) argued that as blocked mobility diminishes over time in low-profit, traditional industries, many Asian immigrants exited the business to enter salaried employment.

Summary of the Early Research

A thorough review of the literature pertaining to immigrant entrepreneurship would not be complete without a look at the early research and seminal studies that still influence contemporary thinking in the field. Bonacich (1973) introduced the connection between the economic role that immigrant groups played in specific locations and their status in society. The findings indicated that some immigrant entrepreneurs occupied an intermediate rather than low

status in society, expanding on the idea of the middleman theory. Most ethnic minorities were situated at the lowest levels of economic society, but the research pointed toward evidence of a different orientation for certain ethnic groups that formed organized societies and were bound together by persecution from their host nation (Bonacich, 1973).

Middleman minorities are strangers. They keep themselves apart from the societies in which they dwell, engage in liquidable occupations, are thrifty and organized economically. Hence, they come into conflict with the surrounding society yet are bound to it by economic success. (p. 593)

This early model explained a process that began with sojourning to a new country, followed by becoming economically viable, experiencing host country persecution, increasing solidarity among the group, and finally, either remaining in the host country or returning home. This model informed many other studies of immigrant entrepreneurs.

Immigrants' earnings were a significant topic of the literature during the next couple of decades. Using the 1970's Census data, Chiswick (1978) wanted to determine how immigrants' earnings compared to native-born earnings. The author found that immigrants earned substantially less upon arrival in the U.S., but made up the gap over the next couple decades and even earned more than native-born wage earners by their 15-20th year in the U.S. Borjas (1986) questioned the reliability of this study because it failed to include the self-employed in the earning's numbers. In large cohorts, entrepreneurs could represent 15% of the minority population. Furthermore, immigrants who started their own businesses made a significant climb up the economic and social ladder, often at a much faster pace than those in salaried employment. DeFreitas (1988) addressed host country hostility toward immigrants by investigating Hispanic immigration's impact on the native, low-wage earners in the urban

society. Testing both conventional and dual market theories, the study was able to isolate the impact of illegal and legal immigrants on the wages of native workers. The findings indicated that Hispanic immigration did not harm the wages of native workers.

Earlier, Portes and Bach (1980) compared the earnings of Mexican and Cuban immigrants upon arrival in the U.S. and then again three years later using theories of income inequality to guide the study. Two findings stemmed from the structural perspective including the importance of occupational power and secondly, the inability to account for earnings differences based on education level, language skill, or other individual-level variables. Moreover, the earnings differences between the two Hispanic groups brought a more nuanced understanding of the labor market segmentation theory. The earnings of the Mexican immigrants were significantly lower than the Cuban immigrants, which previous authors had attributed to the basic understanding of the theory of labor market segmentation which stressed that differences in compensation for labor were caused by individual-level factors such as education, skill, and previous experience. Portes and Bach (1980) attributed the difference to the enclave effect for the Cubans. Mexican immigrants were dispersed across the U.S. and their labor was mostly used to fill menial, low-wage jobs, whereas the Cuban immigrants mostly stayed in the southern Florida region where they were given access to better wage-paying jobs and entrepreneurial opportunities by their ethnic group. Individual-level factors were not contributing factors to this difference in wages earned between the Mexicans and the Cuban immigrants.

Light's (1984) conclusions supported similar findings in immigrant participation in entrepreneurship. No single attributes nor cultural endowments could explain why the immigrants were overrepresented in business ownership. Disadvantage in the wage-earning market was one cause that had been explored in literature, but Light (1984) focused on social and

ethnic solidarity exhibited by the minority group and fed by chain migration, breaking these up further into ethnic and class resources. Ethnic resources included features of the whole group including cultural endowments, relative satisfaction, reactive solidarity, and sojourning orientation. Class resources included private property, means of production, human capital, financial capital, attitudes, knowledge, and skills. The findings demonstrated that the former resulted in higher rates of successful immigrant entrepreneurs in ethnic enclaves compared to native entrepreneurs. The ethnic resources provided a comparative advantage that immigrant entrepreneurs exploited in the marketplace.

Borjas (1986) brought further attention to the impact of the enclave based on the changing economic decisions made by the first wave of immigrants from salaried employment to self-employment and then even more interesting, the increase in self-employment among the later waves of immigrants. He concluded that fewer opportunities for salaried employment, changes in immigration laws that focused on reunifying families who then employed relatives in the family business, and finally the possibility of a comparative advantage caused by the enclave effect may have caused the change. In the final hypothesis, the author believed that immigrants served their ethnic communities more effectively than outsiders because they understood their customers better and shared a common language which improved communication. These enclaves were large enough to support entire regional economies and their entrepreneurs had the potential to improve their financial and social conditions.

Although other studies had focused on the quantitative aspects of earnings and economic data, Portes (1987) conducted qualitative research focused on the origins and entrepreneurial proclivity of the Cuban enclave in Miami. This work with the burgeoning economy was done through verbal testimony of its entrepreneurs as the researcher sought to answer the questions of

how and why some minorities engaged in business enterprise while others did not. The community's existence was due to the mass exodus of Cubans during the Communist Revolution in 1959 and thus created the unique situation of being a no-return migration. Because they did not expect to return, Cuban immigrants tended to act more entrepreneurial as they sought economic mobility and long-term connections with their host country. Portes (1987) used this study to point out the limitations of previous research that utilized one-factor theories to explain phenomena about immigrant entrepreneurship. Although many immigrants were ambitious and hard-working, this did not explain why certain groups were more entrepreneurial while others were simply filling the ranks of low-wage earners.

Outside persecution by the host nation, which the middleman theory included (Bonacich, 1973), was not present in the Cuban enclave, nor was there strong evidence for institutional supports or restrictions to explain why this enclave included so many entrepreneurs. Portes (1987) conjectured that given the right amount of internal support from their enclave, ethnic entrepreneurs will rise to take advantage of the support, resulting in personal financial and regional economic successes. Finally, government policies that sought to break up ethnicities in order to assimilate minorities more quickly into the host nation were admonished because the research showed that closely-tied ethnic communities could be the reason for entrepreneurial success.

These close ties were even demonstrated in another study highlighting some interesting familial dimensions which contributed to entrepreneurial success in the Cuban enclave. Portes and Jensen's (1989) evaluation of data from their study demonstrated that married men in ethnic enclaves were significantly advantaged by wives who worked for free at their businesses or worked for another business and contributed capital to the fledgling family business. Cuban

women worked outside of the home at a much higher rate when compared to other Hispanic women and thus contributed significantly to the growth of independent business ownership and the collective economic advancement of their family and their communities. In interviews with the wives of entrepreneurial men, it was apparent that these women were committed to the business success as much as their husbands and saw it as a worthwhile sacrifice to improve the conditions of their families.

Success breeds success was a true axiom for the Cuban enclave in Miami. As the enclave experienced economic and societal stability over several decades, the Cuban business owners were able to exploit their success by creating global business connections in Latin America – one of the first identifications of transnational entrepreneurship. Their competitive advantage was an intimate knowledge of the language and the culture of other Spanish speaking countries (Peterson & Roquebert, 1993). The most successful and profitable businesses in South Florida began to act as links between Latin American companies and US companies which supported a nuanced version of the middleman theory presented by Bonachich (1973). The success of this particular enclave was even been studied and sought after by multinationals and governments expecting to learn from it and attempting to replicate it in their own countries (Peterson & Roquebert, 1993).

By 1994, the debate surrounding immigrant entrepreneurial success and failure fell to Light et al. (1994). Their paper was intended to bring clarity to the terminology surrounding the debate. They argued that,

The ethnic enclave economy and the ethnic economy are conceptually different. The ethnic economy is a broader and more generally useful concept than is the ethnic enclave

economy. Every immigrant group or ethnic minority has an ethnic economy, but only a few have an ethnic enclave economy. (p. 73)

Their study of Iranians in Los Angeles showed that an immense ethnic economy existed, but an ethnic enclave economy did not. The Iranian entrepreneurs held a high social status, were heterogeneous, and did not concentrate close to one another. They also lacked large numbers of Iranian co-ethnics to employ in their businesses and even when subsequent waves of lower-class Iranians arrived in the area, the existing Iranian business owners often did not hire them. The researchers argued that despite numerous studies about ethnic enclaves in the U.S., the ethnic enclave economy had very specific characteristics and was not a common occurrence.

After decades of research on ethnic businesses, there was still a lack of understanding of how and why ethnic groups engaged in entrepreneurship in their host country. Aldrich and Waldinger (1990) created a framework to explain ethnic enterprise that was based on, “an ethnic groups' access to opportunities, group characteristics, and emergent strategies, all of which are embedded within changing historical conditions” (p. 112). The opportunity structures included the market conditions, inter-ethnic competition, the ease of starting a business, and state policies which all impacted the resources available to the ethnic group. The group’s characteristics explained why an ethnic group was predisposed to ethnic enterprise and these included: predisposing factors of the group and resource mobilization. Moreover, the framework considered emergent strategies, particularly in enclaves where the competition was fierce. The entrepreneurs expanded the business by moving forward or backward in the supply chain, opened additional locations, founded ethnic trading associations, or created alliances with other co-ethnics through marriage. The three components of this framework were interactive and dynamic, demonstrating that ethnic entrepreneurs adjusted to these resources differently in each

society and over time. This framework was the beginning of embeddedness theories that continue to influence researchers in the field.

This approach to research that utilized a multi-variate framework to understand immigrant entrepreneurial success and failure was known as embeddedness. Kloosterman et al. (1999) took embeddedness one step further and advanced research with migrant entrepreneurs toward a mixed embeddedness framework that combined the socio-economic and political-institutional environments into their studies. The steady growth of migration of foreigners into cities in the Netherlands began to transform the urban centers into cosmopolitan and global hubs that revitalized derelict shopping districts and connected the city to a web of trading networks around the world. Understanding this phenomenon required an approach that recognized this complexity and also considered the informal networks established by immigrant entrepreneurs to survive in overly-competitive, ethnic neighborhoods. This work would influence future researchers in the field.

Several researchers discovered the economic growth potential of ethnic enclaves in western regions of the United States. The study of Asian and Latino immigrants in the garment district in Los Angeles expanded the basic idea of an ethnic enclave where immigrant entrepreneurs hired only co-ethnics, to include a more expanded term called an *immigrant economy* after the research showed that an ethnic enclave can create new resources in the host country by employing non-co-ethnics. As Asian entrepreneurs hired Latino immigrants to work in their garment businesses, the supply of jobs and housing in the area grew. The data showed that nearing one-half of the Latino immigrants were working for Asian entrepreneurs compared to only one-third of those working for native entrepreneurs. This economic growth can lead to further migration to an area until a saturation point is reached (Light et al., 1999).

Relationships, Contradictions, and Gaps in the Literature

The incredible breadth and depth of the literature on immigrant entrepreneurs was caused by an intersection of three areas of study, including sociology, urban study, and business (entrepreneurship) research. This multi-point perspective has created some very interesting contexts, explanations, and contradictions about this particular business niche, but there are still plenty of gaps in the literature to fill.

Cole's (1942) search for a relevant definition of an entrepreneur demonstrated the early view of this unique character in the world of business even before much research had been launched. Previously, the entrepreneur was seen as the local tradesman, who took on risk in order to make a profit. This character did not seem any more relevant than a manager who executed a process and kept track of the financial ledgers. Once innovation was tied to the entrepreneur, an appreciation of the individual's ability to create jobs, add value, and influence entire economies became the prevailing view (Drucker, 1985).

As noted in the previous section summarizing the early research, the influence of sociologists and economists in understanding ethnic entrepreneurs had been significant. Extant entrepreneurship research focused on this niche utilizing the theories and ideas worked out decades before by these academics. The ongoing debates have resulted in the refinement of this topic and have contributed greatly to the research. Ma et al. (2013) argued the field was still emerging as the study of ethnic entrepreneurs had lacked uniformity because of the influence of so many disciplines. The themes of research on ethnic entrepreneurship from 1999-2008 included ethnic enclave economies, immigrant self-employment, immigrant enterprise survival and growth, and transnational entrepreneurs, and immigrant networks.

The increasing role of migration and globalization has influenced the direction of research in the field. As countries experienced the increasing flow of immigrants into their urban centers, their economic impact could be felt in positive and negative ways (Light et al., 1999). Specifically, the economic impact of immigrant entrepreneurs in the U.S. has been well documented. Immigrants make up about 13% of the population, but 27% own their own businesses, which is twice as many as those in the native-born population (Kelly, 2018). These statistics have contributed to more studies attempting to understand what drives this phenomenon, particularly those studying behavioral influences.

Awotoye and Singh (2018) wanted to understand the behavior of immigrants that determined entrepreneurial outcomes while taking into account the immense stress they experienced while they adjusted to the host country culture. These behaviors were influenced by the person and the environment. New venture creation, growth, and abandonment were the three specific behaviors they studied. The authors proposed that “immigrant entrepreneurs are more likely to have intentions to found new ventures, have lower intentions to grow their businesses, and have higher intentions to abandon their businesses” (p. 131). Entrepreneurial resilience explained why immigrant entrepreneurs, already experiencing high levels of stress adapting to their new environment, would take on the additional burden of starting a new business. An immigrant’s ability to recover and positively adapt to adverse situations and the willingness to adjust to changing circumstances helped in business survival and success. Contrarily, the researchers found that immigrant entrepreneurs were less willing to grow the business and were more willing to exit entrepreneurship as levels of stress continued to mount. Support and mentorship became critical at these times during an immigrant entrepreneur’s life.

The rise of cultural and demographic studies has also informed the field. Since his seminal work on culture in the workplace, Hofstede's (1984) dimensions have explained the deeply held values of diverse cultures and the way that people from different countries related to one another in business environments. Using the six dimensions of culture: power distance, individualism, masculinity, uncertainty avoidance, long-term orientation, and indulgence researchers gained a deeper understanding of the beliefs and values of a specific ethnic group. Hofstede's publication was ranked as the ninth most cited source for contemporary immigrant entrepreneurship studies (Ma et al., 2013). Of course, these dimensions were theoretical and may not apply to each person in that culture, but they were a starting point of understanding and knowledge.

Collins' (2002) study of Chinese entrepreneurs in Australia included some interesting dimensions of culture including the important role that family played in the enterprise, the business and personal support provided by the Chinese diasporic and overseas communities, the increased class mobility, and the growth of women in entrepreneurial roles. Barrett and Vershinina (2017) questioned the legitimacy of thinking of ethnicity and cultural values as homogenous and unchanging. In their study of Polish entrepreneurs in the UK, they recorded narratives that included both positive and negative associations of being Polish. Over time and through different experiences, Polish identities changed and intersected with entrepreneurial identities, which reinforced their point that ethnicity should not be treated as a static variable when considering research on ethnic entrepreneurship.

Competing paradigms emerged from the research on ethnic enclave economies. Many studies of the Cuban enclave in Miami demonstrated how important this community was to the success of immigrant entrepreneurs (Peterson & Roquebert, 1993; Portes & Jensen, 1989). Other

studies found ethnic enclaves to be overly-competitive with less affluent customers resulting in overall lower incomes of self-employed inhabitants (Aguilera, 2009; Tienda & Lii, 1987).

Waldinger and Der-Martirosian (2001) surmised that researchers may not be able to agree unanimously on its positive or negative effect, but ethnic enclaves and their influence would be around for a long time because immigrants continued to concentrate in geographic areas, attempting to exploit social capital and ease the stress of adjustment to the host country.

Kloosterman and Rath (2018) made a strong argument for a mixed embeddedness approach to research on ethnic entrepreneurs as immigrant entrepreneurs were at the crossroads of urban renewal and increased connectivity through globalization. Their approach acknowledged that opportunity structures were not restricted to the conditions in the economy, but were simultaneously embedded in and influenced by the regulatory and socio-cultural contexts. This finding had been utilized by many contemporary researchers in the field including Bisignano and El-Anis (2019) who researched the role of community and capital in informal migrant enterprises, Meister and Mauer (2019) who studied refugee entrepreneurship incubation, and Tavassoli and Trippel (2019) who demonstrated that immigrants showed a higher propensity to become entrepreneurs if they were embedded in a community of their ethnic group and that group was concentrated in a specific sector of business.

The relationship between the research of immigrant entrepreneurship and urban studies has persisted and produced worthwhile results. Watson (2019) contributed to the scholarship of immigration politics, postindustrial urban renewal, and immigrant entrepreneurship in a study of the 2015 *Welcoming Pittsburgh* program to resettle refugees in the region. Fairchild (2008) looked at the influence of urban neighborhood segregation on ethnic enterprises. Parzer (2016) found that the symbolic transformation of the urban neighborhoods had a positive impact on the

break-out strategies of immigrant entrepreneurs. Bates and Robb (2014) investigated immigrants in an urban environment who were pushed into entrepreneurship because they were blocked from wage-earning jobs. These and other studies have enriched the literature on immigrant entrepreneurs by connecting immigrant entrepreneurship to the urban environment and supporting an embeddedness approach to understanding this phenomenon.

Although research in this field has been growing, there are still areas that need attention. Gaps in the literature include a lack of studies on the impact of families upon immigrant businesses and a lack of studies comparing goals, strategies, and operational tactics of immigrant entrepreneurs to native-born entrepreneurs. Individual studies of ethnic groups have lacked generalizability and large quantitative studies using US Census data that overlook family and community contexts (Puryear et al., 2008). Studies involving transnational entrepreneurship and the specific knowledge that immigrants provided to host country businesses were lacking in the literature. These networks could be more than just business growth opportunities for immigrant entrepreneurs, as more research is needed to understand if they could be agents of change in the way international business is conducted (Ma et al., 2013). Furthermore, studies of opportunity identification were limited. How did immigrant entrepreneurs identify good business opportunities and how were they influenced by emotions, socio-cultural variables, or other unknown variables when making their decisions? Studies are needed to understand how immigrant entrepreneurs embraced internationalization or acceptance of home culture values and how that impacted decision making and business success. In the area of individual-level research, more needs to be done to understand whether being an entrepreneur has contributed to higher levels of stress or improved quality of life. Also, it would be interesting to know how their

entrepreneurial experience contributed to their embeddedness within their host nation and/or within their ethnic community (Dheer, 2018).

