

PROPOSAL FOR HAU IMMIGRATION RESEARCH PROJECT #2

**Research Topic: Demographics, Economic Factors, and Perceptions
Influencing Female Immigrant Entrepreneurship: A Cross-National
Study**

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1. Purpose of the Research

While the extant literature reviews issues of female entrepreneurship, the minority group of female immigrant entrepreneurs has not been adequately investigated. As the female immigrant entrepreneurship population is growing across continents, it is important to identify key social and business demographics contributing to the life cycle issues of these small businesses started by female immigrants – and their economic impact on host societies. The scope of female immigrant entrepreneurial activity may be understood by looking at industry sector, use of technology, firm employment growth potential, and work-family balance issues.

The implications for economic, social, and immigration policy from such a study are varied. The conclusions from previous studies have pointed to significant evidence for two important conclusions:

1. Women entrepreneurs can be found in every country and under all circumstances. Whether involved in early stage activity or in established businesses, female immigrant entrepreneurship is an increasingly important part of the economic profile of any country. This group also includes female immigrant entrepreneurs.
2. A significant and systematic gap still exists in the entrepreneurial involvement and business ownership of men compared to women. This gap is more pronounced in high-income countries and in more technology-intense sectors.

While it is beyond the scope of this report to be prescriptive about policy recommendations to enhance women's entrepreneurship, it is clear that understanding the differences that exist is an important first step to formulating sound strategies and initiatives.

Such as their host country counterparts, female immigrant entrepreneurs are becoming an increasingly important component of the world economy, its productivity growth, and its struggle against poverty. The need to conduct comparative research on the entrepreneurial activities of this group cross nationally is greater than ever before. Comparative research on the incorporation of immigrant groups in the global marketplace is an essential next step, especially for international research protocols since many of the immigrant entrepreneurship studies remain focused almost exclusively on incorporation in the American context. Such a narrow focus no longer benefits social science or international business research in a globalized world, where movement across national borders has become commonplace. The United States is no longer the primary receiving country. Many other countries now share the increasingly common challenges posed by immigrant integration in their national and regional economies. Moreover, only through international comparisons can the impact of immigrant entrepreneurship on the incorporation process be revealed. The growth and sustainability of immigrant entrepreneurship is a key economic and social factor for the long-term prospects of successful incorporation worldwide.

The HAU Female Immigrant Entrepreneurship Project will make a contribution to scholarly understanding of the ways in which cross-national differences in immigration laws, policies, and practices shape social and business influences involved in the entry and sustainability of female immigrant entrepreneurs in local and regional labor markets. The Project's findings will doubtless be of interest not only to academics but also to policy makers in the countries participating in this multi-national investigation. Also, in training a cohort of young scholars involved in data collection in the field to grapple more effectively with the many challenges of cross-national comparative research (e.g., language and cultural differences, incompatible data sets, and historically grounded national debates, etc), the project will provide a model for training young social scientists to operate more effectively in academic venues where comparative research is increasingly necessary.

2. Abbreviated Literature Review

The extant literature on Female Immigrant Entrepreneurship is new, thin, derivative, and growing. This topic is a new objective of research and, as such, has not attracted much attention to date. The work that has been done takes as points of departure: 1) the literature on immigrant business success in general, and 2) that of the forces behind immigration (primarily those 'push' and 'pull' factors) with some adjustments for the gender of the immigrants under study here. The literature that does exist deals with this topic as it relates to the so-called new immigration since circa 1970. Asian, Middle

Eastern, and Latin in character, this immigration is different in kind from that of the 'traditional' immigrants from Europe, which was male dominated.

Female Entrepreneurship: Social and economic developments in the past quarter decade have conspired to provide substantial support to an entrepreneurial culture at the same time as allowing more women to form new businesses to the extent that the number of female entrepreneurs has been growing rapidly, and their approach to business is different in kind than that of their male counterparts. Two broad approaches have helped to organize research on women in business. Liberal Feminist Theory suggests that women are overtly discriminated against and systematically denied access to resources such as education and capital. Social Feminist Theory suggests that due to differences in socialization and upbringing that women approach life, including commerce, differently but no less successfully than men. In general, females score lower on such traits as risk taking and energy, but higher on autonomy and change. Female and male business networks tend to be quite similar, as are their sources of advice, with the exception that females will seek business specific advice from males.

