The Role of Human, Economic and Social Capital for First-Generation Polish Entrepreneurs in their Pursuit of Self-Employment in Ireland

Thesis submitted for the degree of Doctor of Philosophy

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Declaration

The author hereby declares that, except where duly acknowledged, this thesis is entirely her own work.

Signed ______________________________

Jane Hession June 2013
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Dedication

This thesis is dedicated to my mother and father.
Abstract

Immigrant entrepreneurship studies have frequently overlooked the opportunity to analyse the diverse forms of capital and instead focus on isolated forms of capital, primarily social capital to understand immigrant entrepreneurship. It is within this theoretical field of immigrant entrepreneurship and forms of capital that this research seeks to make its contribution. The concepts of human, economic and social capital are used as the theoretical lens through which to explore the role of capital in the route to self-employment for the Polish entrepreneurial community in Ireland. This research focuses exclusively on the experiences of Polish immigrants in Ireland as this group now comprise the single largest immigrant group in the country. The key research question that guides this study is what is the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland? Methodologically based on a qualitative research approach, twenty five in-depth interviews were conducted with first-generation Polish entrepreneurs. Evidence from the study suggests that immigrant entrepreneurship among the Polish cohort is primarily opportunity driven. One of the notable findings of the research is that Polish businesses are by no means exclusively orientated to co-ethnic customers and that these individuals established their business to serve the mainstream market. Additionally, this research, from a co-ethnic network perspective, has shown that informal networks of advice, information and finance did not play a crucial role in the establishment of enterprises by Polish immigrants in Ireland. Therefore, it appears from the findings that Polish immigrants in Ireland are a diverse group, and that it is not sufficient to focus solely on social capital in order to understand business creation among the Polish community; moreover, it is important to examine the ways in which other forms of capital are combined in this pursuit. This research has contributed to the extant literature both in terms of theory, knowledge and understanding of the forms of capital employed by Polish entrepreneurs within an Irish context. As such this research may provide a useful framework and additional opportunities for further research in this field.
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Chapter One: Introduction

1.1 Introduction
This chapter seeks to present the impetus and rationale for conducting a study on immigrant entrepreneurship in Ireland. At the core of this thesis is an exploration of the forms of capital (human, economic, and social capital) utilised by Polish immigrants in their pursuit of self-employment in Ireland. In pursuit of this, the chapter explores the background to the research, the justification of the study, and the development of the research question itself. Furthermore, the existing studies in the area are reviewed and the gaps that have been identified within this literature are presented. Finally, the research approach adopted for this study is summarily discussed and the structure for the remainder of the study is introduced.

1.2 Immigration and Ireland
For generations Ireland has traditionally been a country of emigration, with the majority of Irish migrants travelling to countries such as the United States, Britain and Australia (Ruhs 2009). This trend of outward migration reversed in the 1990s due to an unprecedented economic boom, earning the title ‘The Celtic Tiger’, as economic commentators compared its rapid economic expansion to similar economic growth rates of the ‘Four Asian Tigers’, those of Hong Kong, Singapore, South Korea and Taiwan (Krings 2010). During the 1990s Ireland emerged from a lengthy period of economic stagnation, marked by high unemployment, emigration, and crippling public debt, despite high tax levels (Deegan and Dineen 2003; Honohan and Walsh 2002; and Ó Gráda and O’Rourke 1996). Ireland’s upsurge in economic growth during the 1990s was outstanding, not only in terms of its own historical experience, but in an international comparative context also. This fundamental economic change experienced by the Irish economy during the 1990s has been remarkable as Ní Chonaill (2009, p.9) explains:

….. [there has been] a shift from high unemployment in the 1980s to a labour deficit, from emigration to immigration, from recession to boom, although the full circle has been completed with a recent swing back to recession in the latter part of 2008 (Ní Chonaill 2009, p.9).
One of the consequences of such economic development is that of demographic transformation, with former emigrants returning home and also many new economic immigrants choosing to come to Ireland (Walsh and Mottiar 2011). The most dramatic change in Ireland’s migration pattern occurred in 2004 with the expansion of the European Union (Barrett and Duffy 2006). This expansion incorporated ten new member states, eight of whom were former Eastern Bloc states, and precipitated a flow of individuals from the new European Union member states into Ireland (CSO 2006). The Republic of Ireland along with the United Kingdom and Sweden were the only countries that granted accession state nationals unrestricted access to its labour market immediately upon European Union enlargement (Ruhs 2005). The other European Union countries preserved a work permit system (Commission of the European Communities 2006). Nationals from the new Member States, most significantly from Poland, dominated the Irish inward flows, comprising over 40 per cent of immigrants from 2005 to 2007, according to the Irish Central Statistics Office (CSO 2008).