Contemporary Literature Influencing the Next Steps

In order to advance the research in this field, more business studies of specific ethnic groups are needed to provide continued knowledge of the dynamic and changing impacts of immigrant entrepreneurs. Using a phenomenological study, McPherson (2016) interviewed immigrant entrepreneurs in London to determine if individual business strategies resulted in break-out. Entrepreneurial intention dictated business growth as the subjects fell into three categories: content to remain, forced to remain, and struggling to adjust. In this view, research in the field needed to be shifted from sociological considerations (religious and cultural) to theories of business and entrepreneurial understanding (opportunity structure and customer proximity). McPherson stated, "...debate pertaining to ethnic entrepreneurship needs to be re-examined; because emphasizing culture, religion, ethnicity, and generation may be misleading researchers as to the true nature of business requirements, problems and support for ethnic entrepreneurs" (p. 117). Although sociology has provided a firm foundation of research on which to build, ethnic entrepreneurship needs deeper business foundations, theories, and exploration.

González and Campbell (2018) used dynamic capabilities theory which emphasized the unique skills, operations, organizational structures, and decisions that entrepreneurs used to develop a competitive advantage based on their internal and external environments to frame the study. Through a qualitative, case study approach, the authors interviewed five Latino business owners in Nashville who were successful in implementing strategies to break-out of their ethnic enclaves into more competitive markets. Six themes of successful break-out came from the research: 1) opportunity readiness, 2) multicultural hybridism, 3) proficiency in the predominant

language and culture outside of the enclave, 4) access to training, mentorship, and professional networks, 5) connectedness to financial resources, and 6) tenacity and resilience in business. These findings suggested that when implemented, business strategies can have a positive impact on ethnic entrepreneurial success. Since breaking out of the limited, low-profit markets was the goal for these immigrant entrepreneurs, dynamic capabilities were needed to achieve this. They were successful because they embraced the business opportunity, became proficient in the home-country language, and received financial and professional support. The sample size was small so the results may not be generalizable to other ethnic groups, in different regions and other industries, but the themes provided a firm business understanding of this niche.

Das et al. (2017) used social identity theory to understand how immigrant entrepreneurs made strategic decisions while dealing with the liability of foreignness, long considered a competitive disadvantage. As social identity influenced organizational identity, what business strategies were employed? For individuals who underplayed their ethnic identity, they emphasized firm distinctiveness, de-emphasizing their foreign/ethnic roots. For individuals who confirmed their ethnic identity, they emphasized firm distinctiveness based on the positive attributes of the founder's ethnic heritage. From a collective perspective, individuals who underplayed their ethnicity typically employed a social creativity strategy that involved working with other firms outside of their ethnic group. In contrast, individuals who confirmed their ethnic identity utilized a social competition strategy that involved working with other businesses within their ethnic group. The model can be used in case study research involving ethnic groups to determine how individuals make strategic decisions influenced by their identity and the liability of foreignness.

Earlier, Ndofor and Priem (2011) found that capital endowments and social identity influenced an immigrant entrepreneur's decision to choose between an enclave-focused strategy versus a dominant market venture strategy. Those who chose enclave-focused strategies typically had previous entrepreneurial experience, identified strongly with their ethnic group, and felt comfortable with this niche market concept. Conversely, those with previous management experience and who embraced a multicultural identity were more likely to adopt the dominant market strategy. This segmentation strategy led to growth as their firms ventured into outside markets. This research represented a deeper look into business strategy decision making among immigrant entrepreneurs.

In their case studies of successful Chinese entrepreneurs in Canada, Vissak and Zhang (2014) found that the knowledge of and connections to their home country helped immigrant firms innovate. Using an internationalization strategy, these firms innovated through products and/or services to reach their host and home markets. They employed other immigrants with vital knowledge of international markets, and thus utilized both social and human capital to compete and grow the businesses. Even though the sample was small, the results can inform future research of other ethnic entrepreneurs and the successful or failed attempts at internationalization strategies upon the venture. Although Sun et al. (2018) did not research immigrant entrepreneurs, the case studies of successful Chinese entrepreneurs in the technology sector demonstrated that these individuals used business models guided by simple rules that they learned from entrepreneurial experiences. These simple rules included emergence, materialization, and scaling, which helped the business owners exploit new opportunities and expanded their reach with internationalization strategies. Rather than overcomplicate the research of entrepreneurial

decision making, the authors were determined to highlight the simplicity of successful business models based on simple rules.

In their study of immigrant entrepreneurs in Sweden, Kazlou and Klinthall (2019) found that migration policy reform created an atmosphere that attracted more businessmen and women to the region. In 2008, Sweden introduced a very liberal and welcoming policy to attract more immigrant entrepreneurs to pursue business opportunities. Third-country nationals who intended to run businesses could apply for temporary residence permits which could be turned more easily into permanent residence permits resulting in a better opportunity structure to create new ventures. In addition, broad political-economic initiatives were enacted to help Sweden become one of the best countries to start and run a business, including more access to capital for immigrants, youth, and women. The results of the study indicated that immigrant entrepreneurs were able to close the income gap between themselves and native entrepreneurs. Also, the number of immigrant entrepreneurs increased by almost 11% indicating that the new opportunity structure motivated more immigrants to choose self-employment. Finally, the entrepreneurs who arrived after the policy changes performed better relative to immigrant entrepreneurs who started businesses before the change.

Although it was not as ambitious, a similar policy was enacted in Pittsburgh to welcome immigrants to the region. The goals of the plan included recognizing all immigrants for the value that they bring to the region, inviting immigrants to participate in the governing of their neighborhoods, growing immigrant businesses, and employment opportunities, and providing an immigrant mentoring program (Welcoming Pittsburgh, 2015). This report supported the research of Robertson and Grant (2016) who found that it was important to pursue an integration strategy to help immigrant entrepreneurs adjust to their host country by dealing with perceived

discrimination and allowing them to maintain their identity and culture while developing a new identity within the host country. Watson (2019) brought urban scholarship to bear on this policy of welcoming immigrants to the Pittsburgh region. A large part of the study involved interviews with the Nepali Bhutanese immigrants. This community of over 5,000 people was described as successful in economic and social terms as many owned homes and started businesses. They were active members of the community and had created an immigrant economy featuring restaurants, grocery stores, and jewelry shops providing ethnic products and services.

The narratives presented by Bhutanese leaders reveal that the modality and form of the Bhutanese community in Pittsburgh need to be understood as a contingent product, forged and articulated through a process of community formation, underpinned by intentional and purposeful activity. (p. 994)

These contemporary studies informed this new research focused on the Nepali Bhutanese entrepreneurial community to determine how their individual decisions impacted the success or failure of their new ventures in the context of being welcomed into the Pittsburgh region.

Summary of the Literature Review

This literature review guided the formation of the study of Nepali Bhutanese entrepreneurs in Pittsburgh. The numerous academic studies and research findings presented here provided the framework for conducting this new research. The purpose of this qualitative study was to add to the body of knowledge in the field by exploring the lived experiences of first-generation Nepali Bhutanese entrepreneurs to understand how their individual business strategies affect the success or failure of their new ventures. The first part of the review highlighted the problem with immigrant entrepreneur business failure, which is well supported in the academic literature. Concentrated disadvantage, neighborhood segregation, and institutional constraints led

to immigrant entrepreneurial failure and personal financial and regional economic losses. Next, the research findings of successful immigrant entrepreneurs were explored. These included social ties, human capital, internationalization, transnational entrepreneurship, and successful break-out strategies. Before moving to relationships and gaps in the literature, a brief historical section was presented to provide context, frameworks, and models that have demonstrated their importance to the field. The purpose of the literature review was to point out the need for more qualitative studies of specific, ethnic entrepreneurial communities to construct knowledge about their lived experiences and to understand how their business decisions impacted their success or failure as entrepreneurs.

Transition and Summary of Section 1

Section 1 provided the foundation to support the study of the Nepali Bhutanese entrepreneurs in Pittsburgh. It included the background of the problem to be addressed in the study that is the high failure rate of immigrant entrepreneurs, which leads to personal financial and regional economic losses. This section also included the purpose and the proposed nature of the study which was an inductive, qualitative study involving six cases. The research questions and the conceptual framework were included to guide the direction of the study and focus it on theories on immigrant entrepreneurship in the literature. The significance of the study combined a discussion about how the study would fill the gaps in the current research on immigrant entrepreneurs, the implications for biblical integration, and the study's relationship to the international business cognate. Finally, the literature review told the story of immigrant entrepreneurship research over the past several decades while purporting the need to seek understanding among this specific business niche with continued research. The next section of this paper will include the specific details explaining the construction of the study including the

research method and design, the population and sampling methods, data collection, and the analysis of that data.

Section 2: The Project

This study was rooted in a personal relationship that developed at the soccer fields with a Nepali Bhutanese family that was resettled in Pittsburgh around 2010. My oldest son became close friends and soccer teammates with the oldest son of the family. Over the years, we learned about the family's experiences as refugees in Nepal, unable to return to Bhutan because of the homogenizing, nationalistic policy enacted through the 1988 Census identifying ethnic Bhutanese and removing any non-Bhutanese nationals from the country (Hutt, 2003). The father of the family was an educated Bhutanese accountant, but his wife had Nepali origins and thus the family was sent to a refugee camp in Nepal. They waited almost two decades to be resettled through the UNHCR to countries that would welcome them as new citizens and allow them to begin a new life. As a rustbelt city with a declining population and experiencing economic stagnation, Pittsburgh welcomed over a thousand Nepali Bhutanese refugees beginning in 2008. This number has increased significantly as Pittsburgh has become an area of secondary resettlement as many more have moved from other US cities to this area (Smith, 2013).

Because many first-generation immigrants settling in ethnic enclaves turn to entrepreneurship, the study was motivated by the desire to understand if the lived experiences of this immigrant group were similar (Cruickshank & Dupuis, 2015). Significant research on immigrant entrepreneurship failure has been presented in the literature review which has led to the question of how individual business decisions impacted the success or failure of the Nepali Bhutanese entrepreneurs. Using a mixed embeddedness approach (Kloosterman et al., 1999; Kloosterman & Rath, 2018), this qualitative study included six cases of Nepali Bhutanese

entrepreneurs to understand their views of success and failure, business strategy, and cultural integration in the context of the socio-cultural and political environment of Pittsburgh. This section will specifically detail the construction of the study including the role of the researcher, the research method and design, the population and sampling methods, data collection, and the analysis of that data.

Purpose Statement

The purpose of this qualitative study was to add to the body of knowledge by exploring the lived experiences of first-generation immigrant entrepreneurs through interviews to understand how their individual decisions affect the success or failure of their business ventures. To limit the scope of the study, Nepali Bhutanese entrepreneurs in the city of Pittsburgh were studied because a recent report noted that 58% of adult immigrants in the metropolitan area hold a bachelor's degree or higher (Center for Social and Urban Research, 2018). These highly educated individuals might contribute more effectively to the local and global economy if one could understand why they succeed or fail at operating their business ventures. By studying the individual strategies of a group of immigrant entrepreneurs, researchers, and decision-makers may be able to gain insights into what works and what does not work for these businesspeople.

As Liang's (2019) study of new Chinese entrepreneurs in Australia demonstrated, the immigrant entrepreneurs can be highly educated with significant business experience and view self-employment as their best opportunity to succeed. When given the right set of institutional and cultural conditions, these entrepreneurs can make a significant impact on the local and global economy. Understanding these conditions from the perspective of immigrant entrepreneurs can lead to a greater level of understanding of their experiences and individual strategic decision-making; both successful and unsuccessful. The results of the study helped to address the high

rate of failure of first-generation immigrant entrepreneurs in the Pittsburgh metropolitan area which results in personal financial and regional economic losses.

Role of the Researcher

The researcher was involved in the preparation of the interview questions, collection of the data through interviews, observations of business operations, and examination of documents related to the business. Also, I identified potential participants to interview for the study from the overall population of Nepali Bhutanese refugees resettled in the Pittsburgh metropolitan area through the Bhutanese Community Association of Pittsburgh (BCAP) website and through Facebook. The interviews were conducted virtually using Microsoft Teams and observations took place in the participant's natural setting to observe them within the context of their businesses, families, and community. The researcher was sensitive to the multiple perspectives and associated meanings the participants attribute to the topic. I was responsible for analyzing the data, allowing for multiple themes and patterns to be explored through inductive and deductive reasoning of the data (Creswell & Poth, 2018). Because the researcher comes from outside of the Nepali Bhutanese community, a preliminary study of the culture and history of the population has been an important part of the preparation for the study. Through a personal connection, the researcher had been introduced to the Executive Director of the Bhutanese Community Association of Pittsburgh (BCAP) to help set up interviews with entrepreneurs within the community. The researcher conducted an interview with the director to more deeply understand the Nepali Bhutanese community in Pittsburgh. Every attempt was made to present the complex and holistic perspective of immigrant entrepreneurial decision-making embedded within the pertinent cultural, political, and societal influences.

Participants

The participants in this study were first-generation entrepreneurs or the spouse, adult children, employees, partners, or customers associated with the business from the Nepali Bhutanese community in Pittsburgh, PA who have established residency for at least two years. With the help of the Executive Director of the BCAP, the researcher established connections with business owners and other participants associated with the business. A recruitment email was created to share with the potential population (Appendix A). Since guidelines for COVID-19 prohibited in-person interviews, virtual interviews were conducted. The participants were men and women whose businesses are currently operating or those who are former business owners. Other participants included employees, partners, spouses, children, customers, or suppliers of the business owner. The participants had to have a moderate English proficiency due to the additional time and complexity that translation would involve. The researcher worked closely with BCAP to establish a relationship of trust in order to gain credibility for this research project. The potential participants were given a screening survey to verify their eligibility for the study (Appendix B). After participants were identified according to the study's qualifications, each were given a consent form (Appendix C) that explained the purpose of the study, the interview procedure, the use of a recording device, risks, benefits, and the fact that there is no compensation for their participation. This consent form was collected before interviews and observations. The identities of the participants were protected and the data remained confidential. The real names of the participants were not used to maintain anonymity. The participants' involvement was voluntary, they could ask questions about the study, and they were provided contact information for the researcher and Liberty University. The transcribed interviews were

shared with the participants to improve validity and verify content. Every effort was made to maintain respect and to honor the privacy of the participants.

Research Method and Design

A qualitative inquiry was chosen because the research questions proposed for this study require a more in-depth understanding of the lived experiences of the participants and their decision making. This flexible method ascribed to the postpositivist epistemology, relying on already generated theory to better understand the contemporary and complex situation of the Nepali Bhutanese entrepreneurs in Pittsburgh. Bochner (2018) argued that the qualitative approach to research has been changing in the past several decades to allow for a more humble and empathetic approach that ascribes meaning to the research impacting the researcher's and subject's views to create better societies in which to live. The case study design has been utilized often in international business settings to understand specific situations more clearly from multiple perspectives. Cruickshank and Dupuis (2015) utilized the case study design to understand how a group of intentional immigrant entrepreneurs established successful businesses in their host countries within three years of their arrival. This design revealed important in-depth processes employed by this group of entrepreneurs including the use of financial, social, human, and cultural capital to found businesses outside of their ethnic enclaves. Since there is no existing research of Nepali Bhutanese entrepreneurs, the case study method created space for discovery, description, and relationship building among this particular group.

Discussion of Method

Qualitative studies have special characteristics allowing for interpretive meanings from different perspectives in unique contexts, which honor diversity and personal points of view (Stake, 2010). Zhang and Chun (2018) utilized a qualitative method to understand how

immigrant entrepreneurs developed their entrepreneurial identity, which they believed was dynamic and changing rather than static. Self-employment among immigrant entrepreneurs occurred at a high rate and their in-depth interviews of their participants created a narrative to understand this phenomenon. Santamaria-Alvarez et al. (2019) utilized a qualitative approach to studying Colombian transnational entrepreneurs to understand how their personal characteristics, business patterns, and international operation decisions impacted their firms. Rather than limiting the study to two variables in a quantitative method, the researchers were able to compare fourteen cases to draw conclusions and insights with more in-depth information involving numerous variables. Quantitative studies may be limited in their ability to show this dynamic change over time, lacking personal and diverse perspectives (Creswell & Poth, 2018). Consequently, this qualitative study of the business decision making of Nepali Bhutanese entrepreneurs aspired to gain a rich depth of knowledge to shed light on the success and failure of business ventures from multiple perspectives.

Discussion of Design

Widely accepted theories of immigrant entrepreneurs were used to guide the case study design which relied on multiple sources of evidence to deal with the complex variables that impact the success or failure of the Nepali Bhutanese entrepreneurs in Pittsburgh (Yin, 2014). Vissak (2010) recommended the use of case studies in international business research because this design allows for the expansion of current literature and theories by adding a holistic perspective of real processes through the voices of the people experiencing them. This design can result in the exposure of new, complex, or dynamic issues involving the topic, netting more research possibilities. This design is not without limitations. It is more time-consuming, more difficult to interpret results, and may involve researcher bias. Generalizability may be bounded if

the number of cases is limited (Vissak, 2010). Knowing and understanding the strengths and weaknesses of the case study design helped guide the researcher.

After completing the case study research of Chinese entrepreneurs living in Canada, Vissak and Zhang (2014) suggested a more in-depth understanding of failure among immigrant entrepreneurs for future research such as failing to innovate and failing to establish local business connections. In addition, the researchers recommended studies investigating business relationships among immigrants. These case studies of Nepali Bhutanese entrepreneurs sought to fill this gap in the research of immigrant success and failure while being sensitive to Kloosterman and Rath's (2018) mixed embeddedness approach to immigrant entrepreneurship.

Summary of Research Method and Design

The nature of this qualitative study was to co-construct personal knowledge of these entrepreneurs and their experiences as immigrants in Pittsburgh and those associated with the business to create several case studies for comparable analysis (Stake, 2010). Through multiple case studies, the goal was to better understand the operational links between business decision making and success or failure while considering how embeddedness in the ethnic community in Pittsburgh impacts them. Stoyanov et al.'s (2018) case study led to additional constructs of transactive memory and organizational learning not previously identified at the beginning of the study, the same opportunity existed for this current research study. By allowing the participants and the researcher to collaborate in semi-structured interviews and through observations, new and relevant data were collected and collated into case studies that add to the growing body of immigrant entrepreneurship literature. Yin (2014) suggested that replication is the logic behind a study with 2-3 cases. This multiple case study method was chosen because it can predict similar results or predict contrasting results that were anticipated.