Immigrant Female Entrepreneurs in the USA: This cohort of entrepreneurs is making an impact on US businesses. It is a relatively new source of business development, arising primarily after about 1970. Research suggests that the characteristics of this group are:

- Significantly higher rates of female business ownership by immigrants than native born women: 8.3% to 6.2%.
- Since 1990, the number of immigrant women business owners has increased some 190%, and since 1980 about 470%.
- The main sources of female entrepreneurs have been Latin America and the Caribbean, followed by Asia and the Pacific islands.
- Ninety-five percent of the top 20 industries for immigrant female business owners are service sector businesses. Topping the list are private household work, day care, then the food service industries. Among the professions, real estate and consulting services (management, technical, and scientific) are prominent and, perhaps oddly, the construction trades are number 12 on the 2000 list of Immigrant Women Entrepreneurs.
- In terms of location urban areas, New York and Los Angeles lead the way as the primary locales for women business ownership.
- Unlike white men, women immigrants start their own because of a discouraging experience in the conventional labor market, and not because they see an opportunity and have access to capital.
- SBA and micro-credit programs have become increasingly available to women, although immigrant women still rely more heavily on family and friends for their start-up capital.
- Women tend to have higher levels of giving to social and charitable organizations than men, and they send money 'home' to family at higher rates than their male counterparts.
- Women immigrant business owners, especially in the start-up phase, need substantial help with licensing, permit acquisition, and language assistance.

Economic Impact: Disaggregated data on female immigrant business owners is difficult to come by but what data does exist suggests that immigrant small business ownership (male and female) in large urban areas has been a significant driver for their economic growth. And that a good deal of this growth goes overlooked and in many cases unreported. One reason for this is that the official help which is available, and in many cities this assistance is substantial in quantity, is not well connected to the immigrant community. This lack of help extends especially to the capital markets.

Despite this barrier, the available data suggests that such majority-immigrant neighborhoods have job growth at rates much higher than non-immigrant neighborhoods. A recent study reported that fully 25% of technology start-ups in the past decade were developed by immigrants, the majority being male, but a non-trivial minority was female started.

Specifically, some data does exist that indicates women business owners own homes at higher rates than male counterparts, that they create jobs for both native and immigrant employees, and that they hire or subcontract for substantial levels of business-related services – cleaning, construction, computing and the like.

Data on Female Immigrant Entrepreneurs: Given the importance of entrepreneurial activities as an engine of economic growth and the changing gender composition of immigration, the issue of male- and female-led business development, especially those activities listed as entrepreneurial in character, has received increasing attention from a number of interested parties, not incidentally policy makers. In order to make sound decisions and to have the data to inform policy, there has been a substantial effort to improve on the quantity and quality of statistics available both on specific business issues and broader social and demographic trends. To a large extent, this data collection is still in its infancy given the (current) lack of even common definitions of such crucial terms as ‘entrepreneur,’ ‘business,’ and ‘manager.’ Countries, states, and municipalities all differ on the nature and extent of the economic and business data they collect and this makes comparisons difficult at best, and impossible in many cases. In some localities where a substantial part of the immigration is illegal, the business owners themselves will try to remain ‘below the radar’ in terms of official recognition of their economic contributions, thus leaving policy makers in a void on how best to proceed with economic development efforts.