Interestingly, 2006 was the first Census of population to ask a question on ethnicity and cultural identity (Walsh and Mottiar 2011).

The statistics reveal the rapid change experienced by Ireland in terms of the influx of immigrants in the later 1990s and early 2000s. According to the CSO (2006), in April 2006 foreign nationals accounted for 11 per cent of the 4,239,848 persons generally residing in the State, with almost 420,000 persons demonstrating that they had a nationality other than Irish. This represented a cumulative addition of 196,000 immigrants, from the 2002 Central Statistic Office figures. Of the 196,000 immigrants that arrived between 2002 and 2006, Polish nationals represented the second-highest proportion, second only to that of the United Kingdom (CSO 2006). According to the 2006 Census there were 63,276 Polish nationals living in Ireland, which represented 1.5 per cent of the total population (CSO 2006). Interestingly, the most recent statistics available from the Central Statistics Office (CSO 2011) indicate that Polish nationals (122,585) have overtaken those from the United Kingdom (112,259) as the largest non-Irish group living in the State. The number of Polish nationals living in Ireland increased by 93.7 per cent between 2006 and 2011, while the number of UK nationals declined by 0.3 per cent (CSO 2011). The Census of 2011 demonstrates that 766,770 non-Irish nationals from 196 nationalities are living in Ireland, an increase of 25 per cent on 2006, and accounting for 17 per cent of the total population (CSO 2011). These
statistics indicate that despite the economic downturn in the Irish economy many immigrants are staying in Ireland, and it can be expected that Ireland will remain a destination for immigration (MCA 2008).

Additionally, the number of migrants to Ireland is substantially higher than other EU countries including those countries who offered unrestricted access (OECD 2008). For example, in 2005 only 10,000 migrants from the accession states entered Sweden, while Ireland received 60,000 workers by the end of 2005 (Doyle et al 2006). Doyle et al (2006) suggest that the difference in the numbers of migrants entering Ireland versus Sweden is due to the fact that Ireland has a more dynamic and flexible labour market. Another important pull factor in favour of Ireland as a destination was the favourable economic climate, with relatively high wages, easy availability of work and better employment conditions (Grabowska 2003). Moreover, Ireland is an English-speaking country, a pull factor which enticed well-educated workers to Ireland, and many immigrants perceive spending time in Ireland as an opportunity to progress their language skills as well as acquiring new employment skills (Kropiwiec 2006).

Doyle et al (2006) highlighted that a key reason why migrants chose Ireland as their host country during this time was because of the difference in GDP per capita. Based on the Organisation for Economic Cooperation and Development (OECD) estimates, in the period 1995-2002 the annual average GDP growth rate in Ireland was over 5 per cent, which far outpaced all other OECD economies (Ahmad et al 2003). Although the majority of migrants were from Poland, Lithuanians and Latvians also had a high propensity to immigrate to Ireland, possibly because these countries had the lowest GDP per head of population throughout the European Union (Doyle et al 2006). Prior to their accession to the European Union individuals from these three member states were not present in Ireland to any considerable degree. A survey conducted before accession demonstrated that Polish nationals indicated a high willingness to migrate to Western European countries for employment, but Ireland did not feature extensively as a destination country (Grabowska 2003). Ireland’s decision to open its labour market must therefore be considered as a decisive factor that led to Ireland becoming a popular destination for immigrants. According to Doyle et al (2006), although some of these immigrants came to Ireland to flee persecution, war and oppressive political regimes the majority were economic immigrants coming to earn a better wage, and to seek out a
better life for their families by working for Irish business owners. In return these immigrants offered an indispensable source of workers for the Irish economy at a time when the labour market was in short supply (Pinkowski 2009).