Population and Sampling

The population for this study was first-generation Nepali Bhutanese entrepreneurs in the metropolitan area of Pittsburgh and six cases were the size of the sample drawn from this group. Numerous studies of a specific ethnic group of immigrant entrepreneurs have been done in this field. Portes (1987) and Portes and Jensen (1989) studied Cuban entrepreneurs in Miami. African entrepreneurs in Cape Town were the focus of Asoba and Tengeh's research (2016). Barrett and Vershinina (2017) studied Polish entrepreneurs in Leicester, England and Liang (2019) studied Chinese entrepreneurs in Australia. The precedent of studying specific ethnic groups to understand their entrepreneurial experiences is well established. Furthermore, the decision to choose six cases will be defended. Finally, this section will include discussions of the population and sampling methods for this research.

Discussion of Population

Choosing a specific ethnic group for research to better understand how culture and context impact business decision making has been a strategy of case study research in international business (IB), "...case researchers in IB should strive for contextual appropriateness of case selection, i.e., relevance and focus, through empirical evidence that reflects the idiosyncrasies of each context" (Poulis et al., 2013, p. 312). In Pittsburgh, Nepali Bhutanese refugees make up an intriguing population to study. Their journey to Pittsburgh is one of forced migration that began in the 1990s with the ethnic cleansing of Hindus of Nepalese descent in the country of Bhutan. In 2008, after spending 17 years in refugee camps in Nepal, UNHCR began the process of helping this group resettle in U.S. cities. Pittsburgh is now home to a thriving community of Nepali Bhutanese immigrants (Timsina, 2020). From this population of first-generation immigrants, entrepreneurs and other participants associated with the business

form a specific subset of interest for this study. With new business failure being so high, how did these entrepreneurs who lacked local language and cultural understanding make business decisions? This study paid close attention to the context of the ethnic community and the larger Pittsburgh community to understand how these have impacted the entrepreneur's journey as new business owners.

Discussion of Sampling

Six cases were drawn from the larger population of Nepali Bhutanese entrepreneurs in Pittsburgh who have established residency for at least two years. A snowball or chain strategy for sampling was utilized to identify participants in this study. The Executive Director of the BCAP helped contact participants who met the inclusion criterion of being current or former entrepreneurs, or the spouses, adult children, employees, partners, or customers of the business, in the metropolitan area of Pittsburgh with established residency of at least two years. As needed, the researcher identified other cases through these interviewees who knew others with the same criterion, thus employing a snowball or chain strategy to identify cases of interest. This purposeful sampling should improve the reliability and validity of the study, as specific individuals and sites were chosen to address the research problem and central questions of the study (Creswell & Poth, 2018).

After each interview and observation was conducted, individual case write-ups were done. Once all of the research was completed, it was possible to draw cross-case conclusions based on existing theories in this field. A single case study was not chosen for this project because single cases have drawn criticism in the academic literature unless they highlight extreme, critical, or revelatory cases (Yin, 2014). Patton and Appelbaum (2003) suggested that case study researchers strategically choose cases within the population based on the theories put

forth in the literature review that are being considered. This purposeful sampling was employed in this study.

Summary of Population and Sampling

This study was focused on the Nepali Bhutanese immigrants in the city of Pittsburgh. Within this population, entrepreneurs were the focal point of the study. Six current or former business owners, plus twelve participants associated with the businesses, were interviewed to understand their lived experiences and business decision making as first-generation entrepreneurs in this region. Six cases from the larger population were chosen as an appropriate sample to consider theories presented in the extant immigrant entrepreneurship literature. By choosing a smaller sample, the research was more in-depth and personal (Stake, 2010). The unique context of the ethnic community and the Pittsburgh business community was an important consideration of the study as Kloosterman and Rath (2018) advocated for this mixed embeddedness approach because migrant entrepreneurs are impacted by changing opportunity structures, the shifting urban landscape, and a deeper social embeddedness in the ethnic community. A multiple case study approach allowed for a comparative and thorough exploration of the variables influencing individual business decision making.

Data Collection

Data collection for this study involved two groups: the first-generation, Nepali Bhutanese entrepreneurs, and the other participants associated with the business (spouses, adult children, employees, partners, or customers). The entrepreneurs went through five steps of data collection: (1) pre-interview survey to gather demographic information, (2) in-depth interview, (3) observation of the business (optional), (4) collection of artifacts such as documents about the business or review of company website, etc., and (5) review of interview transcripts for validity

and accuracy. The other participants in the study went through three steps of data collection: (1) in-depth interview, (2) collection of artifacts about the business, and (3) review of the interview transcripts for validity and accuracy. An interview guide (Appendix E) for each group was used to provide continuity during data collection. The Microsoft Teams platform was used to capture interview content and a reflective journal was used during observations. All of the data generated throughout the study were uploaded to a private Team within Microsoft that was protected by a password. All of the tools used during the process are included in the Appendix of this document. The remainder of this section will include a more comprehensive explanation of the data collection instruments, techniques, and organization.

Instruments

This qualitative study included the collection of data through a pre-interview survey to gather demographic information about the entrepreneurs, in-depth interviews of Nepali Bhutanese entrepreneurs and other participants associated with the business, observations of the business, and artifacts associated with the entrepreneur's business. As the sole researcher, there was only one person involved in the collection of the data. Because the study ascribed to the postpositivist epistemology, the influence of the researcher was minimized as much as possible. The researcher spent time reading and studying the Nepali Bhutanese history and culture in order to be sensitive to the differences that exist between the researcher's culture and experiences and those of the subjects. Brinkmann and Kvale (2018) constructed a metaphor to explain the role of the researcher as a miner. The interviewer uncovers valuable knowledge that was already there by listening to what is said and what is not said while trying not to contaminate it with their own beliefs and views (Brinkmann & Kvale, 2018). This sensitivity was extended during the times of observations as well. According to McPherson (2016), the interviewer has to be aware of their

status as an outsider when interviews with different ethnicities are the central feature of the study. The interviewer may be perceived as powerful or may try to form personal connections to the subject, which would be ethically unsound. The researcher gained credibility with the participants by sharing credentials as a doctoral student and an educator at a community college to maintain a professional relationship with the subjects.

The pre-interview survey (Appendix D) was administered before the interviews of the Nepali Bhutanese entrepreneurs in order to gather demographic information about the entrepreneurs and the businesses. The interview guide (Appendix E) was utilized to provide a replicable source of data collection and consistency during all of the interviews. This guide had a set of questions specifically for the entrepreneur and another set of questions directed toward the other participants (spouse, adult children, employees, partner, customers). The guide included an introductory statement, interview questions that are both thematic or clarifying as well as dynamic or probing questions to keep the interview engaging, and a closing statement to allow the subject to share their final thoughts. The interview questions were thematically developed around the research questions for the study as follows:

1. The lived experiences of highly-educated, first-generation immigrant entrepreneurs in the context of the Pittsburgh metropolitan area and what they attribute to their business success or failure.

- Share your experience as an entrepreneur in Pittsburgh.
- Why did you choose entrepreneurship rather than working for someone else?
- Did you feel welcomed into the Pittsburgh community? Can you give specific examples either way?

- How did your level of education and previous business experiences help you in the business that you own(ed)?
- What important decisions did you make that helped your business?
- What important decisions did you make that may not have helped your business?

2. How first-generation immigrant entrepreneurs define success in their business venture and what strategies they utilized.

- How would you define success for your business today?
- What were your personal goals when you first started your business?
- What were your business goals when you first started your business?
- What are the main reasons that your business has succeeded?
- What challenges were you able to overcome?
- What is your business strategy? Examples include...growth through current customers, growth through new customers, maintenance of current business, international expansion, hiring more employees, etc.

3. The role of the national culture of origin in immigrant entrepreneurs' success or failure and their cultural identity integration into the host country's culture.

- Describe your participation in the Bhutanese community and how it has impacted your business success or failure?
- How has being Bhutanese impacted your business success or failure?
- What are the differences that you see between the Bhutanese culture and the U.S. culture?
- How has your adjustment to American culture impacted your business success or failure?

- Did you try to adjust quickly to the American business culture? If so, can you give specific examples?

The interview questions were created to understand the problem of the high rate of failure of new business ventures started by first-generation immigrant entrepreneurs which results in personal financial and regional economic losses from the perspective of the immigrant entrepreneurs and other participants associated with the business.

Data Collection Techniques

To ensure that the participants meet the predetermined qualifications, a screening survey (Appendix B) was administered a few weeks before the interviews took place. This survey asked for the potential participants' age, years of residency in Pittsburgh, and contact information. A pre-interview survey (Appendix D) was used to gather demographic information about the entrepreneur. The interview guide (Appendix E) was used during the in-depth interviews, which took place over Microsoft Teams because in-person interviews were not permitted due to COVID-19 restrictions. Face-to-face virtual interviews were recorded, utilizing the recording feature of the software and all subjects gave permission to be recorded. The interviews lasted one to two hours. The researcher asked permission to observe the participants' businesses which were scheduled shortly after the interviews. In addition, the researcher asked for any documents, electronic sources, or business websites that the entrepreneurs or other participants were willing to share to support a deeper understanding of business decision making and experiences as an immigrant entrepreneur in Pittsburgh. Finally, all transcripts created from the interviews were validated by the interviewee.

Data Organization Techniques

The data were kept in a Microsoft Team file that was secured by a password. All of the video recordings, transcribed interviews, and artifacts were uploaded to this one location for easy organization. A reflective journal was used immediately following an interview and during observations of the entrepreneur's business to record the researcher's impressions and immediate thoughts while collecting data. This journal was uploaded into the same file for organization and security. The names of the subjects and their businesses were redacted to protect the identities of all involved. Once the data had been transferred to the secure online location with backup, any paper documents were shredded.

Summary of Data Collection

The collection of data for this qualitative study of immigrant entrepreneurs in Pittsburgh was purposeful and scientific. The survey initially determined if the subjects met the identified criteria for the study. The interview guide directed the researcher during each interview to create continuity. The researcher strove to be a professional, yet sensitive instrument of data collection to encourage knowledge generation during the entire process (Brinkmann & Kvale, 2018). The observations of the entrepreneur's business and artifacts helped to triangulate the data (Creswell & Poth, 2018). The data were organized and securely stored in Microsoft Teams with all names of the participants and the businesses redacted to protect the identities. As the researcher, I adhered to the highest level of ethical data collection as put forth by the Institutional Review Board.

Data Analysis

The goal of data analysis in this qualitative study was to focus on the proposed research questions and to theorize using an analytic approach that can be replicated. Stake (2010)

explained that this part of the study includes taking things apart, or analysis and putting things back together, or synthesis. In this way, the synthesis can add to the body of information about the topic. This process did not take place only after the data were gathered, but it continued during the entire study as themes started to take shape and more information was added.

Creswell and Poth (2018) described this ongoing process as the data analysis spiral which includes memoing emergent ideas, classifying codes into themes, developing interpretations, and finally visualizing the data. To increase the scientific approach of the study, the qualitative software tool NVivo was utilized to code the data. This technique allowed for an abundance of data to be sorted or classified to identify emergent themes. Choosing this form of analysis should allow other researchers to replicate the study.

Coding Process

Thematic coding was utilized in the study of immigrant entrepreneurship in situations of high economic inequality by Griffin-EL and Olabisi (2018). Emerging themes were identified and coded and then additional data were analyzed with these themes. This form of thematic coding using NVivo, known as template analysis was shown to create several advantages including, “the systematic organisation of the whole dataset enabling specific questions to be asked; the comparison of all respondent comments on particular issues; and the emergence of patterns through the comparison of chunks of data” (Cassell & Bishop, 2019, p. 198). Creswell and Poth (2018) suggested that young researchers adopt a lean coding approach by identifying only five or six categories of codes that can expand as the researcher reviews the data over and over again. The codes can include information the researcher hoped to find, surprising information, and interesting or unusual information that emerged into themes that guide the interpretation of the data. Sun et al. (2018) analyzed data using a multi-step process to present

three cases of Chinese technology firms. Their coding included commonalities and variations between the three firms which resulted in three abstract constructs of business model development. Stoyanov et al. (2018) organized the coding process for the study of Bulgarian transnational entrepreneurs living in the UK into three steps: first-order concepts, second-order themes, and aggregate dimensions. Using a similar coding process helped guide the detailed descriptions of the six cases of the Nepali Bhutanese entrepreneurs in Pittsburgh to understand how their decision making impacted their business success or failure.

Summary of Data Analysis

The analysis of the data gathered during this study included three steps similar to those taken by Stoyanov et al. (2018). The first step included first-order concepts or lean coding (Creswell & Poth, 2018) which identified less than ten main concepts discovered in the data. The second step involved second-order themes or subcategories identifying patterns in the decision making of Nepali Bhutanese entrepreneurs within their business and cultural environment. The final step involved the synthesis of the data into a few aggregate dimensions or constructs to explain how and why these immigrant entrepreneurs succeeded or failed in their business ventures. Throughout the coding process and data analysis, the study was guided by the theories on immigrant entrepreneurs presented in the literature review and the conceptual framework (see Fig. 1). The software tool NVivo was used during this coding process to employ a more scientific approach to this qualitative data analysis.

Reliability and Validity

Ascribing to the postpositivist epistemology challenges the qualitative researcher to create a study that is scientific and logical, taking the time to ensure reliability and validity (Yin, 2014). In other words, did the researcher get it right by reliably using the data gathering and

analyzing instruments and validating the data from multiple perspectives by achieving saturation (Stake, 2010)? Differentiating the definitions of these concepts used in quantitative studies, Golafshani (2003) attempted to define reliability and validity specifically for qualitative studies. Reliability can be summarized by testing the quality of the study to determine if the techniques to gather, analyze, and interpret data are trustworthy, dependable, and replicable. Achieving validity for a study requires the researcher to defend the process of the research and assure that readers can be confident in the outcomes. Although some researchers avoid the term rigor in qualitative studies to be more flexible and sensitive to the human subjects during data gathering, reliability and validity require the study to be accurate and rigorous to produce a credible result (Golafshani, 2003). Several important ways to achieve reliability and validity involve consistency, replicability, saturation, and triangulation. This section will address the steps taken to create a reliable and valid study of Nepali Bhutanese entrepreneurs in the city of Pittsburgh.

Reliability

According to Yin (2014), the goal of reliability is to “minimize the errors and biases in a study” (p. 49). Creating a consistent process that can be replicated is one way to achieve this. Consequently, the instrument used for data collection, the interview guide, were the same for all of the interviews. This guide was reviewed by the Executive Director of the BCAP to get an insider’s perspective on it. It was also reviewed by another researcher. The guide was adjusted to include feedback from both reviewers. Only one researcher did all of the interviews, so they were conducted in the same way to reduce any inconsistencies.

Achieving saturation in data collection can reassure the researcher and readers that the cases being evaluated have been explored from all perspectives, limiting false conclusions. Creswell and Poth (2018) suggested that collecting extensive data about a few cases can produce

in-depth and particular information about each case. A sample size of 15-30 subjects should provide enough data to reach a saturation point and to understand meaningful experiences for analyzing six case studies. Shinnar and Nayır (2019) reached saturation with 22 interviews of immigrant entrepreneurs in Turkey, while Lassalle and Scott (2018) reached saturation at 20 interviews of Polish entrepreneurs in Glasgow, Scotland. Utilizing NVivo software to analyze and code the interview data helped to verify the saturation point. This point was achieved at 17 interviews when no new information or codes that led to deeper understanding were identified.

Validity

Assuring validity in a qualitative study requires the researcher to include qualifying measures in the study to improve its trustworthiness. These measures are grounded in the process and methodology of the research, providing a defensible position for the researcher to validate the findings (Golafshani, 2003). Phuong and Harima (2019) addressed validity in their study of Vietnamese entrepreneurs in Germany by triangulating data gathering to include face-to-face interviews, field visits, and secondary data about the entrepreneur and his or her business. A similar technique was used for this study. First, it involved virtual face-to-face interviews with the Nepali Bhutanese entrepreneur, the family, and employees and customers of the business to acquire multiple viewpoints about the enterprise. Secondly, field observations were undertaken at the businesses to gain first-hand experiences about the operations and culture of the businesses. Finally, secondary data including Facebook sites, company websites, press articles, and customer reviews were utilized to form another vantage point of the business. The researcher gained confidence in the meaning attained from these multiple viewpoints created by this triangulated method (Stake, 2010). Further validation occurred as the researcher conducted follow-up reviews with the subjects to verify transcripts for accuracy. Because the subjects spoke

English as a second language, this important step allowed the researcher and subject to confirm the understanding and meaning of the interview data.

Supporting substantive validation as suggested by Angen (2000), the researcher has been on a year-long journey of understanding the topic of immigrant entrepreneurs and specifically the population of Nepali Bhutanese immigrants in the city of Pittsburgh. Further, detailed notes of self-reflection were kept throughout the data gathering process to document any bias or lack of understanding. As an outsider of this population, this step in the process aided in the accountability of the researcher to seek truth while acknowledging limitations.

Summary of Reliability and Validity

The quality of the research design requires testing of the reliability and validity to ensure that the results are trustworthy (Yin, 2014). Golafshani (2003) summarized reliability to include testing whether techniques to gather, analyze, and interpret data were trustworthy, dependable, and replicable. Validation of a study requires the researcher to defend the process of the research and assure that readers can be confident in the outcomes. This section addressed the steps that will be taken to create a reliable and valid study of Nepali Bhutanese entrepreneurs in the city of Pittsburgh including consistency, replicability, saturation, and triangulation.

Transition and Summary of Section 2

This section detailed the construction of the study of Nepali Bhutanese entrepreneurs who were resettled in Pittsburgh and included the role of the researcher, the research method and design, the population and sampling methods, data collection, and the analysis of that data. One researcher was involved in the preparation of the interview questions, collection of the data through interviews, observations of business operations, and examination of documents related to the business. This qualitative study included six case studies to better grasp the operational

links between business decision making and success or failure while considering how embeddedness in the ethnic community in Pittsburgh impacts Nepali Bhutanese entrepreneurs. The collection of data was purposeful and scientific. A screening survey initially determined if the subjects met the identified criteria for the study. The pre-interview survey was used to gather demographic information about the entrepreneur and the business. The interview guide directed the researcher during each interview to create continuity. Field visits and the collection of secondary data about the business helped to triangulate the data, while follow-up interviews and the use of NVivo software improved validity and replicability, assuring that a saturation point had been reached. Finally, the researcher maintained a reflective journal during the entire field study to remain sensitive to the qualitative nature of the research and the collaborative knowledge creation between participants and the researcher (Brinkmann & Kvale, 2018).