In a landmark cross-national study, the *Global Entrepreneurship Monitor’s (GEM) 2006 Report on Women and Entrepreneurship* stated:

Across the 40 countries participating in GEM in 2006, low/middle-income countries exhibited the highest prevalence rates of female early stage entrepreneurial activity while high-income countries exhibited the lowest. The participation of women in established business ownership also varies significantly across countries. Overall, regardless of country, men are more likely to be involved in entrepreneurial activity than women. Examination of entrepreneurial behavior across the globe yields a clear picture of a

gender gap in venture creation and ownership activity. The entrepreneurial gender gap exhibits varying dimension and characteristics, including the following:

- In both country groups a significant gender gap exists for both early stage entrepreneurial participation and established business ownership, and this gender gap is greatest in the high-income country group, regardless of type of activity. In the high-income group, men are almost twice as likely to be early stage or established business owners than women.
- The gender gap is narrower in low/middle income countries, particularly for early stage entrepreneurship. In these countries, the gender gap between male and female early stage entrepreneurs is 27.0 percent, but it widens to 45.0 percent for established business owners.

This could be because (i) the access of women to labor markets may be more restricted in middle-income countries, prompting them to start their own businesses instead, and (ii) in higher-income countries women may have access to social services and safety nets that may discourage them from setting up businesses.

- For both country groups, the gender gap is greater among established business owners than among early stage entrepreneurs. The available data does not allow us to say whether this might be due to a higher success of males in getting the business started and sustainable, or whether this might signal greater future participation of women in entrepreneurial activity.

Motivations and Business Outcome

The GEM survey allows for differentiation according to the reasons that motivate entrepreneurial behavior. In the GEM framework, individuals start a business for two main reasons:

- They want to exploit a perceived business opportunity (opportunity entrepreneurs)
- They are pushed into entrepreneurship because all other options for work are either absent or unsatisfactory (necessity entrepreneurs). The vast majority of early stage entrepreneurs across the world claim that they are attempting to take advantage of a business opportunity. However, prevalence rates of entrepreneurship vary significantly by motivation between low/middle-income and high-income countries. The ratio of opportunity to necessity entrepreneurship is significantly higher in high-income countries than in low/middle-income countries, and this effect is significantly amplified for women entrepreneurs.

Some interesting gender differences exist with respect to entrepreneurial motivation including:

- There is a significant difference in the prevalence rate of opportunity entrepreneurs by gender in both the low/middle-income and high-income country groups. In both high-

and low/middle-income countries, the rate of male opportunity entrepreneurship is higher than that of women.

- A different picture emerges for necessity entrepreneurship, however. There is no significant difference by gender in the rate of necessity entrepreneurship in either country group.

3. Objectives of the Study

- To measure differences in demographics, level, context and key characteristics of entrepreneurial activity between:
 - male and female immigrant entrepreneurs of the same country
 - female immigrant entrepreneurs between countries
- To uncover factors determining the levels of entrepreneurial activity
- To identify perceptions of female immigrant entrepreneurs about the entrepreneurial environment
- To identify policies that may enhance the level of entrepreneurial activity among female immigrant entrepreneurs
 - female entrepreneurship may represent an important means to circumvent unemployment and, in some countries, a way out of poverty

4. Hypothesis/Assumptions

- Overall, regardless of country, there is a gender gap in venture creation and ownership activity.
- There are gender differences in the way perceived business opportunity (opportunity entrepreneurs) are exploited.
- Absent or unsatisfactory work opportunities force entrepreneurship behavior.
- Women entrepreneurs are involved in the same industrial sectors as male immigrants and/or native women entrepreneurs are.
- Women tend to be less optimistic and self-confident than men with respect to starting a business.
- The likelihood that early stage female immigrant entrepreneurs will become established entrepreneurs is greater in high-income countries compared with low/middle-income countries; and in high-income countries there is no significant gender difference in the survival rate of women's businesses versus those of men's. In low/middle-income countries, however, the likelihood of business survival is lower for women than for men.

5. Research Methodology

The method used in this study will be the interview/survey method. Data collection will be conducted in countries participating in this study. Thus far, Research Associates have been identified in 15 countries. The present team of research associates is working on recruiting additional scholars in various universities/countries to participate in the study. A final list will be prepared for the team's meeting of 8 November, 2007. The study's

adult population surveys will be conducted face to face, and expected to yield a representative sample of the population within each country.