Such a proclivity to work is highlighted by the CSO’s assessment that the Polish came to Ireland to work, while the Chinese came to study (CSO 2008). Only 2 per cent of the Polish nationals in Ireland age 15 or over were in school or college, while 43 per cent of Chinese aged 15 or over were studying in Ireland (CSO 2008). Kropiwiec (2006) notes that the goal of Polish immigrants in Ireland was to make a living and save money in order to provide a better future for themselves and their families back in Poland. Many Polish nationals did not envisage any opportunities back in Poland due to rising unemployment and declining living standards and university graduates especially were quite often disheartened about the opportunities available for them (Grabowska 2003). Kropiwiec (2006) posits that Polish nationals are portrayed as hard workers in the Irish media and in public discourse, and are appreciated as such. In particular their work ethic is commented on favourably (Roeder 2009).

It is apparent that Polish nationals have become an important cohort in Ireland (MCA 2008). Polish nationals were the immigrant group most commonly referred to when Irish people were asked to identify recent immigrants (Roeder 2009). Thus, the choice of this group of immigrants for this study is based on their importance in the 21st century population of Ireland. Given their recent entry to Ireland we know little about the work-related experiences of this ethnic group (Roeder 2009), with little if any research considering the new phenomenon of businesses being established by Polish migrants in Ireland. This study will examine the forms of capital employed by first generation Polish entrepreneurs in their pursuit of self-employment in Ireland. In this study the term ‘first generation’ pertains to an individual’s nationality. In the context of this study a first generation entrepreneur is defined as an individual who was born in Poland with both parents also born in Poland.

1.3 Immigrant Entrepreneurship
Diverse concepts and definitions are used in the literature to refer to ethnic or migrant entrepreneurship with definitional inconsistencies being identified within academic research regarding this cohort (Levent et al 2003). Walsh and Mottiar (2011, p.3), for
example, propose that ‘ethnic minority’ is very often interchangeably used as a
nationality, such as in the United Kingdom (Barrett et al 2003). However, Pieterse
(2003) purports that ethnicity is only one facet of an individual construct, rather than a
defining characteristic in its own right. Furthermore, ethnic entrepreneurs are regularly
defined from the Caucasian perspective (Light and Gold 2000). Alternatively, the term
‘immigrant entrepreneur’ incorporates all of those whose main socialisation was
undertaken in their home country and who engage in entrepreneurial activities in a host
entrepreneurship refers to the business activities of individuals who are not native to a
country, but have migrated there and are consequently running their own business in a
host nation. It is this classification of ‘immigrant entrepreneurship’ that is adopted in
this study and which will be discussed in greater detail in Chapter Two. The following
subsection will address the role of entrepreneurship as a driver of economic
development.

Entrepreneurs are major contributors to economic growth, development and prosperity
(see Baumol et al 2007 and Schramm 2006) and the role of entrepreneurial firms to an
economy is a key area of interest. McClelland (2005) reports that many national
governments have funded initiatives in an effort to promote entrepreneurship and the
long-term development of small firms. Reynolds (1991, p.56) contends, “in all cases it
has been observed that enhanced economic well-being is associated with greater
entrepreneurial activity or emphasis.” Ayanda and Laraba (2011), Lee et al (2004) and
Sinha (2003) recognise the small to medium enterprise sector as the driving force of
economic growth, job creation, and poverty reduction in developing countries. Echoing
this perspective, Baumol (2002); Cooney and Flynn (2008); Deakins and Freel (1998);
Pinkowski (2009); Schumpter (1934); Small Business Forum (2006); and Wennekers
and Thurik (1999) posit the view that a vibrant economy is heavily dependent on the
competitive advantage that can be achieved from a strong and dynamic small business
sector. In a similar vein, the European Commission highlighted in its Green Paper on
Entrepreneurship in Europe that entrepreneurship is a key engine of growth and
innovation, essential for the development of a prosperous Europe (European
Commission 2002). This is apparent in the Irish economy where research has
demonstrated that the benefits of entrepreneurship (both social and economic) in recent
years can be found in terms of wealth creation, regional development, stimulating
innovation and contributions to employment (The European Agenda for Entrepreneurship 2004).

In today’s challenging economic climate many large organisations, particularly Foreign Direct Investment (FDI) firms, are downsizing in an attempt to become more cost competitive in international and global markets (Enterprise Ireland 2007). Against this backdrop the significance of having a competitive small firm enterprise sector is viewed as crucial regarding the future economic prosperity of Ireland. As Ireland undergoes economic and social change it is essential that the Irish government can address the needs of all entrepreneurs, including immigrant entrepreneurs in Ireland (Fitzsimons and O’Gorman 2008). Tengeh et al (2011) assert that recognising and appreciating the factors that encourage or alleviate new business creation is critical for economic development and the role of entrepreneurial individuals, in particular, cannot be over emphasised in this process. Reflective of this, Cooney and Flynn (2008) identify that Ireland’s immigrants represent a significant source of human capital, which is fundamental to the development of an entrepreneurial base in any country. Thus, the potential to invigorate entrepreneurship in the Irish economy through immigration is the focus of the next section.