Section three includes the application of the study to professional practice and the implications for change. It includes the interpretation of the findings related to the research questions and the conceptual framework, covering all of the collected data and relating to the larger body of literature on immigrant entrepreneurs. It also includes the themes discovered during analysis using NVivo software and an explanation of how those themes can provide a deeper awareness of the problem of the high rate of business failure among immigrant entrepreneurs. Researching the perspective of immigrant entrepreneurs and those associated with the business can lead to a greater level of understanding of their experiences and individual strategic decision-making; both successful and unsuccessful. Finally, this section presents recommendations for action and further study.

Section 3: Application to Professional Practice and Implications for Change

Section three provides an overview of how the study was conducted including the data collection and analysis techniques. The six cases included in the study are identified and defined. It includes the presentation and interpretation of the findings related to the problem statement, the research questions, and the conceptual framework, addressing the collected data and relating it to the larger body of literature on immigrant entrepreneurs. It also includes the themes discovered during analysis using NVivo software and an explanation of how those themes can provide a deeper awareness of the problem of the high rate of business failure among immigrant entrepreneurs. These themes demonstrated a strong connection of the Nepali Bhutanese entrepreneurs to their ethnic community and their dependence upon their families and co-ethnics for business success. This section also includes the visualization of the data through charts and graphs to better depict the findings. Finally, this section includes recommendations for action and further study, personal reflections about the project, and the Biblical perspectives found during the research process.

Overview of the Study

Imagine for a moment, a typical Rust Belt city after its dependence on the steel, coal, and manufacturing industries during industrialization left it with a declining population and an economy in transition in need of more workers and small businesses. The city had plenty of urban residences that had been abandoned since the population has been declining every decade and it was dotted with once-thriving small towns and schools that look neglected and run-down. This was the picture of the south hills of Pittsburgh in the early 2000s. This created the space for the city's leadership to welcome a thousand refugees of Nepali Bhutanese descent between 2008-2010 to help rejuvenate the urban economy and provide a new home for the displaced refugees.

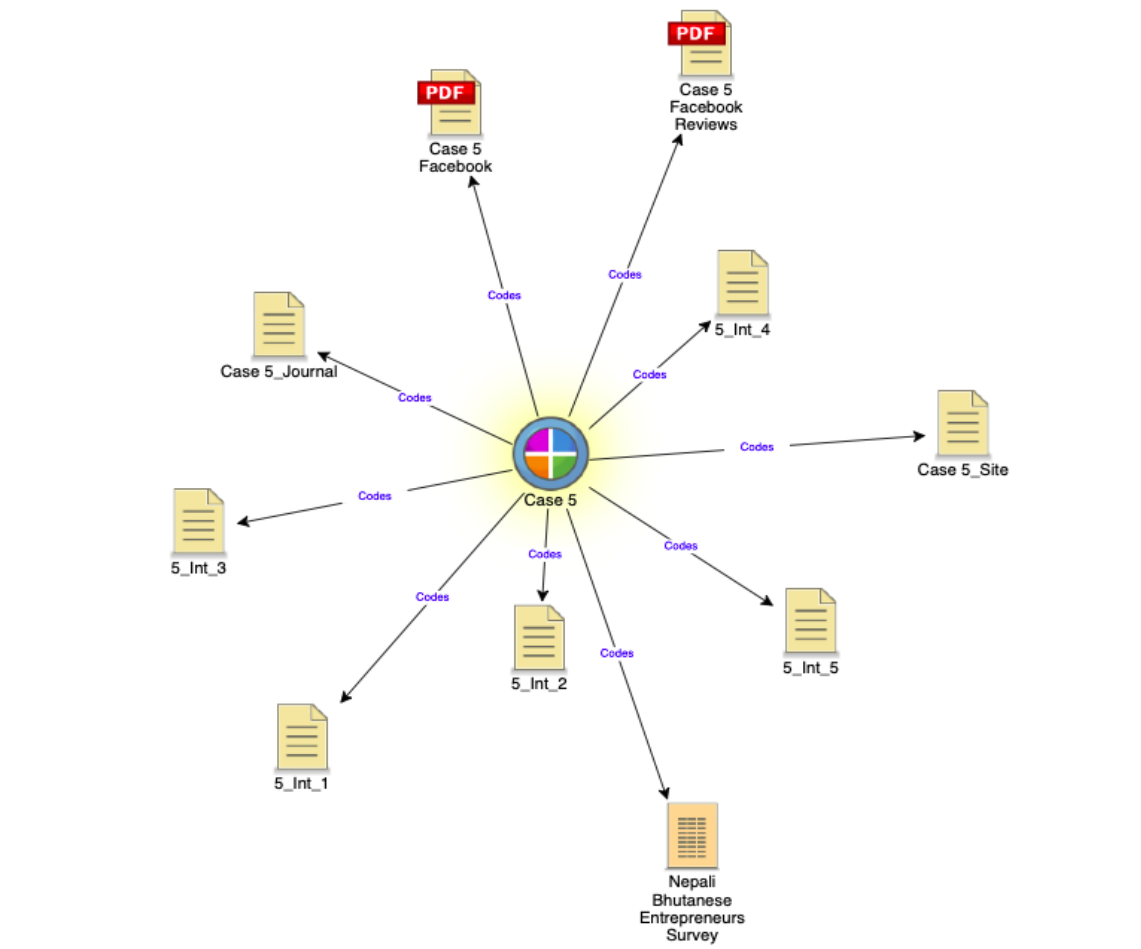
During the next decade, Pittsburgh became the location of secondary migration of the same people group and has an estimated 7,000 -8,000 Nepali Bhutanese living in the metropolitan area (BCAP, 2021). This context provided the sample population of entrepreneurs which formed the study. The researcher was curious how this unique group of people with limited English language ability and Nepali Bhutanese customs started and managed their businesses after spending almost two decades in a refugee camp.

This study includes six cases of Nepali Bhutanese entrepreneurs in the city of Pittsburgh which were compared to better grasp the operational links between decision making and business success or failure while considering how embeddedness in the ethnic community impacted the entrepreneur. The participants in this study were all first-generation entrepreneurs from the Nepali Bhutanese community in Pittsburgh, Pa. who have established residency for at least two years or the spouse, employees, partners, or customers associated with the business. The researcher conducted and recorded 18 virtual interviews with the participants on Microsoft Teams from January-April 2021. The researcher used an interview guide, which resulted in semi-structured, in-depth interviews that lasted for one to two hours. The interviews were transcribed and then verified by each participant to ensure accuracy. Each place of business was visited as the researcher spent at least an hour observing and interacting with the entrepreneur, employees, and customers. Further, a personal journal was kept for each case to record observations and thoughts following the interviews and the site visits. Finally, the data was triangulated by using company websites, Facebook pages, and newspaper articles about the entrepreneurs and businesses.

Because the study attempts to understand the causes of immigrant entrepreneur success and failure within this ethnic community in Pittsburgh, the researcher wanted to include several

cases of failure into the study for comparison. Unfortunately for the study, only one case of entrepreneurial failure was included. The researcher attempted to get other entrepreneurs who failed to join the study, but one would not discuss it because it involved a fallout among family members, and the other couple that had a business fail, did not have the English language skills needed to be interviewed. An interviewee from my study who was close to the couple conjectured that they did not succeed because they lacked the English language ability to break out into a larger market and the market they were in, Nepali clothing and accessories, was already saturated.

After data collection was complete, all of the information was uploaded into NVivo software to analyze the research. Figure 2 (showing case five) depicts the data related to each case and serves as a good example for the other cases. Interviews, personal journals, site visits, survey data, and Facebook content and reviews were all coded in NVivo to analyze the data in a scientific approach that could be replicated.

*Figure 2**Data Used to Analyze Case 5*

The first step in the analysis included first-order concepts or lean coding which identified eight overall themes from the interview questions. This method was ideal for a young researcher because the data were dumped into large buckets upon the first review when the information was the most overwhelming (Creswell & Poth, 2018). The researcher printed out a codebook at the end of this first step. The next step involved further analysis of the data into subcategories (or child codes), which helped identify how success and failure were viewed by the participants and

patterns in decision making of the Nepali Bhutanese entrepreneurs within the context of their business and cultural environment. This step involved reading all of the data within each bucket (or parent code) to determine what each person was saying in that particular section. This step in thematic coding resulted in unexpected findings and the revelation of similarities and differences between the six cases. During this step in the coding process, memos were created to help to focus the research on the problem statement, research questions, and existing theories provided in the literature review. This step took the longest time and reaped the most benefits as the data was taken apart, allowing the researcher to identify patterns and linkages between the cases as well as to make connections to theories from extant literature (Cassell & Bishop, 2019).

The final step included the synthesis of the data into a few aggregate constructs or themes based on the three research questions. These questions attempted to understand why these six Nepali Bhutanese businessmen and women failed or succeeded in their business ventures. Table 1 was created at the end of this stage which was used to organize the findings, including the themes and sub-themes and the number of NVivo references associated with each sub-theme. The final column in the table shows the number of times each sub-theme was mentioned by the participants during the interviews.

Table 1

Final Themes Related to Research Questions

Final Themes	Question	# of NVivo References
1a. Defining Failure	How do you define failure for you or your business?	
1a.1 Not breaking out of the ethnic community -concentrated disadvantage		15
1a.2 Lack of experience		14
1a.3 Overwork		10
1b. Defining Success	How do you define success for you or your business?	

1b.1 Helping community thrive/serving the ethnic community		59
1b.2 Formal education and personal abilities		56
1b.3 Expansion of business		41
2a. Decisions contributing to failure	What decisions did you make that contributed to failure?	
2a.1 Not understanding complicated systems		15
2a.2 Handling COVID-19		14
2b. Decisions contributing to success	What decisions did you make that contributed to success?	
2b.1 Exploiting opportunity in ethnic community/using social capital		50
2b.2 Marketing through social media		35
2b.3 Providing excellent customer service		19
3. Business and Cultural Context	How do the business and ethnic culture contribute to your success or failure?	
3.1 Supportive ethnic community		32
3.2 Adaptation to US business culture		29
3.3 Strong family support		25
3.4 Feeling welcomed to Pittsburgh		24

Presentation of the Findings

As anticipated, I discovered both expected and unexpected findings during the study which will be shared in this section. The participants in the study were amiable and easy to work with, demonstrating the ability to adapt to the technology needed to conduct virtual interviews during a global pandemic. After several months of research, six entrepreneurs/businesses became the focus of the study. Out of the six cases, only one business failed. The cases include four male and two female entrepreneurs. Five out of six entrepreneurs took on Nepali Bhutanese partners to help with the financial and managerial needs of their business. The four male entrepreneurs in this study have received post-secondary education while one female has received a professional license from a U.S. vocational school. The other female is the only one in the study who did not attain an education beyond her high school degree in Nepal. This confirmed the 2018 report from the Center for Social and Urban Research at the University of Pittsburgh which showed that

immigrants in the Pittsburgh metropolitan area are a small percentage of the population, but they are a highly educated group.

Before their in-depth interview, the entrepreneurs completed a survey to provide information about themselves and the businesses. Table 2 includes the demographic and business survey data which were used to compare the six cases.

Table 2

Survey Information About Entrepreneurs/Cases

Entrepreneur/Case	1	2	3	4	5	6
Age	48	33	40	43	32	34
Gender	Male	Male	Male	Male	Female	Female
Marital Status	Married	Married	Married	Married	Married	Married
Education	MBA	Bachelors	Bachelors	Bachelors	Vocational School	High School
Prior business experience	None	4 years	6 years	None	None	4 years
Type of business	Insurance	Furniture	Grocery	Convenience / International Food	Salon	Bazaar / Grocery
Date business started	Aug-2019	Jan-2014	Oct-2020	Jan-2020	Jun-2018	Nov-2018
Estimated annual revenue	\$30,000	\$250,000	\$1,500,000	\$300,000	\$100,000	\$400,000
Total employees	1	4	10	2	2	5
Currently operating?	No	Yes	Yes	Yes	Yes	Yes

Case one involves the failed business. The entrepreneur is highly educated and is the only entrepreneur who obtained a master's degree from a U.S. university. His English language skills are excellent and he gained his professional experience starting and running BCAP, the non-profit that supports the Nepali Bhutanese in Pittsburgh. The business was in the insurance industry and he attributed his failure to not being able to provide the lowest rates to the immigrant population that made up the majority of his customer base. He was only able to convert 20% of his inquiries due to limited pricing options. He views his failure as a learning experience and he has plans to start another business within the year.

Case two includes the business that has been around for the longest time, since 2014. The entrepreneur is gregarious and well-loved in his community. He has been interviewed by

other researchers and has been featured in several newspaper articles. Two years ago, he brought on three partners who are also from the Nepali Bhutanese community to help with the day-to-day operations of the business so he could turn his focus toward starting another business venture in the home health care industry. The two businesses support one another and both focus heavily on serving the Nepali Bhutanese community.

Case three involves the highest revenue-generating business in the study. The entrepreneur had a business education from abroad and had experience running a successful, smaller business in the grocery store market for seven years prior. His wife is his business partner and both recognize the importance of reaching customers outside of their ethnic community. They refer to themselves as Asian, rather than specifically Nepali Bhutanese and they seemed to have the deepest understanding of American culture and the need to adapt to be successful. They employ the highest level of technology and have specific plans to reach markets through new opportunities. They built and own the building that houses their grocery store. They rent space to other entrepreneurs and employ the largest number of people compared to the other cases. This couple also had an American mentor, a former businessperson, who helped them navigate the rules and regulations in the system.

Case four involves a business that reaches the largest market outside of the Nepali Bhutanese community, specifically the Eastern European immigrants who reside in the greater Pittsburgh Metropolitan area. The entrepreneur bought the languishing business from a previous owner and has made significant changes to be successful. Although the entrepreneur operates in a highly competitive industry of the convenience store market, he and his partner have identified a niche in the market and employ excellent customer service to set the business apart. Like case three, case four began operations in 2020 which proved to be an extra challenging time to start a

business considering the COVID-19 pandemic impacted many aspects of business operations, most notably supply-chain disruption with product ordering and delivery.

Case five involves the youngest entrepreneur and one of two female business owners in the study. The entrepreneur started the business in 2018 and within a year the business grew to a point where she needed to bring in another partner to help. The partner is also a female and both have the full support of their husbands who contribute in numerous ways to the success of the business, including general operations and financial management. This case, along with cases two and six demonstrate the highest level of commitment to helping the Nepali Bhutanese residents in the community. The entrepreneur and her partner both defined success as helping the community and their people thrive, rather than in terms of financial goals for the business. In addition, both the entrepreneur and her partner were motivated to run their own business because they have young children to care for and wanted a flexible work schedule to accommodate their family life.

Case six involves an enthusiastic, female entrepreneur with a high school education and previous business experience from her time living in the refugee camp in Nepal. This entrepreneur has the full support of her husband who was a former business owner himself and who currently works as the store manager. The entrepreneur recently created a partnership with another Nepali Bhutanese female. Like case five, both of these women are motivated to be self-employed because they need a flexible schedule as they are raising children and caring for elderly parents. When the researcher visited the business, it was under construction following the purchase of the retail store next door. The expansion provides more physical space and a wider variety of other retail products to sell.

The interview participants included the owners (entrepreneurs), partners, spouses, customers, and friends who understood the business and the entrepreneur. Table 3 identifies each participant based on his or her relationship to the business.

Table 3

Interview Participants and Their Relationship to the Business

Code	Participant	Code	Participant
P1	Owner, Case 1	P10	Owner, Case 5
P2	Customer, Case 1	P11	Partner, Case 5
P3	Owner, Case 2	P12	Spouse, Case 5
P4	Partner, Case 2	P13	Spouse, Case 5
P5	Customer, Case 2	P14	Friend, Case 5
P6	Owner, Case 3	P15	Owner, Case 6
P7	Partner, Case 3	P16	Partner, Case 6
P8	Owner, Case 4	P17	Spouse, Case 6
P9	Customer, Case 4		

Themes Discovered

Because the philosophy of the study was postpositivist, it was set up to be logical and scientific, minimizing the impact of the researcher and respecting the co-creation of knowledge with the participants (Creswell, 2014). Consequently, to understand the contemporary and complex situation of the participants and to make connections between their real experiences within the context of their cultural and business environment related to success and failure, three final themes were discovered (Table 1):

1. Defining Failure and Success
2. Decisions Contributing to Failure and Success
3. Business and Cultural Context

The first theme emerged as the interviewer asked questions about their experiences as business owners, their goals, and how they defined success and overcame challenges. Since only one of the cases experienced actual business failure, asking the interviewees what challenges they faced and which ones they were able to overcome allowed them to speak about this experience even if they had succeeded thus far. The list of challenges presented an interesting angle of this study because the literature refers to a lot of reasons immigrant entrepreneurs fail. The researcher tried to understand the areas of challenge that the entrepreneurs faced and allow them to speak about which ones they believed that they overcame, leading to more insight into addressing the problem statement of the study which is the high rate of failure of new business ventures started by first-generation immigrant entrepreneurs. As participants 1, 7, and 12 mentioned, a large financial investment was at risk, and failing would cause personal financial loss. The three biggest challenges or reasons for failure with the most references included: 1) Not breaking out of the ethnic community, 2) Lack of experience, and 3) Overworking.

There is a significant amount of literature devoted to immigrant entrepreneurial failure due to an inability to break-out of an ethnic market, creating a concentrated disadvantage to the business owner (Asoba & Tengeh, 2016; González & Campbell, 2018). All of the entrepreneurs understood this potential threat to their success even though it was not a contributing factor to failure for them currently. The lack of experience running a business was also referred to by all of the entrepreneurs or partners. The failed business owner in case one attributed his lack of experience in the insurance industry and his inability to see the pricing constraints placed on him

by the parent company as the main point of weakness in his business model that mainly served immigrants. He was not able to convert potential customers to his service which was a big reason for his failure.