The Project in its entirety will span four years: one year in the first phase of collecting data with the present protocol (50 female immigrant entrepreneurs and 50 male entrepreneurs by 1 October 2008); the second phase will be three year longitudinal studies launched in the different countries represented in the Project. The longitudinal studies will follow individual female-owned businesses for 3 years at different stages of their business life cycles (to run from January 2009- December 2011). Scholarly papers and conference presentation on the first phase of the work will begin appearing January 2009. This Project is an opportunity to develop a long-term program of comparative research on female immigrant entrepreneurship. Comparative research on this topic is virtually unexplored in the extant immigration and entrepreneurship literature. Eight months have been devoted to set up the international network of scholars and researchers that are necessary for conducting this large-scale multi-national project on immigrant entrepreneurship.

The countries participating will be divided into two country groups (low/middle-income and high-income) based on their per capita gross domestic product (GDP) and GDP growth rate. For each country, data are weighted by gender, age, and in some cases, geographical distribution in order to adjust the sample to each population.

Detailed information on data collection methodology was the purpose of the first research study team meeting held at INSEAD in Fontainebleau, France on 30 April 2007 and subsequent meetings up until the official start date of the Project, which will be 1 October 2007.

Tentative schedule of study team meetings for 2007:

- | | |
|----------------|--|
| 30 April, 2007 | - INSEAD, Fontainebleau, France |
| 21 May, 2007 | - Hellenic American University, Athens, Greece |
| 26 June, 2007 | - University of Oxford, Oxford, UK |
| 25 July, 2007 | - 11 th WSEAS Multi-Conference, Crete, Greece |
| 19 Sept, 2007 | - INSEAD, Fontainebleau, France |
| 24 Sept, 2007 | - Copenhagen Business School, Copenhagen, Denmark |
| 15 Nov, 2007 | - Hellenic American University, Athens, Greece |

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APPENDIX A: ASSESSMENT SURVEY

- A1. Personal Demographics**
- A2. Business Demographics - Birth**
- A3. Business Demographics - Early Stages**
- A4. Business Demographics - Maturity**
- A5. Business Demographics - Death**
- A6. Personal Perceptions**
- A7. Social Factors**

Personal Demographics

1. Country of Origin: _____
2. Age: _____
3. Marital Status: _____
4. No of children: _____
5. Years in the host country: _____
6. Under what circumstances did you enter the host/receiving country (Invited by relative, Studies, Illegal entrance, etc)? _____

7. Did you come alone (Circle one)? Yes No
If no who else came with you? _____

8. What were your reasons for choosing the host country? _____

9. Is this the first receiving country you entered for immigration (Circle one)? Yes No
If No list transition countries in chronological order and include reason and duration of stay:

Country	Reason	Duration of stay (years)

10. Formal Education

Education Level	Education Area	Country/City	Year(s)

11. Informal Education/Professional Experience

Expertise Level	Education Area	Country/City	Year(s)
novice			

12. Do you have plans for further immigration to another country (Circle one)?
Yes No
If yes, please indicate the reasons and target countries: _____

13. Miscellaneous (criminal history, disabilities, other): _____

Business Demographics: Birth

1. Reasons for becoming entrepreneurs: _____

2. Role models of influence if any (Family members, friends, local entrepreneurs, local immigrant entrepreneurs, if other please specify): _____

3. After how many years in host country did you start the business? _____

4. Position in Business (other than owner): _____

5. Relationship to other owners if any (Parent, Child, Wife, Husband, In Law, Ex-Colleagues, Friends, Local partner, Immigrant partner - indicate male or female): _____

6. Percentage of ownership: _____

7. Type of business: (Personal, If country specific provide details): _____

8. Locations (city, include branches): _____

9. Industry Area: _____

10. What was the source of financing the business (multiple entries allowed)?

Type	Source	% of total investment
Personal funds	(work, inheritance, donation)	
Loans	(Government, friend, individual)	

11. What is the perceived competitive edge of product/service?

12. Promotion/marketing strategy (Actions/Rational): _____

13. Growth/Expansion Strategy Plans (Actions/Rational): _____

14. Financial and legal difficulties starting a business in host country if any:

15. Technology if any (Understanding, Use – Budget, Employees):

For what purpose does the company use computers: _____

For what purpose does the owner use computers: _____

% of initial investment: _____

Employees using computers:

No.	Function	Frequency	Average Time/Use

16. Employee profile if any (many entries per row allowed):

No.	Function	Ethnic Group (no., group) Same, Natives, Immigrants	Relationship to owners (no., title)	Highest education level (no., title)	Highest professional level (no., title)	Salary Range (no., value)

17. Supplier Profile if any – male vs. female (many entries per row allowed):

No	Product/Service	Gender	Location (City, Country)	Ethnic Group (no., group)	Relationship to owners (no., title)	Transactions Yearly (€)

18. Initial Customer Profile – male vs. female (many entries per row allowed):

No. (%)	Product(s)	Ethnic Group	Amount of Sales (€)

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19. Fear of failure (Rate from 1-5):
 (Low) 1 2 3 4 5 (High)

Reasons: _____

20. Confidence in skills (Rate from 1-5):
 (Low) 1 2 3 4 5 (High)

21. Perceived conflicts between work and family: _____

22. Perceived support from family: _____

23. Issues raising children: _____

24. What factors did you perceive as **barriers** in the host **country** to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

25. What factors did you perceive as **barriers** in your **local** community (community where business is located) to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

26. What factors did you perceive as **barriers** in your **ethnic** community (community where business is located) to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

27. In what ways was your host **country supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

28. In what ways was your **local** community **supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

29. In what ways was your **ethnic** community **supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)?

Business Demographics: Early Years (Up to three years since inception)

1. Changes in position in business (other than owner) if any: _____
2. Changes in partnerships if any (Parent, Child, Wife, Husband, In Law, Ex-Colleagues, Friends, Local partner, Immigrant Partner, Other): _____
3. Changes in percentage of ownership if any: _____
4. Changes in type of business if any: (Personal, If country specific provide details): _____
5. Changes in locations if any: (city, include branches): _____
6. Changes in industry area if any: _____
7. What was the source of financing the business (multiple entries allowed)?

Type	Source	% of total investment
Personal Funds	(work,inheritance,donation)	
Loans	(Government, friend, individual)	
Revenues		

8. Changes in perceived competitive edge of product/service if any?

9. Changes in promotion/marketing strategy if any (Actions/Rational): _____

10. Changes in growth/expansion strategy plans (Actions/Rational): _____

11. Financial and legal difficulties that came up during this period if any:

12. Do you believe the business venture was/is very successful (circle one):

Strongly disagree Disagree Neither Agree Strongly agree

13. Changes in technology if any (Understanding, Use – Budget, Employees):

For what purpose does the company use computers: _____

For what purpose does the owner use computers: _____

% of initial investment: _____

Employees using computers:

No.	Function	Frequency	Average Time/Use

14. Average (over the 3 years) employee profile if any (many entries per row allowed):

No.	Function	Ethnic Group (no., group) Same, Natives, Immigrants	Relationship to owners (no., title)	Highest education level (no., title)	Highest professional level (no., title)	Salary Range (no., value)

15. Average (over the 3 years) supplier profile if any (many entries per row allowed):

No	Product/Service	Gender	Location (City, Country)	Ethnic Group (no., group)	Relationship to owners (no., title)	Transactions Yearly (€)

16. Average (over the 3 years) customer profile (many entries per row allowed):

No. (%)	Product(s)	Ethnic Group	Amount of Sales (€)

17. Fear of failure (Rate from 1-5):
 (Low) 1 2 3 4 5 (High)
 Reasons: _____
18. Confidence in skills (Rate from 1-5):
 (Low) 1 2 3 4 5 (High)
19. Perceived conflicts between work and family: _____

20. Perceived support from family: _____

21. Issues raising children: _____

22. What factors did you perceive as **barriers** in the host **country** to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

23. What factors did you perceive as **barriers** in your **local** community (community where business is located) to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

24. What factors did you perceive as **barriers** in your **ethnic** community (community where business is located) to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