1.4 Economic Significance of Immigrant Entrepreneurship

Immigrant entrepreneurs are recognised in the literature as a significant cohort because they contribute to both the economic development of their region and to the economic development of their immigrant group (Fairlie 2008; Kloosterman et al 1999; Light and Rosenstein 1995, p.5; Rath 2002; Rath and Kloosterman 2003; Saxenian 2002). Reflective of this, the Immigrant Council of Ireland (2012) purports that immigrants are key agents of enterprise, innovation and job creation. Additionally, immigrant entrepreneurship is extensively regarded as a crucial element in the structures of western nations and the revival of the small business populace, while immigrant minority businesses have exhibited extraordinary increases in their statistics throughout the last two decades (Engelen 2001; Light et al 1994; Ma Mung and Lacroiz 2003; Pang and Rath 2007; Ram 1997; Rath 2007; Teixeira 2001). In some cities in Europe, immigrant minorities are slowly developing into a majority (Kloosterman and Rath 2010; Levent et al 2003; OECD 2010). For instance, immigrant entrepreneurs are estimated to own over 50 per cent of new business start-ups and 7 per cent of all small businesses in London.
Chapter One: Introduction

(Basu and Altinay 2002). A survey conducted by the Small Business Service (2004) in the United Kingdom demonstrated that in 2004 more than 250,000 small businesses were owned and managed by immigrant entrepreneurs, representing over 11 per cent of all new business start-ups and contributing 13 billion pounds to the economy annually (Piperopoulos 2010). During the period 1998-2008, the annual number of immigrant entrepreneurs doubled in Germany to over 100,000 per year and in the United Kingdom to almost 90,000 per year (OECD 2011). Additionally, migrant enterprises now account for over 40 per cent of all businesses in Vienna, Strasbourg and Amsterdam (Immigrant Council of Ireland 2012). Furthermore, there were increases in the number of immigrant businesses in Spain to over 75,000 new entrepreneurs per year, in Italy to over 46,000 and in France the number of new migrant business owners was estimated at 35,000 per year (OECD 2011).

There is evidence to suggest if the Irish experience of immigration evolves in a similar pattern to that of its European counterpart’s one can expect a strong immigrant involvement in entrepreneurship over the coming years in Ireland (Cooney and Flynn 2008). Although there are no tangible statistics as to how many immigrant owned businesses there are in Ireland to date, ten new businesses are registered every day in Ireland by foreign nationals; double the number of immigrant business registrations in 1996 (Shoesmith 2006). In 2008 immigrant entrepreneurs represented 8.6 per cent of all new business owners in the Irish economy (OECD 2011). These statistics indicate that immigrants who have come to Ireland are “emerging as Ireland's new entrepreneur class” (Shoesmith 2006, p.1). Cooney and Flynn (2008) and more recently Pinkowski (2009) recognise that fostering immigrant entrepreneurship has immense potential to benefit not only the entrepreneur themselves but in addition these individuals are provided with the opportunity to contribute to the growth of the economy and the creation of value-added employment across all sectors of the economy.

Supportive of this position, Kloosterman et al (1999); Ma Mung and Lacroix (2003); Pang and Rath (2007); Rath (2007) and Shaw et al (2004) acknowledge immigrant entrepreneurs as important components of the social fabric of their environment therefore, sustaining the civic society they are in. They state that this is achieved by immigrant entrepreneurs adding vitality to the locations they establish their business in and by having a ‘clear stake in the prosperity, accessibility and safety of their...
community’. Light and Bonacich (1988) also vociferously assert that immigrant entrepreneurship results in a rise in the aggregate supply of jobs and creates employment for migrant workers without impacting on the indigenous workforce. As evidence of this Light and Rosenstein (1995, p.202) conclude from their study that immigrant entrepreneurs increased the aggregate self-employment in the non-farm economy in the United States without reducing either the rate of, or mean money returns to, self-employment among the native-born Caucasians. Similarly, Van Delft et al (2000) argue that the hiring of migrant workers by immigrant entrepreneurs is not exclusive to immigrants of the same ethnicity and extends to other immigrants, therefore increasing the benefit that immigrant entrepreneurs have on their host country, a view also supported by Rath and Kloosterman (2003).