Finally, a surprising number of references addressed the entrepreneur's failure to understand how much he or she would have to work to make the business successful. Several participants had been motivated to own a business in order to have more freedom in their schedules so as to spend time with family, but the same group also mentioned how they were failing in this goal because they worked so much (P1, P6, P10, P11, P15, P16). Both the business owner and partner in case five were working 9-10 hours a day, six days per week. They expressed the need to hire more employees to deal with this challenge. The same is true for case three, but this situation was the result of the inability to find and hire workers due to the payment of additional federal unemployment by the US government as a result of the global pandemic. It has made it nearly impossible in this current environment to find new employees to solve their overworking problem.

A surprising discovery in this study was how the participants defined success for themselves or the business. The top three references included: 1) helping community thrive or serving the ethnic community well, 2) formal education and personal abilities, and 3) expansion of business. There were a few codes related to financial success, but the most frequent responses focused on helping their ethnic community considering they had all experienced such deprivation and trauma over the decades spent in the refugee camp prior to arriving in Pittsburgh. The entrepreneur in case six (P15) actively helps her customers in need, "You have to help people in your community if they are having a problem. Like if it is a financial problem, I give lots of free items to that customer to help." The entrepreneur in case five (P10) does not measure success

only in financial terms, “Creating this business is not only about making money ourselves, you know, like equally teaching our community and local neighborhood, and giving them a platform to succeed.”. It was apparent from the interviews that one person’s success could not be enjoyed without sharing it among the community. The business partner (P4) from case two shared, “I grew up talking about the whole community. If something bad happened to my community then I feel that pain. I take that stress on myself sometimes, but here the world is kind of different.”.

The second theme was also related to failure and success but focuses on the link between decision-making and business failure and success. The most common responses to failure related to not understanding the complicated systems revolving around U.S. business creation and management. Each of the participants was able to share a situation that challenged them in this way, typically requiring additional time and money to overcome. The other common reference to challenges was COVID-19. This was not anticipated in the original study design which was created before the pandemic hit in March 2020, but I am including it because it was discussed often in the interviews. The entrepreneurs and partners who are still operating businesses are struggling to hang on and emerge from the pandemic. They have adapted, cut costs, and used creative solutions to succeed in this hostile business environment. COVID-19 remains a threat to their success and a challenge to overcome.

The top three responses to decisions that contributed to success included: 1) exploiting opportunities in the ethnic community, 2) marketing through social media, 3) providing excellent customer service. All entrepreneurs, but case four focused their business strategies on opportunities within their ethnic community. They saw this as a great benefit, but also noted the

threat to their business in relying only on one ethnic group as customers. Participants 1, 3, 8, and 15 shared ideas on how they were trying to differentiate their customer base.

A surprising discovery about this theme was the entrepreneurs' use of social media, particularly Facebook. All but case one included stories about Facebook and its impact on business success. Case five launched her business via a Facebook Live event and found her current partner using the same method. More data will be included about this finding because it was one of the unexpected outcomes of the study. Finally, all of the entrepreneurs mentioned excellent customer service as the main reason for their success. This supports the findings in Cruz et al. (2018) because the immigrant entrepreneurs were best equipped to serve their ethnic enclave as they benefitted from their social capital and a deep understanding of their community to provide excellent customer service. Their commitment to resolving problems, listening to customer needs, and adapting their strategies to better serve their customers was evident and will be depicted in the section including data representation and visualization.

The third theme focuses on the cultural and business context in which the entrepreneurs operate. This part of the study follows the mixed embeddedness approach to differentiate the experiences of the participants of this study from immigrant entrepreneurs in general, highlighting the complexity of variables that contribute to immigrant entrepreneurial failure and success (Kloosterman & Rath, 2018). The sub-themes included: 1) supportive ethnic community, 2) adaptation to U.S. business culture, 3) strong family support, and 4) feeling welcomed to Pittsburgh.

After considering the perspective of the entrepreneurs, their formal education, and previous business experience, the researcher wanted to understand how the political and business context impacted the failure or success of the study participants. A study by Watson (2019)

considered how Pittsburgh performed as a city in welcoming refugees into the area economy. His study looked at the intersection of urban development and renewal in light of the 2015 ‘Welcoming Pittsburgh Roadmap’ enacted by the mayor and county executive to rebrand Pittsburgh and diversify the city after its postindustrial transition had stagnated (Welcoming Pittsburgh, 2015). The largest group in the study were the Nepali Bhutanese immigrants. The unity and close collaboration of the Nepali Bhutanese were listed by the government officials and the Nepali Bhutanese themselves as several causes of their success in Pittsburgh. Watson (2019) argued that this unity was achieved because of their displacement, encampment, and eventual resettlement over two decades before coming to the US.

The interviewees in the study responded to questions about being welcomed to Pittsburgh and they were invited to share how they felt about the political and business context in Pittsburgh. Over half of the respondents mentioned the resettlement agencies that worked with them when they arrived. Participants 3, 12, 13, and 17 later worked for these organizations to help others in their community during resettlement. Participant 2 had personally met with the mayor of Pittsburgh and received an award for his work in bridging the two cultures. The Pittsburgh City Council declared December 9, 2014, as Bhutanese Community Association Day (Bhutanese Community Association of Pittsburgh, 2021). Two other interviewees participate on their township governing boards (P2, P17). Finally, the city of Pittsburgh invites every Nepali Bhutanese business to be listed on the online Pittsburgh International Business Directory. The directory provides a free platform to promote their businesses and provides resources to help fund and diversify their business growth (City of Pittsburgh, 2021). The smaller size of Pittsburgh’s immigrant community may benefit the Nepali Bhutanese as competition for these limited resources and attention are not as fierce as in other larger, more diverse metropolitan

areas with larger immigrant populations. The spouse of the entrepreneur in case five summarized this theme,

Pittsburgh is a very welcoming city. In fact, you know it's not only about talking about the (resettlement) agency who met us and helped or assisted in our basic needs and things, you know like everywhere out in the community within our neighborhoods, we always feel that we belong in this city. (P12)

Interpretation of the Themes

These three overarching themes align with the research questions presented in the first section of the dissertation. Determining why an entrepreneur is succeeding or failing requires a 360-degree view of the entrepreneur, the environment, and the business. These three themes work together to provide that view (Kloosterman & Rath, 2018). The first theme of defining failure and success helped the researcher to understand the viewpoint of the entrepreneurs and their values. In the postpositivist epistemology, the researcher attempts to minimize her impact on the study (Creswell, 2014). To support this, the researcher tried not to use a personal value system to judge success. The questions and observations related to defining failure and success formed the foundation of understanding why these educated immigrants took the risk to start a new venture and, in most cases, continue to dedicate time and resources to this endeavor. Seeing failure and success through their eyes was an important finding in the study.

The second theme summarized the decision-making and business strategies that contributed to failure or success. Throughout the interviews, the participants shared specific decisions that they made that were successful and others that they considered failures. In addition, there were several instances where these failures were seen as learning opportunities,

adding to the broader level of experience that each needed to continue the business. Other areas of failure involved the complicated business system particularly for non-native English speakers and the unexpected challenges of COVID-19 that significantly impacted the furniture, insurance, and hair salon businesses.

The sub-themes of the decisions they made that contributed to success read like an introductory business class on how to start and run a business. In all of the successful cases, the entrepreneurs were exploiting an unmet need in their community, providing excellent customer service, and marketing the business using social media. I was often impressed at how dedicated each entrepreneur was to his or her customers. The entrepreneur in case two summarized this finding, “I treat my customers as a god. I’m here because of them” (P3). It was equally impressive to observe how the participants use Facebook and how often they were thinking about new business and expansion ideas. The entrepreneurs were highly motivated to succeed and they were optimistic about the future of their businesses.

The third theme puts the entire study in context. The set of questions that resulted in this theme centered around understanding the role of national culture on success and failure, as well as the entrepreneur’s ability to assimilate into the host country’s culture. The researcher was seeking to answer several questions in this part of the study: How involved are the entrepreneur’s family and ethnic community in his or her success? Was success more evident in entrepreneurs that adapted to the U.S. business culture? Did the entrepreneurs feel welcomed into the Pittsburgh metropolitan area and as a result felt more comfortable becoming part of the business community? The business and cultural environment set this study apart from a generalized view of immigrant entrepreneurial failure and success. This qualitative study allowed for a deeper and more complex view of the experiences of these entrepreneurs in this specific setting.

Using NVivo software allowed the researcher to see the number of references related to all of the coding that was completed. Although many sub-themes (or child codes) related to failure and success were coded, the study results only extrapolate meaning from the top two or three in each main theme. These were referred to repeatedly and it became obvious that these were shared experiences among the six cases. All three main themes relate to success and failure, but it is obvious from the number of references related to success and the much lower number of references related to failure, that my participant group was much more willing and interested in talking about their successes (see Table 1). The researcher noted on several occasions in the personal journal that the entrepreneurs were hesitant to discuss their failures and much more open to talking about their successes. Even when the direct question related to failure or challenges, the respondents would work their way back to how they overcame the challenge and turned it into a success. A deeper understanding of how these entrepreneurs view failure and success has been an important part of the context of this study and has been done in recent studies involving ethnic entrepreneurs (Mrabure, 2019).

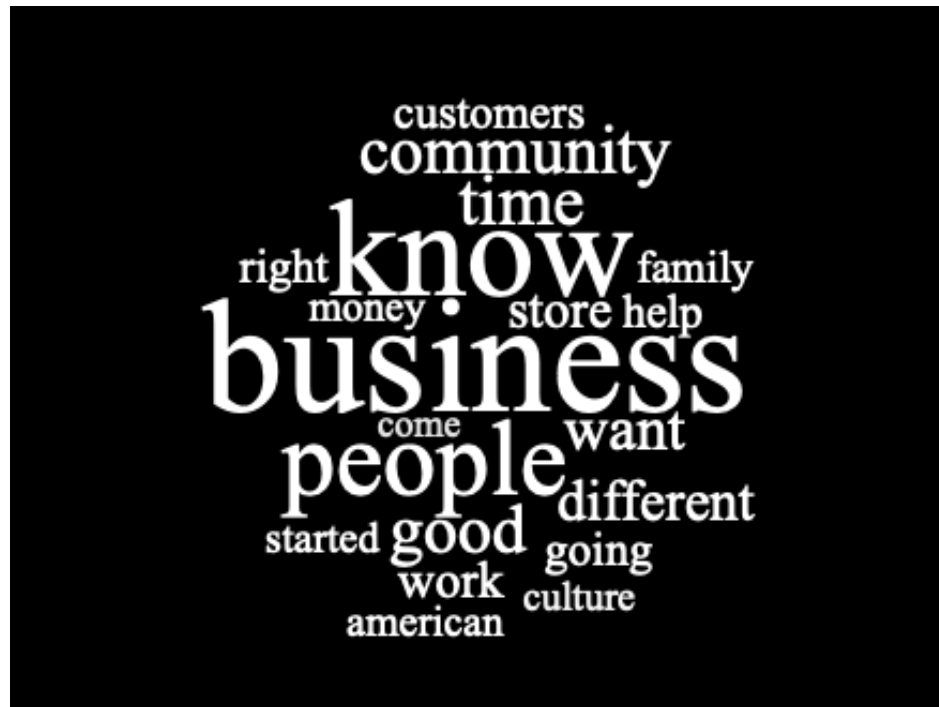
Representation and Visualization of the Data

Qualitative studies challenge the researcher to find ways to visually communicate the findings. This section will attempt to make the information more comprehensible by connecting and clarifying the themes and ideas discovered throughout the research process (Bazeley & Jackson, 2013). As anticipated, the role of the community in the life of the immigrant entrepreneur was an important finding in this study. To visualize this finding, NVivo was used to create a word cloud with the 20 most frequently used words with four or more letters, said by the entrepreneurs during the interviews (Figure 3). The largest words in the word cloud represent

those used the most during the interviews. The top five words were business, know, people, good, and community.

Figure 3

Word Cloud of Entrepreneur's 20 Most Frequently Used Words in the Interviews



The role of the ethnic community was found as a sub-theme in defining success, decisions that contributed to that success, and within the business and cultural context themes. This finding demonstrates its importance in the lives of the entrepreneur and their business. It was the motivation for many to start their businesses. Others attributed it to their success, while others felt responsible to share their success with the community by creating jobs and opportunities for them. Allen and Busse (2016) found evidence from their study of Latino entrepreneurs that businesses that broke out of their ethnic market to enter mainstream markets experienced economic benefits, but at this point, the participants of this study relied heavily on

their ethnic community to succeed. Table 4 provides example quotes from the entrepreneur or their business partner speaking about the Nepali Bhutanese community during the interview.

Table 4

Success and the Ethnic Cultural Context

<i>Importance of Ethnic Community</i>	<i>Example Quote</i>
<i>Case 1</i>	“So, the community is very supportive. We have a very close-knit community. We always interact with one another and support people whenever they are in a problem.” (P1)
<i>Case 2</i>	“So, for me, the Bhutanese community definitely helped my business by getting more connections and more outreach. It's just not a business for me. I try to know the people who come into my store.” (P3)
<i>Case 3</i>	“Bringing food closer to the community was our first goal to start the business. That way we can get that business closer to our community and serve them.” (P7)
<i>Case 4</i>	“We have the Bhutanese Community Association of Pittsburgh that's formally installed here. So, I have been active there. I have been involved to share happiness in my community.” (P8)
<i>Case 5</i>	“At that time my personal goal when I began my business was to serve my community. Our community is kind of under the poverty line so they don't have a chance to go to the hair salon to get their hair done. My business changed that.” (P11)
<i>Case 6</i>	“Yeah, we still work together and we help our community and they help our business too. They are our main customers.” (P16)

A theory surrounding this connection to community and its subsequent benefits is called the social capital theory. Kalnins and Chung (2006) define social capital as the relationships the entrepreneur has with their family and ethnic community which have a positive impact on business success. As immigrant entrepreneurs locate near each other and support one another, business failure can be reduced. The entrepreneurs in this study share resources, help one another with challenging legal and business regulations, and in many cases rely on the members of their ethnic community to be their most loyal customers.

The strength of the social capital within a community may attract a secondary migration of the ethnic group to the community. This is the case in Pittsburgh with this study group. The first wave of 1,000 Nepali Bhutanese to Pittsburgh ended in 2010, but the community's success has attracted a second wave which has made the community seven to eight times as large now. A similar finding came out in a study of Brazillian entrepreneurs in Florida. Cruz et al. (2018) found increased levels of social capital as the second wave of Brazillian immigrants were attracted to the town because of the ease of connections within their ethnic community. The success of the first group of immigrants triggered additional success for subsequent members of the group who entered into business. The entrepreneurs in cases two and three were part of the secondary migration to Pittsburgh and both describe the ease at which they were able to enter into the established ethnic community and subsequently start their own businesses (P3, P6).

The Nepali Bhutanese entrepreneurs utilize a very well-known social media platform to create these connections and strengthen their social capital within the community: Facebook. All six businesses have a Facebook page. The entrepreneurs use it to book appointments, post pictures of new items, create videos of items and events associated with the business, accept comments, and stay in touch with customers. Case five provides an example of the most beneficial use of Facebook in starting and growing a business. The entrepreneur shared the story of how she launched the business via a Facebook Live event, letting the community know that she was open for business. The next day, she had 36 customers. The business grew so fast in the first few months that she decided to do another Facebook Live event to find another employee to help with the business. This event resulted in her finding another Nepali Bhutanese female to become not just an employee, but a partner in the business. The spouse of the entrepreneur from case five who is in his mid-30s shared,

I think they know me because I'm a social media guy. One of my closest friends that we did Facebook Live with is also big on social media. We use media like Facebook because our community is using that to know information about businesses in the area (P12).

Another quote from the entrepreneur in case six talks about how she uses Facebook,

When most of the new shipments come in, I put them all out by Friday, then I put them on Facebook and get people excited about the new stuff. We get people to like and notice our new items every Friday. I do a live video and post on Facebook for all new items that come in (P15).

Table 5 visually represents this finding. The table includes engagement statistics and data on how each business was using Facebook. Here is a brief explanation of each of the columns: *Followers* are the number of people on Facebook who follow the business. *Likes* quantify how many people clicked “like” on the Facebook page or post. The number of posts/month shows how active the entrepreneur is on the site. *Messenger* is an instant messaging “pop-up” box that allows customers to get immediate attention from the business owner by asking questions or writing comments. The entrepreneur can choose to be alerted and respond immediately to the inquiry. Finally, the review rating shows how the business is rated by its followers or customers.

*Table 5**How Nepali Bhutanese Entrepreneurs are Using Facebook*

Facebook Data for all Cases (taken on 4/11/2021)						
Cases	Followers	Likes	Posts/month	Last Post	Uses Messenger	Review Rating (Scale 1-5)
Case 1	221	208	6-10	2/1/21	X	5
Case 2	2,034	2007	1-5	1/15/21		None
Case 3	523	515	1-5	1/30/21	X	None
Case 4	84	78	1-5	4/10/21	X	5
Case 5	1,453	1367	10-15	4/10/21	X	5
Case 6	799	769	1-5	3/10/21	X	5

Note. Some of the entrepreneurs and partners also utilize personal Facebook pages to promote their businesses, but that data are not included here because not all entrepreneurs in the study used a personal page for business promotion.

Not only did these entrepreneurs benefit from social capital, but familial ties also contributed to their success. In the study of immigrant entrepreneurs in Sweden, Bird and Wennberg (2016) found that entrepreneurs who had family members living within the same geographic region were more likely to persist in self-employment. All four females (two owners and two partners) shared how important their spouses were to their success (P10, P11, P15, P16). The spouses help with physical labor, social media marketing, financial and bookkeeping duties, and decision-making related to the business. In the interviews, the spouses shared their pride in their wife's success and wanted to see them happy in the work that they are doing. The spouse from case five shared this insight,

I am involved in the salon and I support the business and her. The goal was to involve her and help her be happy in what she is interested in. Personally, the whole family and I feel that we have gotten a lot from this country and we need to give a lot of things back to the country. This is the main focus that we're having. Money is not everything to us. (P13)

Multi-generational families provide additional capital to improve the entrepreneur's business financially. Jan (2017) confirmed this finding from research in Pakistan and suggested

that immigrant entrepreneurs relied heavily on family members in the initial stages of venture start-up because outside credit and financing was very limited. In later phases of the business cycle, these entrepreneurs tended to rely more often on co-ethnic friends to achieve success, often helping others in their ethnic community by financing their new businesses. In cases two, three, and four, extended family members helped to finance the start-up. Taking on an additional partner from the Nepali Bhutanese community helped cases two and four remain financially viable, especially during the global pandemic.