25. In what ways was your host **country supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

26. In what ways was your **local** community **supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)?

27. In what ways was your **ethnic** community **supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)?

Business Demographics: Maturity (after the 3rd year and up to present or death)

1. Changes in position in business (other than owner) if any: _____

2. Changes in partnerships if any (Parent, Child, Wife, Husband, In Law, Ex-Colleagues, Friends, Local partner, Immigrant Partner, Other): _____

3. Changes in percentage of ownership if any: _____

4. Changes in type of business if any: (Personal, If country specific provide details): _____

5. Changes in locations if any: (city, include branches): _____

6. Changes in industry area if any: _____

7. What was the source of financing the business (multiple entries allowed)?

Type	Source	% of total investment
Personal Funds	(work,inheritance,donation)	
Loans	(Government, friend, individual)	
Revenues		

8. Changes in perceived competitive edge of product/service if any? _____

9. Changes in promotion/marketing strategy if any (Actions/Rational): _____

10. Changes in growth/expansion strategy plans (Actions/Rational): _____

11. Financial and legal difficulties that came up during this period if any:

12. Do you believe the business venture was/is very successful (circle one):

Strongly disagree Disagree Neither Agree Strongly agree

13. Changes in technology if any (Understanding, Use – Budget, Employees):

For what purpose does the company use computers: _____

For what purpose does the owner use computers: _____

% of initial investment: _____

Employees using computers:

No.	Function	Frequency	Average Time/Use

14. Average (over the maturity years) employee profile if any (many entries per row allowed):

No.	Function	Ethnic Group (no., group) Same, Natives, Immigrants	Relationship to owners (no., title)	Highest education level (no., title)	Highest professional level (no., title)	Salary Range (no., value)

15. Average (over the maturity years) supplier profile if any (many entries per row allowed):

No	Product/Service	Gender	Location (City, Country)	Ethnic Group (no., group)	Relationship to owners (no., title)	Transactions Yearly (€)

16. Average (over the maturity years) customer profile (many entries per row allowed):

No. (%)	Product(s)	Ethnic Group	Amount of Sales (€)

17. Fear of failure (Rate from 1-5):

(Low) 1 2 3 4 5 (High)

Reasons: _____

18. Confidence in skills (Rate from 1-5):

(Low) 1 2 3 4 5 (High)

19. Perceived conflicts between work and family: _____

20. Perceived support from family: _____

21. Issues raising children: _____

22. What factors did you perceive as **barriers** in the host **country** to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

23. What factors did you perceive as **barriers** in your **local** community (community where business is located) to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

24. What factors did you perceive as **barriers** in your **ethnic** community (community where business is located) to your **starting** and owning your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

25. In what ways was your host **country supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)? _____

26. In what ways was your **local** community **supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)?

27. In what ways was your **ethnic** community **supportive** and encouraging in your venture to **start** and own your own business (language proficiency, religion, racism, ethnic and stereotypes, employment opportunities, laws and policies, etc)?

Business Demographics: Death

1. Reasons for shutting down (bankruptcy, merger, sale, other): _____

2. Personal feelings associated with death of business (Rage, frustration, sadness, relief, other):

3. Feelings toward host country associated with death of business:

4. Future plans: _____

Personal Perception Factors

1. Perceptions with respect to host country's treatment of immigrants:

2. Perceived influence of local competitors:

3. Perceived influence of immigrant competitors:

4. Perceptions of the impact of globalization/Internet on your business (Products versus services):

5. Who has more favorable opportunities to become entrepreneur in host country (circle only one):

Immigrant males
Immigrant females
Both have the same

Explain Why? _____

6. Are you continually searching out new business opportunities/ventures (circle one)?

Strongly disagree Disagree Neither Agree Strongly agree
7. Adaptation issues to secular country of immigration (problems with religious freedom in host country): _____

8. Did you have any problems in adapting a cultural or religious dress code in host country (Explain)? _____

9. Did your status as a male/female immigrant entrepreneur has endangered your personal safety (If yes explain: assault, sexual harassment, etc)?

APPENDIX B: International Research Associates for Female Immigrant Entrepreneurship Project

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