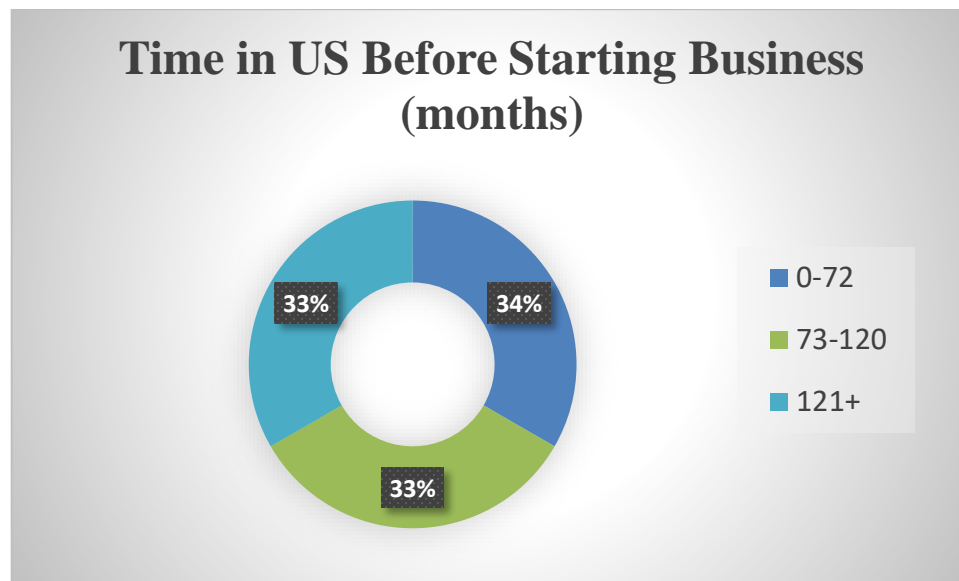
Because immigrant entrepreneurial failure is a problem, the study sought to understand all of the challenges that the entrepreneurs faced even if it did not result in business failure at this point. Table 6 was created which includes all of the child codes related to failure or challenges that were noted in NVivo. In the final themes, the researcher consolidated a few of the child codes for simplification and only discussed the top two to three in the findings section.

Table 6

NVivo Codes Related to Failure or Challenges

All Child Codes Related to Failure or Challenges	References in NVivo
Being taken advantage of	3
Concentrated disadvantage (saturated market)	4
Confusing business and legal systems	15
COVID-19	14
Difficulty reaching customers	4
Government policies that harm business	5
Lack of formal education	12
Lack of experience	14
Not breaking out of ethnic community	11
Overworking	10
Trauma from refugee experience	7
Trouble working with suppliers	4

Participants 1, 3, 6, and 8 understood the opportunity to improve their socio-economic standing in society through business ownership even before arriving in the US and participants 10, 11, 15, and 16 learned the same thing while acclimating to their new country. They observed community members successfully starting and operating new businesses in the area while achieving financial success. The entrepreneurs from the study had all gained some experience working for other companies as wage-earners before starting their businesses. Figure 4 shows how many months the entrepreneurs waited to start their businesses after arriving in the US. One-third of the participants started their business in less than six years after arriving in the US, another third of the entrepreneurs waited 7-10 years, while the last one-third waited more than 10 years. During that time, they became more proficient in the English language and several enrolled in college classes, computer courses, and professional schools which helped them broaden their formal education and improved other valuable skills while they worked in multiple industries. All of these opportunities helped them to adapt to the United States and learn the systems that govern business ownership and operation. It also helped them accumulate capital to start their business ventures.

*Figure 4**Months in the U.S. Before Starting Business*

Relationship of the Findings

The findings in the research related to the problem being studied, the research questions, the conceptual framework, anticipated themes, and the literature that was reviewed. This section will address all of these to show the relationships.

The problem. The specific problem that was addressed is the high rate of failure of first-generation immigrant entrepreneurs in the Pittsburgh metropolitan area which results in personal financial and regional economic losses. Out of six cases in the study, only one business had failed as of April 2021. Five out of six cases involved businesses started within the past three years. According to data for U.S. small business survival rates, businesses less than three years old fail at a rate of 30% (U.S. Bureau of Labor Statistics, 2016). The failure of one out of five businesses started within three years in this study is 20% which is less than the US average. The small sample size and the unwillingness of immigrant entrepreneurs to speak about their failures during the interview phase might have potentially contributed to why the study did not include

more failed businesses and thus resulted in a better than average survival rate. From the interviews with these entrepreneurs, the researcher learned about other businesses that had failed in their community, but all of the attempts to include them in the study were not successful.

Studying this problem is important because business failure results in personal financial loss and economic loss for the region. Entrepreneurship plays a vital role in the regional and national economy and is an engine for economic growth (Azoulay et al., 2020). For businesses that have employees, there is additional loss. According to the US Bureau of Labor Statistics (2016), businesses less than one-year-old created over three million jobs in 2015. This loss is seen in case one of the study (P1). It was founded in August 2019 and closed in April 2021. The entrepreneur owned his own agency for a top-five insurance company and employed two people outside of the Nepali Bhutanese community when he operated the business. The failure of his business not only negatively impacted his personal financial situation, but two employees lost their jobs, and the local economy lost tax revenue. He attributed his failure to several reasons including his inability to offer lower-priced insurance alternatives for his ethnic community and his lack of experience in the industry. Although he had a Nepali Bhutanese mentor who lived in another city and ran a successful agency for the same company, this support was not enough to help him continue his business. He was not able to generate sufficient revenue to keep his business open. Understanding his perspective on the business failure may help other entrepreneurs succeed in the future.

The research questions. Three main questions and several supporting questions focused on immigrant entrepreneurial failure and success. These questions guided the study and the subsequent findings. Research question one created the foundation of the qualitative study and created the space for me to learn about the experiences of the entrepreneurs. The interviewer

asked the participants to share their experience as a business owner in Pittsburgh and many took the opportunity to respond to this open-ended question by going back to their time in the refugee camp in Nepal. This provided the researcher with a vivid picture of their struggles and triumphs. It also helped to see success and failure through their eyes rather than base them on personal perceptions about the topic.

1. What are the lived experiences of highly-educated first-generation, immigrant entrepreneurs in the Pittsburgh metropolitan area?

- 1.a. What do immigrant entrepreneurs whose businesses fail, attribute to their failure?

- 1.b. What do immigrant entrepreneurs whose businesses succeed attribute to their success?

Research question two delved deeper into success and failure related to business decision-making and strategy. The interview questions connected to this area of the study looked for a correlation between what the entrepreneurs did and how that impacted business success or failure. Two entrepreneurs spoke candidly about some specific failures that involved ordering more of a product than they needed so they could get a discount. The allure of the better deal caused them to purchase a larger order and both eventually had to discard the unused inventory because it involved perishable goods. Both businesses are still operating and the entrepreneurs were quick to point out that they had learned from their mistakes (P6, P8). Two entrepreneurs experienced failure in dealing with suppliers who did not want to work with them initially. They struggled to communicate and negotiate with these larger suppliers. Eventually, they were able to establish relationships with suppliers, but the task was much harder than they had anticipated. Now, since the global pandemic, the supply issues continue due to shortages and problems with

delivery. Neither had anticipated how difficult it would be to find quality suppliers and still list this as a big challenge that they face now (P8, P15).

2. How do highly-educated first-generation, immigrant entrepreneurs define success in their business venture?

2. a. For those defining success as growth and expansion, what individual strategy decisions do they believe contributed to their success or failure?

2.b. For those defining success in other terms, what individual strategy decisions do they believe contributed to their success or failure?

Research question three looked at success and failure as it relates to the national culture of origin and adaptation to the U.S. business culture. These questions opened up the opportunity for the participants to share what they thought about their cultural heritage and community and how that impacted success or failure. In addition, it became apparent whether they adapted or assimilated to the U.S. business culture quickly or if they were trying to maintain their own cultural identities in their businesses. Cases one and three demonstrated the highest level of adaptation to U.S. business practices (P1, P6). In case one, the entrepreneur owned his own agency for a large insurance company. He went through an extensive training process with the parent company, holds an MBA from a U.S. university, and has excellent English language abilities. This quick adaptation did not prevent his business from failing. He closed his business in April 2021.

Case three involved a business that had annual revenues of \$1.5 million. The entrepreneur and his partner wife have a deep understanding of the differences between U.S. culture and Nepali Bhutanese culture. They invested the most in their business and built a brand new facility so it would be large, well-lit, and look like most American stores in their industry.

They attempted to replicate what they believe works in American businesses to attract a wider customer base outside of their ethnic community. After visiting the businesses in cases one and three, it was obvious that they had most adapted their models to match American business methods compared to the other four cases.

3. What is the role of the national culture of origin in immigrant entrepreneurs' success or failure?

3.a. How does cultural identity integration (or assimilating into the host country's culture) impact the success or failure of highly-educated, first-generation immigrant entrepreneurs?

The conceptual framework. The framework (Figure 1) served as the visual depiction of the most common theories in the literature review about immigrant entrepreneurial motivation, success, and failure. Throughout the study, the researcher would refer to the framework to see how the data fit into it. It guided analysis of the data following the research portion of the study of Nepali Bhutanese entrepreneurs in the Pittsburgh metropolitan area. One could see the immigrant entrepreneur situated between success and failure. The first question that was what motivated the immigrant to enter into his or her own business? There was extant studies that dealt with motivation, indicating that some immigrants are pushed into this option because they lack other alternatives, while others are pulled into it by the opportunity that exists (Pruthi et al., 2018).

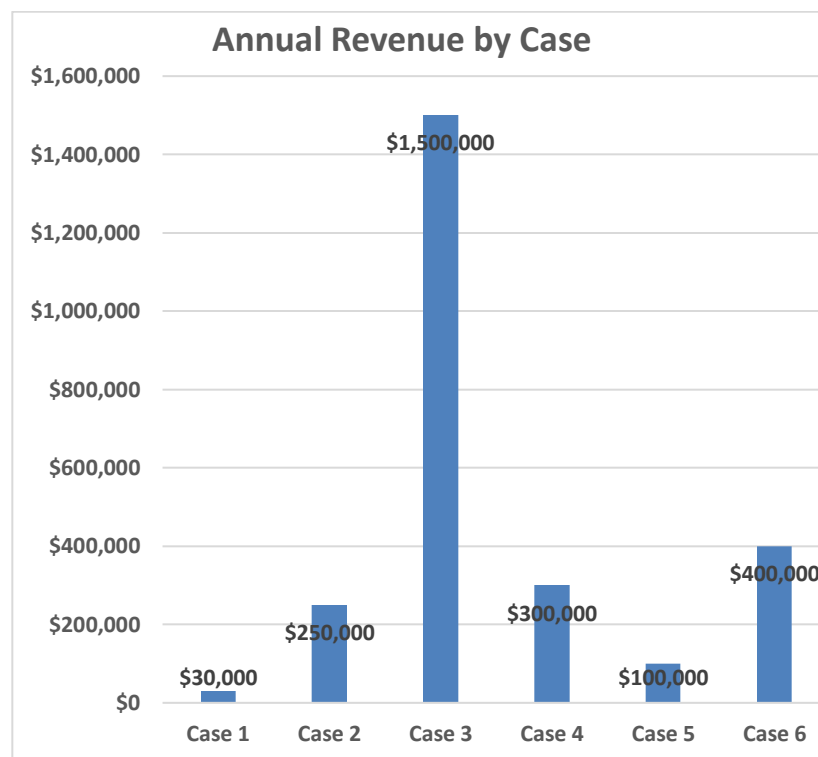
The second question that resulted in the creation of the framework, was what were the existing theories about immigrant entrepreneur failure and success? From the research of the literature, the most common theories about success included internationalization, break-out, social capital, and transnational entrepreneurship. The theories about failure were concentrated

disadvantage, individual limitations, and institutional constraints. A further discussion of the most pertinent theories to this study were included in the literature section. Consequently, the study was informed by the conceptual framework and the literature review in an effort to understand the complex variables that caused the success or failure of the businesses started by the Nepali Bhutanese immigrant entrepreneurs in Pittsburgh.

Anticipated themes. In a recent working paper for the National Bureau of Economic Research on immigration and entrepreneurship, Azoulay et al. (2020) found that immigrants per member of their population start more firms of all sizes compared to native-born individuals. Their economic impact is not only felt in revenue generation, but by increasing employment demand. The businesses in this study employed a total of 22 people. Positive economic impact was one of the themes that was anticipated in this study (see Figure 5).

Figure 5

Annual Revenue Generated by Business



Another theme that was anticipated, was break-out. There are numerous studies about break-out in immigrant entrepreneurial literature especially with businesses that had been well established. Break-out was evident in the earliest established business in the study (case 2), which had been open for seven years. The entrepreneur started another business, diversifying his holdings to expand into another market (P3). Also, all of the entrepreneurs or partners mentioned the need to expand their customer base for long-term success. They were describing the need to break out of their ethnic enclaves to reach mainstream customers and markets to grow and expand their businesses. This group was well-aware of the need to reach more customers and minimize their dependence on one ethnic customer group.

Although case one failed as a result of institutional constraints, the researcher anticipated that more entrepreneurs would talk about institutional constraints and the challenges that they faced as a result. The most common constraints include a lack of available capital and a lack of support from the local community and government (Asoba & Tengeh, 2016). This theme was missing from the data. In this study, the City of Pittsburgh, local government agencies, non-profits, and the BCAP all worked to eliminate these typical constraints placed on immigrant entrepreneurs. As a result, the success rate and positive outlook for these entrepreneurs were high. For this reason, the ethnic enclave seemed to be protected from the high failure rate attributed to many businesses started by immigrant entrepreneurs. This finding was supported by Liang (2019) in his study of new Chinese immigrant entrepreneurs who did not passively submit to their institutional constraints within the regulatory environment, but rather adapted the businesses to overcome the constraints.

The literature. The first part of the literature review highlighted the problem with immigrant entrepreneur business failure, which is well-supported in the academic literature. The

three main theories that were identified were concentrated disadvantage, neighborhood segregation, and institutional constraints. This study identified two out of three of these theories. Although none of the businesses in this study had failed as a result of concentrated disadvantage theory, several entrepreneurs saw this as a threat to their survival (P3, P6, P8, P15). Concentrated disadvantage theory has been used to define situations where immigrant entrepreneurs settle in overcrowded, labor-intensive, high crime, and highly competitive markets that cause them to cut prices and compete head-to-head for a limited share of the ethnic market (Aguilera, 2009; Fairchild, 2008).

The owner of the furniture store in case two showed an acute awareness of concentrated disadvantage theory when he talked about the many people in his community who have tried to operate grocery stores and failed and the number of new ethnic grocery stores opening in the area,

You know there's so many things to do when someone comes from a different place.

They should try to understand the environment first. If they wanted to start a business, they have to understand the environment. What are the businesses that are needed for this type of environment? Then, focus on that thing. Like if there are already a lot of grocery stores, why add another grocery, right? (P3)

Assudani (2009) argued that communities with a strong ethnic culture can hinder immigrant entrepreneurs from reaching outside of the traditional industries of their ethnic community because language and cultural barriers were difficult to overcome. In many cases, the entrepreneurs stifled their strategic business ideas and limited themselves to the ethnic community. Although this community network may have served the entrepreneur in the early stages of the business, Parzer (2016) believed these ties can suppress growth or expansion which

is necessary to keep the business going during later stages of development. Although this study did not document failure based on concentrated disadvantage theory specifically, the likelihood of its occurrence in the Nepali Bhutanese community is high. The partner in case six which involves a store that sells grocery items spoke about an increase in the number of directly competing stores opening in their area,

The challenge especially now is that there are more Nepali stores in our area- almost like seven new ones. Since I have joined as a partner, more stores are opening in our area. If you Google it, you will see a lot more stores with delicious food and groceries. They have everything. Our customers can go somewhere else. (P16)

Another partner shared a similar concern about seeing the same types of traditional businesses in the Nepali Bhutanese community,

Also, I was thinking like how we need to diversify the businesses we start. In our community there are so many health care, home care, and grocery stores, but why not other businesses, why are there no other types of businesses in our community? This country is built up in finance and banking and we have seen few of our people working in these industries. The majority you might have seen are only in the traditional businesses of this country. (P4)

The other theory referred to in this study that did cause business failure was institutional constraint theory. This could include both formal and informal constraints place on immigrants that impact their success. These had the most negative impact on entrepreneurs without a supportive ethnic community (Rahman et al., 2018). In the case of the insurance agent who failed in this study, he felt that he was not able to offer a wide range of pricing options for his customers who had limited income because his parent organization did not allow it. His potential

clients could easily find more competitive rates with other insurance companies and he could do nothing about it. His language and cultural differences played a role in his failure to understand this constraint with the parent company when he started the business. Although he did not regret his decision to go with a large insurance company, he now understands that his lack of experience and this constraint contributed to his failure. He plans to become an independent insurance agent, capable of offering rates from different companies to meet the needs of the majority of his customers in the immigrant population with limited income (P1).

The second part of the literature review focused on immigrant entrepreneurial success. The early theories about ethnic enclaves introduced by Portes, Bach, and Wilson in the 1980s are pertinent to this study. Although some research showed that ethnic enclaves can cause hyper-competition and business failure (Aguilera, 2009; Tienda & Lii, 1987), others showed that the ethnic enclave supported business success (Borjas, 1986). If the enclave was large enough and had multiple waves of migration by the same people group, it could support a regional economy and could potentially improve the financial and social positions of the entrepreneurs. In the Nepali Bhutanese study, the positive role of the enclave is apparent. The immigrant entrepreneurs knew the language and culture of their people and served the enclave better than outsiders could. It was a contributor to their success.

The next theory reviewed in the literature involving success included the idea of break-out. This term is used when immigrant entrepreneurs move outside of their ethnic enclave to reach mainstream markets through customer, product, and/or market diversification (González & Campbell, 2018). Researchers showed that break-out was a complicated process, requiring the entrepreneur to acquire capital, reach outside of their ethnic social networks, exhibit a deep understanding of the market and customers, and use innovation to adjust to market changes

(Wang & Warn, 2019). Lassalle and Scott (2018) broadened the break-out concept by considering the mixed embeddedness approach that included the cultural and business contexts in which the entrepreneurs operate. The study of the Nepali Bhutanese entrepreneurs included multiple references to reaching customers outside of their ethnic enclave. All six entrepreneurs knew that their long-term success hinged on their ability to reach all customers in the area rather than just their ethnic enclave. This was a contrast McPherson's (2019) findings in which immigrant entrepreneurs were not interested in breaking-out and growing their businesses, but were focused on making enough money to survive day-to-day.

The third part of the literature review that will be addressed involves the mixed embeddedness approach to immigrant entrepreneurial research which focuses on the third theme of this study. As globalization and urban renewal become more ubiquitous, the mixed embeddedness approach takes on importance. The socio-cultural, regulatory, and business environments are important contexts to immigrant entrepreneurial research (Kloosterman & Rath, 2018). Recent studies have included this approach to immigrant entrepreneurial research including Bisignano and El-Anis (2019) who studied capital acquisition within the ethnic community of informal migrant enterprises and Tavassoli and Tripp (2019) who found that immigrants in an ethnic community were more likely to become entrepreneurs in a specific industry if they were embedded in that community with others in that same industry.

The study of Nepali Bhutanese entrepreneurs supports the findings of these previous studies. One particular area that was revealed in the study is in the home health and care industry. The entrepreneur in case two has started a second business in this industry because many in his community are finding financial success in this market. Armed with his experience and success since 2014 in the furniture business, the entrepreneur launched the new business in

2019 in the home health and eldercare market because the demand was so great, and many others in his community who had already succeeded in this market have shared information and acted as a support to him. He operates both businesses out of the same location and 90% of his customers overlap and are served by both businesses. This expansion strategy has diversified his business holdings and allowed him to capitalize on his previous knowledge in new venture development. He brought on three partners from the Nepali Bhutanese community to help with the furniture store management. These partners also brought additional financial capital to the company in the hopes of relocating the furniture business to a larger building of their own, because one of their biggest challenges was the current landlord. The entrepreneur signed a multi-year lease contract on the building with rent increases occurring annually. Furthermore, the entrepreneur felt he had been mistreated by the landlord because the roof of the building had leaked several times causing damage to his inventory. He has received neither compensation nor adequate attention in addressing the issues. His liability as an immigrant has led to him being taken advantage of by this landlord, so he and his partners have decided to prioritize relocation of the business to a building that they own (P3).

Portes (1987) studied the success of the Cuban immigrants in Miami and was among the first to look at the context in which these business owners operated. There was a no-return migration as they fled the Communist Revolution in 1959, making them more committed to their host country and their own economic success. Portes rejected the idea of a single theory explaining entrepreneurial proclivity and found that understanding the context was an important part of the research. In the Nepali Bhutanese study, the entrepreneurs were also part of a migration in which there was no opportunity to return to their country of origin. This fact along with the shared hardship of the refugee camp for almost two decades created a deep bond within

their ethnic community. This unity has created a solid foundation for many to reach into business ownership.

Several other contextual points are important to this population. The background of this group is agrarian, so most grew up in homes in which farming was the occupation and their experience with business practices and finance was limited. Participant 4 shared that he had never used an ATM card in Nepal and now he is investing in the US stock market. Another piece of the context that seemed important from the study was the collectivist nature of the Nepali Bhutanese compared to the individualistic orientation of the U.S. culture. Cultures with a preference toward collectivism prioritize society and “we” over the individual (Hofstede Insights, 2020). The entrepreneur from case three understood this cultural difference and shared his preference for the American cultural orientation of individualism stating, “We are more collectively focused as a culture with a lot of guidance from our elders. Americans are more independent. That is the difference I found. I like the American way of life, being more independent is important.”

Because the goal of the study was not to create theory but rather to compare case studies of the Nepali Bhutanese entrepreneurs in the city of Pittsburgh to determine how their decisions impacted their business success or failure, the existing literature about immigrant entrepreneurs played an important role in the creation of the study, the collection of data, and the analysis of the data (Creswell & Poth, 2018). The study addressed the gap in the literature by comparing case studies of immigrant entrepreneurial decision making which contributed to their business failure or success within the specific context of their social, cultural, and business environments.

Summary of the Findings

The findings of this study included three main themes which were directly linked to the three research questions: 1) defining failure and success, 2) decisions contributing to failure and success, and 3) business and cultural context. It includes six cases of Nepali Bhutanese entrepreneurs in the city of Pittsburgh which were compared to better grasp the operational links between decision making and business success or failure while considering how embeddedness in the ethnic community impacted the entrepreneur. Out of the six cases, only one business failed. The cases included four male and two female entrepreneurs. Five out of six entrepreneurs received post-secondary education and most had previous business experience. One sub-theme was found in all three of the main themes: The central role of the Nepali Bhutanese community. This finding was seen throughout all six cases and was the motivation for many to start their businesses. The entrepreneurs and their partners felt responsible to share their success with the community by creating jobs, providing ethnic products and services, and allowing opportunities for them to connect and thrive in Pittsburgh.

The findings addressed the problem being studied which is the high rate of failure of first-generation immigrant entrepreneurs which results in personal financial and regional economic losses by exploring the lived experiences of a specific group of immigrant entrepreneurs in the city of Pittsburgh to understand how the decisions they made contributed to their success or failure. The study found that these entrepreneurs were relying on social capital within their ethnic community to achieve success. The ethnic enclave supported their success rather than detracted from it. This unique group capitalized on social media like Facebook to promote their businesses and market their products and services. The city of Pittsburgh created a welcoming environment in which these entrepreneurs thrived. Despite this very positive context,

all of the entrepreneurs experienced the upheaval of COVID-19, with five out of six businesses losing revenue. This and other challenges have not stopped these entrepreneurs from coming up with ideas to expand their businesses in the hopes of offering more people in their community the opportunity to flourish. Although their commitment to their community is unwavering, the findings showed that these entrepreneurs understood that their long-term success would depend on their ability to reach out beyond their ethnic enclave into the mainstream markets.

Application to Professional Practice

Immigration is a proven way to grow the population of a country and to expand the number of workers in an economy, particularly in urban areas where population decline is an issue (Chavan & Taksa, 2017; Knight, 2015). With the recent news of a stagnated birth rate in the United States over the past five years, resettling refugees to revitalize urban areas in decline is even more important to the economic growth and development of Pittsburgh (United States Census Bureau, 2019). With a foreign-born population of only 3.8% compared to the US city average of 14.7%, Pittsburgh is lacking diversity among its urban dwellers (Center for Social and Urban Research, 2018). By welcoming Nepali Bhutanese refugees in 2008, the leadership of the city of Pittsburgh attempted to address population and economic decline while diversifying the urban community (Watson, 2019; Welcoming Pittsburgh, 2015). This next section will put forth strategies to improve the general business practice of immigrant entrepreneurs based on the findings of the study and the suggestions provided by the participants.

Improving General Business Practice

Over the past twelve years, the strategy to revitalize the south hills of Pittsburgh has shown promising signs of success. The initial resettlement of 1,000 refugees has significantly increased due to a secondary migration of Nepali Bhutanese to the city over the past decade,

increasing the population of this ethnic group to an estimated 7,000-8,000 people within the Pittsburgh metropolitan area (Bhutanese Community Association of Pittsburgh, 2021). Now, an increasing number of Nepali Bhutanese are becoming business owners despite facing major obstacles to their success. As cities and communities address the issue of urban decay by increasing business ownership among immigrants, the study of the Nepali Bhutanese in Pittsburgh can help inform general business practices to improve their outcomes and success rates.

Like Bates and Robb (2014) found, the immigrant entrepreneur brings an incredible amount of human capital to their business enterprise and often a significant amount of formal education. The entrepreneurs in the Nepali Bhutanese study were hard-working, skilled in customer service, and were determined to succeed. This is contrasted with limited financial capital and a lack of experience in the US business regulatory environment. If these limitations could be addressed early in the start-up, more immigrant-owned businesses could succeed. Participants in the Nepali Bhutanese study indicated that it was significantly more difficult than they had anticipated starting their businesses and subsequently they have faced many difficulties dealing with the regulations that continue to impact them (P1, P3, P12, P13, P17). Determining ways to reduce this barrier to business formation could open up opportunities for more immigrants to own businesses. As immigrants are acclimated to their host country, sharing resources that demystify business regulations could support immigrant business ownership. Although the study participants shared positive stories of feeling welcomed and receiving support from the resettlement agencies in their first few months of arriving, they relied on their ethnic community when it came to business formation.

In addition, increasing financial resources to support business formation and growth could improve the general business practices of immigrant entrepreneurs. One source of support in the city of Pittsburgh is the Urban Redevelopment Authority (URA) which has existed since 1946. They provide access to capital, business webinars, profiles of neighborhoods and business districts, and specific support for minority-owned businesses. Working with PNC Bank, the URA offers the following no-interest or low-interest loans that immigrant entrepreneurs could benefit from: Minority Business Recovery and Growth Loan Fund, Micro-Enterprise Loan Program, Accelerating Business Expansion Loan Program, Small Diverse Business Capital Access Program, and the Pittsburgh Business Fund (URA of Pittsburgh, 2021). This access to capital will only work if the immigrant entrepreneurs are aware of its availability and have language support to apply for the loans. It would require key individuals in the Pittsburgh business community and nonprofit sectors to build relationships and trust among this community. None of the participants in this study mentioned knowing about this resource during the interviews.

Although this study did not specifically focus on the entrepreneurs' financial situation, their ability to break out into mainstream markets will depend on two factors: their ability to access capital to expand the businesses and the revitalization of the business community. Participants overwhelmingly depended on family and friends within their community to finance their current businesses (P1, P3, P8, P10, P11, P15, P16). In addition, four out of six businesses were located in an area that was concentrated with Nepali Bhutanese businesses. Parzer (2016) found that the transformation of the urban neighborhood where the immigrant business is located can have a positive impact on new business survival and expansion. The owner in Case 3 relocated his business to an area in the south hills that was not saturated with other Nepali

Bhutanese businesses to take advantage of new development and renewal near that location. He had accessed capital to buy land and build a new facility for the international grocery store with the help of his US business mentor and friend (P6, P7). This supports the findings of Wang and Warn (2019) who studied break-out strategies of Chinese entrepreneurs in Australia. They found that accumulating sufficient capital and exploiting host country business networks were fundamental to moving businesses from small start-ups in ethnic enclaves to the next stage of business development in mainstream markets. Access to financial capital and revitalized business districts can improve the general business practices of immigrant entrepreneurs.

Potential Application Strategies

This in-depth, qualitative study has led to a deeper understanding of the business experiences of the Nepali Bhutanese entrepreneurs in Pittsburgh and subsequently to two potential application strategies. These strategies are directly related to the findings including the failure of the entrepreneurs to break out of their ethnic enclave to reach other markets and the success of these entrepreneurs to utilize social media to reach customers.

First, several participants recognized their dependence on their ethnic community for business success (P1, P3, P10, P11, P15, P16). Although this has been a great way to get the businesses started, if the same strategies continue to be followed, the businesses may stagnate or decline. The secondary migration of the Nepali Bhutanese to Pittsburgh has created a niche market large enough to support multiple ethnic businesses focused on serving this population, but this study has shown that several participants believe that the market is saturated in specific industries such as ethnic groceries, home health care, and restaurants and that co-ethnic competition has increased (P1, P3, P4, P16, P17). At this stage in the ethnic enclave's existence, there needs to be a focus on helping current business owners develop strategies to reach

mainstream markets to integrate into the social, cultural, and economic contexts of their host country. Trevizo and Lopez (2016) found that immigrant businesses that were still dependent on their ethnic enclave 10 years out, tended to stagnate or fail. One possibility is partnerships with for-profit businesses that are well-established in the Pittsburgh region. This connection to area businessmen and women would create mentor relationships with the potential to turn into business partnerships and investment opportunities.

The entrepreneurs in cases two and three shared how they had established relationships with Pittsburgh businessmen who have provided advice and support which contributed to their businesses' success (P3, P6). Case two followed the advice of his mentor by pursuing a diversification strategy of expanding into the home health care industry. This decision has helped him weather COVID-19 when declining sales and unavailable inventory in the furniture business could have resulted in his business failure (P3). Although the entrepreneur in case one failed, his mentor helped him see the next business opportunity in insurance sales which he plans to pursue this year (P1). The connection to successful business owners with experience and first-hand knowledge of US business regulations and financing options could prevent these new businesses from failing.

The second application strategy is based on the success of the entrepreneurs who utilized social media. Because the Nepali Bhutanese community in Pittsburgh rely on Facebook to find out information and to share business opportunities, this is the perfect platform to encourage business ownership, share financial resources, and provide important information regarding US business regulations. The existing community organization, BCAP, has done a very good job supporting the community in general, but the next stage of development in this community will require a more focused effort on communicating business information to current and potential

entrepreneurs. This study has shown that Facebook is a platform that could easily be used to consolidate information for entrepreneurs because the Nepali Bhutanese are already conditioned to use and trust this social media platform. A group of Nepali Bhutanese and US business owners could co-create a Facebook page dedicated to supporting these burgeoning entrepreneurs in Pittsburgh. The Facebook page could serve as a repository with links to the many resources that the local government and non-profit agencies have to support business owners. Several participants stated that they did not know where to go for information or help with their business (P4, P8, P17). The platform offers many features to answer questions in real-time and to create videos and meetings to help entrepreneurs overcome obstacles. This resource could be a valuable tool for potential business owners as well as current business owners. This strategy is consistent with the findings of González and Campbell (2018) of Mexican entrepreneurs who were able to break out of ethnic enclaves by relying on training, professional networks, and mentors. Facebook would merely serve as the platform to connect the business owners to these needed capabilities.

Summary of Application to Professional Practice

Using this study to contribute to improved business practices for immigrant entrepreneurs in Pittsburgh is an important step in the project. Being an outsider of the community provided a unique vantage point for the researcher to see the general and specific context of the Nepali Bhutanese entrepreneurs and the areas of potential improvement. The unity of this ethnic enclave has contributed significantly to their success, but if the current business owners continue only to exploit opportunities within their ethnic community, their business success may be short-lived. These next several years are a critical time for these entrepreneurs to access capital and relationships with businessmen and women outside of the Nepali Bhutanese community. Their

proven success with using the social media platform of Facebook could be the starting point of connecting more entrepreneurs to capital, mentors, and information to deal with the US business regulatory environment. Each business has contributed to the economic growth and development of this region of Pittsburgh that was previously in decline and their continued success depends on moving into the mainstream social, cultural, and business environments.

Recommendations for Further Study

The findings and themes identified from this research project are significant enough to warrant additional studies of the Nepali Bhutanese entrepreneurs. A larger qualitative study could be conducted to consider how the secondary migration of this people group to Pittsburgh contributed to their participation in self-employment. Similar to Cruz et al., 2018, a qualitative study could be conducted to compare entrepreneurship among the Nepali Bhutanese in various geographic locations. Several other metropolitan areas across the U.S. are home to ethnic enclaves of Nepali Bhutanese communities. Comparing the success or failure of business owners across different geographic locations could result in some generalizations of the Nepali Bhutanese entrepreneurial phenomena.

The topic of break-out could be explored in more detail based on the findings of this study. An additional study could follow the entrepreneurs identified in this research to determine if any were able to break out into mainstream markets and how that impacted their business success or failure. In the same way that Lassalle and Scott (2018) identified a more nuanced way that first-generation immigrants broke out of their enclaves through unplanned and ad hoc business strategies, a study could focus on business strategies to determine which ones contribute to greater firm survivability rates among the Nepali Bhutanese business owners. Given the

importance of mentoring and capital access to the participants, these topics could be evaluated through an in-depth, qualitative study to determine their impact on success.

Finally, with the impending distribution of 2020 Census data, a quantitative study could be conducted to determine business ownership rates in the Nepali Bhutanese community compared to other immigrant communities across the U.S. A follow-up to the participation rate study could be a business survivability study in this community group. Other interesting data points would be revenue generation, firm size, industry participation, and innovation creation.

Reflections

Working on this research project for a year and a half has been challenging and rewarding. The motivation for the project was founded on my desire to better understand the business owners in the Nepali Bhutanese community in Pittsburgh. A personal relationship that started in 2010 with a family from the community sparked my curiosity, so the roots of this project began many years ago. Having a deeper understanding of the experiences of these businessmen and women is a gratifying outcome of the time spent on this project. On multiple occasions, I have shared what I have learned about these business owners with friends and family. Surprisingly, most had never even heard of this ethnic community, their forced migration from their home country, or their subsequent resettlement to this region. It has been very enjoyable to act as a source of information about this community to others in Pittsburgh. I have grown personally and professionally as a result of this project, and I have developed a Biblical perspective based on my work with this group.

Personal and Professional Growth

The long-term nature of the study's timeline challenged me to enhance my time-management and project management skills. I had to create regular deadlines and deliverables in

order to maintain productivity, but I also had to be sensitive to the many other stakeholders involved. Learning to work with others' schedules and priorities challenged me to be more empathetic and patient in this professional setting. During particularly challenging times when I was not able to meet deadlines or make progress connecting with study participants, I would pray and ask God to guide me and provide solutions. This resulted in personal growth in my faith, as I had to trust the outcomes to God and realize the limitations of my human capabilities.

Learning to be more culturally sensitive was another area of growth. The Nepali Bhutanese culture is more collectivist-oriented and male-dominated. I wanted to honor these differences and respect their cultural orientation. In addition, the people that I met with and interviewed had experienced significant trauma as refugees and displaced people. Several interviews were very personal and heart wrenching as participants shared their background and stories of personal suffering. I was so grateful to be able to know their stories and to become more compassionate in the process. Their business successes were even more remarkable as I put them into the context of their life stories.

Finally, it was an interesting time to be working on a project about immigrants as the current climate of nationalism has been growing in the United States. Rather than being influenced by a generally negative view of immigration, which seemed to be promoted by a few loud voices in the political realm, I had a first-hand experience seeing the great contributions that immigrants can make to a community and the gratitude they feel toward the country and city that welcomed them. Participant two summarized this in a very memorable moment during his interview,

I'm a rejected person from everywhere and the United States is telling me that they will accept me. In another way, I am the universal citizen. I am human and I became a

universal citizen. As a refugee, I would say I was stateless and without a country. Even nowadays after all of these years, just pinch me, I still can't believe I am here in the U.S.

Biblical Perspective

This study has provided me with a deeper understanding of the experiences of the Nepali Bhutanese entrepreneurs in Pittsburgh. As a fellow resident of the city, one of my roles in the study has been that of loving my neighbor as myself (Matt 22:39, NIV). I have been privileged to know their stories, their hopes, and their traumas through in-depth interviews and visits to their businesses. Although the project was professional and focused on business success and failure among immigrants, the warmth and personal connections grew during the research process. In the end, I began to care more deeply about each participant and his or her family, wanting to see them thrive and find success in their business endeavors.

The story of Joseph working in Egypt as a foreigner has often come to mind as I completed the research for this study. Like Joseph, the participants in this study were forced to leave their native land and spend decades as refugees, without a permanent home or real hope for their future. They had to overcome hardship in order to succeed and they were limited in their awareness of the language and customs of the place they were sent to live. Like Joseph, these entrepreneurs found favor from the people in another country and were allowed to create a new life, using their gifts and talents. Joseph's leadership and high position allowed him to save the people of Egypt and the surrounding area from famine (Genesis 37-50, NIV). US citizenship and the right to own their businesses have provided a future and hope for these entrepreneurs, their families, and their community. Although nationalistic thinking and ethnic cleansing initiated their forced migration, it is apparent that God had good plans for this group.

The resettlement agencies and the Welcoming Pittsburgh initiatives served these refugees in their hour of need, lifting them out of poverty and offering them a chance to become productive and useful citizens with the support of the people already living in the region. This work of welcoming the stranger into a new community is part of building the Kingdom of God on earth as Jesus explained in Matthew 25:31-46 (NIV). The service to others in their time of need will be seen as service to Jesus himself. Receiving help from people in the U.S. has motivated all of the participants to continue to give of their own time and resources in service to others in their community, creating a very unified group.

The success of the entrepreneurs in this community reminds me of the description of the first believers in Acts 4:32 (NIV) who shared everything they had to help one another. The entrepreneurs are quick to point out that their success is due to the loyalty and support of the Nepali Bhutanese community (P3, P6, P10, P13, P15, P17). They are community-oriented and have a strong desire to see others in their community thrive. Far more than profit-seeking, these entrepreneurs are committed to lifting their brothers and sisters up within the community by creating businesses that meet a need and by offering employment to others in the community. In this way, their work is redemptive and has helped many heal from past traumas and adjust to their new life in the United States (Van Duzer, 2010).

Finally, the good work of the immigrant entrepreneurs is seen in the way that they follow the rules of their host society, live peacefully, and demonstrate humility and gratitude to their host country and its people. This is similar to what Paul tells Titus and the believers to do in his letter to them, “Remind the people to be subject to rulers and authorities, to be obedient, to be ready to do whatever is good, to slander no one, to be peaceable and considerate, and to show true humility toward all men” (Titus 3:1-2, NIV). Their good business decisions and excellent

customer service demonstrate these principles and they are reaping the rewards of this type of behavior. They have all shown a propensity to assimilate to the culture and society of their new home as they provide goods and services through their business operations. They have a very hopeful outlook for their future and they also have many new business ideas to continue to serve their community in the future.

Summary of Reflections

Conducting this research study has provided me with personal and professional development and several new Biblical perspectives. Managing a project for more than a year has challenged me to grow in time management and prioritization. I have had to be sensitive to the personalities, needs, and cultural differences of the participants of this study. I have also grown in compassion for the perspective and experiences of immigrants. I have gained new Biblical perspectives throughout the project, including a comparison between Joseph's experience in Genesis 37-50 and the experiences of the participants in this research study. In addition, I have witnessed a deep commitment to community and selflessness that was inspiring and reminiscent of the first believers in Acts 4. Being involved in this study was transformative and impactful for me as the researcher.

Summary of Section 3

Section three included the application of this study to professional business practice. The first part included the overview of the study, how it was conducted, who was included, and how the qualitative software NVivo was used to analyze the data. Next, the findings were presented. The six cases that were included in the study were identified and defined. The survey data collected before the in-depth interviews were shared to enhance understanding of the demographic variables of each case. The three overall themes that were discovered included:

how the entrepreneurs defined success and failure, what decisions they made that contributed to their success or failure, and how the business and cultural context impacted them. The section that visualized the data included direct quotes from the entrepreneurs regarding the importance of their ethnic community to their success, how each entrepreneur has utilized Facebook, and a compilation of all of the codes related to failure or challenges. Next, the relationship of the findings was connected to the problem statement, the conceptual framework, and the existing literature including discoveries about break-out, the ethnic enclave, and the mixed embeddedness approach. Next, this section addressed how general business practices could be improved as a result of the findings and application strategies were suggested including the need for connections to businessmen and women in Pittsburgh, increased awareness of financing options for business development, and the use of Facebook to facilitate all of these components. Finally, recommendations for further studies were proposed, reflections on personal and professional growth were shared, and Biblical perspectives were discovered. Overall, this section demonstrated the significance of this study to the field of immigrant entrepreneurship.

Summary and Study Conclusions

Pittsburgh is the home to a thriving community of Nepali Bhutanese immigrants and a large number of them have become entrepreneurs (Timsina, 2020). The goal of this qualitative study was to understand the experiences of these immigrant entrepreneurs and to find out how their decision-making impacted their business success or failure from a mixed embeddedness perspective by evaluating the business, political and cultural context in which they operate. The findings of this study included three main themes which were directly linked to the three research questions: 1) defining failure and success, 2) decisions contributing to failure and success, and 3) business and cultural context. It included six cases of Nepali Bhutanese

entrepreneurs in the city of Pittsburgh which were compared to better grasp the operational links between decision making and business success or failure while considering how embeddedness in the ethnic community impacted the entrepreneur. Out of the six cases, only one business failed. The cases included four male and two female entrepreneurs. Five out of six entrepreneurs had received post-secondary education and most had previous business experience. One sub-theme was found in all three of the main themes: The central role of the Nepali Bhutanese community. This finding was seen throughout all six cases and was the motivation for many to start their businesses.

Another sub-theme in the study was the successful use of Facebook to exploit social capital within the Nepali Bhutanese community. All six businesses had a Facebook page. The entrepreneurs used it to book appointments, post pictures of new items, create videos of items and events associated with the business, accept comments, and stay in touch with customers. The study found that these entrepreneurs were relying on social capital within their ethnic community to achieve success. The ethnic enclave supported their success rather than detracting from it.

Although none of the businesses in this study had failed as a result of concentrated disadvantage theory, several entrepreneurs saw this as a threat to their business survival in the future as many more Nepali Bhutanese businesses are being started within the same area and within the same industries (grocery, convenience food, home health care). This could result in highly competitive and overcrowded markets within the same ethnic community. From an economic and political perspective, their host city of Pittsburgh has created a welcoming environment in which these entrepreneurs have thrived. Consequently, in each of the cases, the entrepreneur contributed to the economic growth and development of this region that was

previously in decline, but the continued success of the five remaining businesses within this study depends upon their ability to break out into the mainstream social, cultural, and business environments rather than depending solely on their ethnic community for financial success.

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Appendix A: Recruitment Email

Dear Sir or Madam,

As a graduate student in the School of Business at Liberty University, I am conducting research as part of the requirements for a doctoral degree. The purpose of my research is to understand how Nepali Bhutanese entrepreneurs in the city of Pittsburgh make business decisions and develop strategies that affect the success or failure of their business ventures. The study will address how participants define success/failure, what they attribute to their business success/failure, and the role of national culture of origin on their business success/failure. I am writing to invite eligible participants to join my study.

Participants must be 18 years of age or older and be a Bhutanese (or Nepali) entrepreneur or a spouse, adult child, employee, partner, or customer of the business. Participants must have lived in the Pittsburgh metropolitan area for 2 years or more. Entrepreneurs will be asked to complete a pre-interview demographics survey, participate in an interview, allow the researcher to observe the business (optional), submit business artifacts/documents, and review the interview transcript. It should take approximately 3-4 hours to participate in the study. All other participants will be asked to participate in an interview, submit business artifacts/documents, and review the interview transcript. It should take other participants approximately 2-3 hours to complete the study. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

In order to participate, please let Khara Timsina [REDACTED] or Jodi Carver [REDACTED] know of your interest. Please complete and return the eligibility survey attached to this email to affirm that you meet the criteria to participate in the study.

Once you are deemed eligible for the study, I will email you a consent document to review and sign. The consent document contains additional information about my research. Signed consent forms can be returned to me via email or at the time of the interview.

I would appreciate your participation in this study because I believe that it can help our community better understand your experience as a Nepali Bhutanese businessperson or someone associated with a Nepali Bhutanese business in the city of Pittsburgh.

Sincerely,

Jodi Carver
Doctoral Candidate at Liberty University
[REDACTED]

Appendix B: Screening Survey**Eligibility Survey for Bhutanese Entrepreneurs**

Name: _____

I am 18 years or older. YES NO

Approximate date you arrived in the US: _____

Location where you resettled: _____

If not Pittsburgh, approximate date you arrived in Pittsburgh: _____

Email: _____

Phone Number: _____

I am:

- ☐ A Bhutanese (or Nepali) business owner
- ☐ A former Bhutanese (or Nepali) business owner
- ☐ A spouse of a Bhutanese (or Nepali) business owner
- ☐ An adult child of a Bhutanese (or Nepali) business owner
- ☐ A partner of a Bhutanese (or Nepali) business owner
- ☐ An employee of a Bhutanese (or Nepali) business owner
- ☐ A customer of a Bhutanese (or Nepali) business owner

Because of COVID-19 concerns, do you have access to a phone/computer to do interviews virtually instead of in-person? Yes or No

PERSONAL INFORMATION WILL NOT BE SHARED WITH ANYONE. PLEASE RETURN THIS FORM [REDACTED] or [REDACTED]

Appendix C: Consent Form

Consent

Title of the Project: Understanding how individual decisions contribute to the success or failure of first-generation immigrant entrepreneurs: Case studies of the Nepali Bhutanese in Pittsburgh

Principal Investigator: Jodi Carver, DBA candidate, Liberty University

Invitation to be Part of a Research Study

You are invited to participate in a research study. In order to participate, you must be 18 years old, be of Nepali-Bhutanese descent, have lived in the Pittsburgh area for at least two years, and be or have been an entrepreneur, or a spouse, adult child, employee, partner, or customer of the entrepreneur's business. Taking part in this research project is voluntary. Please take time to read this entire form and ask questions before deciding whether to take part in this research project.

What is the study about and why is it being done?

The purpose of the study is to explore the experiences of first-generation immigrant entrepreneurs to understand how their individual strategies affect the success or failure of their business ventures. Nepali Bhutanese entrepreneurs in the city of Pittsburgh are the focus of the study as well as anyone associated with business which could include the spouse, adult child, employee, partner, or customer of the entrepreneur's business.

What will happen if you take part in this study?

If you agree to be in this study, I would ask you to do the following things:

1. Complete a pre-interview demographics survey (10 minutes)
2. Participate in an audio/video recorded interview (60 minutes)
3. Allow the researcher to observe your business if possible (optional, 60 minutes)
4. Submit business artifacts, documents, flyers, website info, etc. (time varies)
5. Review the interview transcript (time varies)

If you agree to be in this study, I would ask to do the following things:

1. Participate in an audio/video recorded interview (60 minutes)
2. Submit business artifacts, documents, flyers, website info, etc. (time varies)
3. Review the interview transcript (time varies)

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study. Benefits to society include a deeper understanding of the experiences of first-generation immigrant entrepreneurs and their business decision-making. This study could inform programs and policies to better serve immigrant entrepreneurs and their communities.

What risks might you experience from being in this study?

The risks involved in this study are minimal, which means they are equal to the risks you would encounter in everyday life. During the 60-minute interview, the participant will be offered breaks

to mitigate fatigue. If certain questions cause the participant to experience emotional distress as he or she remembers difficult times from the past, the participant will be given the option to skip the question.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records. Data collected from you may be shared for use in future research studies or with other researchers. If data collected from you is shared, any information that could identify you, if applicable, will be removed before the data are shared.

- Participant responses will be kept confidential through the use of pseudonyms/codes. Interviews will be conducted in a location where others will not easily overhear the conversation.
- Data will be stored on a password-locked computer and may be used in future presentations. After three years, all electronic records will be deleted.
- Interviews will be recorded and transcribed. Recordings will be stored on a password locked computer for three years and then erased. Only the researcher will have access to these recordings.

Is study participation voluntary?

Participation in this study is voluntary. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships. Your decision to whether or not to participate will not affect your current or future relations with Liberty University or the Bhutanese Community Association of Pittsburgh (BCAP).

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the email address/phone number included in the next paragraph. Should you choose to withdraw, data collected from you will be destroyed immediately and will not be included in this study.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Jodi Carver. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact her at [REDACTED] You may also contact the researcher's faculty sponsor, Dr. Harry B. Knoche at [REDACTED]

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the Institutional Review Board, [REDACTED]

Your Consent

By signing this document, you are agreeing to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy with the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

☐ The researcher has my permission to audio/video-record me as part of the study.

Printed Subject Name

Signature of Participant

Appendix D: Pre-Interview Survey**Survey for Nepali Bhutanese Entrepreneurs Before Interview**

Name: _____

Age: _____ Gender: Male Female Prefer not to answer

Marital status: Married Single Divorced Prefer not to answer

Number of Children: 0 1 2 3 4 5 6 _____

Date you arrived in the US: _____ Location you resettled _____

If not Pittsburgh, date you arrived in Pittsburgh: _____

Education Background: _____

Previous Business Experience:

How do you prefer to be identified? (circle one)

Nepali Bhutanese Nepali-Bhutanese Nepali-speaking Bhutanese

Other _____

Name of Business: _____

Briefly describe what your business does (or did): _____

Date you started your business: _____

Date business was closed (if applicable): _____

Total Number of Employees other than yourself: _____

Number of family members you employ: _____

Number of Nepali Bhutanese you employ: _____

Number of Non- Nepali Bhutanese you employ: _____

Estimated Annual Revenue of Business: _____

In the past year, has your business: Increased revenue Stayed the same Lost revenue

Why? _____

Appendix E: Interview Guide

Opening Explanation: Thank you for agreeing to participate in my research study. My name is Jodi Carver and I am a doctoral student at Liberty University and a professor in the business department at the community college. The reason I am doing this study is to better understand your experiences as a Nepali Bhutanese business owner in the city of Pittsburgh. Not all businesses succeed, in fact, many of them fail. So, the goal of this study is to better understand how you made decisions for your business taking into consideration that you are a first-generation immigrant living in a host city which has its own language and culture that is different than your birth country's language and culture. Your identity will be protected which means your actual name and business name will not be used in the paper. You are doing this interview as a volunteer, so you do not have to answer any questions you are not comfortable with. I am very grateful for your participation because you are helping me achieve my educational goals by completing this study. Do you have any questions for me before we begin?

Interview Questions for Nepali Bhutanese Entrepreneurs

1. Share your experience as a business owner in Pittsburgh.
2. Why did you choose to start your own business rather than work for someone else?
3. What were your personal goals when you first started your business?
4. What were your business goals when you first started your business?
5. How would you define success for your business today?
6. What are the main reasons that your business has succeeded?
7. What challenges were you able to overcome?
8. What challenges were you not able to overcome and how did that impact the business?
9. What is your business strategy? Examples include...growth through current customers, growth through new customers, maintenance of current business, international expansion, hiring more employees, etc.

10. What important decisions did you make that helped your business?

10a. What most influenced you to make that decision?

11. What important decisions did you make that may not have helped your business?

11a. What most influenced you to make that decision?

12. Describe your participation in the Bhutanese community and how it has impacted your business success or failure?

13. Have you ever supported your community organization, BCAP? If not, do you plan to support them in the future?

14. How has being Bhutanese impacted your business success or failure?

15. What are the differences that you see between the Bhutanese culture and the U.S. culture?

16. How has your adjustment to American culture impacted your business success or failure?

17. Did you try to adjust quickly to the American business culture? If so, can you give specific examples?

18. Did you feel welcomed into the Pittsburgh community? Can you give specific examples either way?

19. How did your level of education and previous business experiences help you in the business that you own(ed)?

20. What ideas do you have to help immigrant entrepreneurs as they start new businesses in Pittsburgh?

21. What can the city of Pittsburgh and its residents do to help immigrant entrepreneurs?

22. Is there anything else you think might be helpful in my understanding of your journey as a businessperson?

Closing Statement: I have learned a lot from you about your experiences as a business owner in Pittsburgh. *{Insert examples of what I have learned here}*. You have shared a lot with me during our interview. Do you have anything else you would like to share with me before we end our time together? Thank you for your time.

Interview Questions for Employee/Customer/Spouse/Adult Child of Entrepreneur

1. Share your experience as an employee/spouse/child/customer of this company.
2. Why did you choose to work for this company?
3. What were the business goals of the company when you first started working?
4. How would you define success for this company today?
5. What are the main reasons that this company has succeeded?
6. What challenges has the company been able to overcome?
7. What challenges did the company not overcome and how did that impact the company?
8. What is the business strategy of the company? Examples include...growth through current customers, growth through new customers, maintenance of current business, international expansion, hiring more employees, etc.
9. What important decisions did the owner make that helped the business?
 - 9a. What most influenced him/her to make that decision?
10. What important decisions he/she make that may not have helped the business?
 - 10a. What most influenced him or her to make that decision?
11. Describe your participation in the Bhutanese community and how it has impacted the company's success or failure?
12. Have you ever supported your community organization, BCAP? If not, do you plan to support them in the future?
13. How has being Bhutanese impacted you and your work for this company?

14. What are the differences that you see between the Bhutanese culture and the U.S. culture?
15. How has your adjustment to American culture impacted your company's success or failure?
16. Did you try to adjust quickly to the American business culture? If so, can you give specific examples?
17. Did you feel welcomed into the Pittsburgh community? Can you give specific examples either way?
18. How did your level of education and previous business experiences help you in your work with this company?
19. What ideas do you have to help immigrant entrepreneurs as they start new businesses in Pittsburgh?
20. What can the city of Pittsburgh and its residents do to help immigrant entrepreneurs?
21. Is there anything else you think might be helpful in my understanding of your journey as a businessperson?

Closing Statement: I have learned a lot from you about your experiences with this company in Pittsburgh. *{Insert examples of what I have learned here}*. You have shared a lot with me during our interview. Do you have anything else you would like to share with me before we end our time together? Thank you for your time.