There are several ways in which immigrant entrepreneurs may contribute to economic and social life in the host nation. Firstly, immigrant entrepreneurship may help to reduce the high unemployment rates among foreign nationals, and immigrant business owners may generate employment opportunities for natives (Rath and Kloosterman 2003). Secondly, the positive effects of immigrant entrepreneurship may extend beyond the first generation. Thirdly, immigrant entrepreneurship may contribute to the host country’s economic and social welfare through revitalising declining regions (Kloosterman et al 1999); the garment industry is a case in point (Rath 2002). In this sector immigrants bring skills and expertise no longer reproduced on a large scale in most developed economies (Rath 2002). By working longer hours and utilising ethnic resources and networks, immigrants may ease production and transaction costs to the maximum when previously unprofitable industries become attractive (Rath and Kloosterman 2003).

Zhou (2002) purports that immigrant entrepreneurship facilitates community-building and information flow and enhances relationships. Eaton (1998) posits the view that in small and medium-sized cities immigrants fill professions that would not exist in their absence. Furthermore, skilled immigrants are in a situation to engage in corporate entrepreneurship; for instance, Saxenian (2002) observed that in 1998 approximately 25 per cent of the senior engineering executives in Silicon Valley were Asian migrants of Chinese and Indian origin. Moreover, the academic literature highlights that somewhat surprisingly immigrants are more likely to engage in entrepreneurial activities than
nationals of a host country (Basu et al. 2008; Cooney and Flynn 2008; Fairlie 2008; OECD 2010). Levie (2007) purports that immigrants have a more optimistic mindset towards entrepreneurship as a career path to personal financial achievement. Kloosterman and Rath (2010) suggest that immigrants are able to create their own career and form their own destinies through entrepreneurship.

Additionally, Cooney and Flynn (2008) contend these individuals have already demonstrated their ability to take considerable risks and their entrepreneurial qualities by choosing to leave their native land in search of a more prosperous life, making them a more dynamic and risk-taking group when they arrive in the new host country. Cooney and Flynn (2008) assert that the transformation of the demographic profile of Ireland warrants consideration with regard to the potential role that such foreign nationals will assume in the entrepreneurial process. Reflective of this, Forfás (2007, p.2) has expressed an entrepreneurial vision of “Ireland becoming a world class environment in which to grow and start a business”, therefore immigration presents potential for economic development and increased entrepreneurial activity (Barret and Bergin 2006; Cooney and Flynn 2008; Desiderio and Salt 2010; Herman and Smith 2010). Consequently, it is imperative that immigrant entrepreneurship should be given equal academic and socio-political consideration and governmental support as this cohort of individuals could emerge as a key aspect in future indigenous entrepreneurial activity in the Irish economy (Immigrant Council of Ireland 2012). This in turn leads to the subsequent discussion to the rationale for this study.

1.5 Rationale for the Study
Recognising the prominence of immigrant entrepreneurs Köllinger and Minnitti (2006, p.60) posit the view that immigrant entrepreneurship is a field with growing interest for both academics and executives. The contribution of immigrant groups in small business activities has received increasing attention in America (Light 1972; Light and Bonacich 1988; Light and Gold 2000; Waldinger and Bozorgmehr 1996; and Yoo 1998) and in the United Kingdom, with studies of Caucasians, Asians, and African-Caribbeans (Fadahunsi et al. 2000; Phizacklea and Ram 1995; Ram 1991, 1994; Ram et al. 2000). Despite the prevalence of such literature at an international level it has been highlighted that limited attention has been afforded in research and academic enquiry in terms of immigrant entrepreneurship, in the Irish context, because high levels of immigration is a
relatively new phenomenon. Evidence of this is found in Cooney and Flynn (2008), where it is argued that there is an outstanding dearth of knowledge concerning ethnic entrepreneurship in Ireland, the challenges encountered by immigrant groups, and their current and potential future contribution to the Irish economy. Fitzsimons and O’Gorman (2008) also observe that the promotion of immigrant entrepreneurial activity has become a key interest to Irish policy makers, and thereby warrants a contemporary research focus. The Immigrant Council of Ireland (2012) attests to the economic benefits of successfully nurturing immigrant’s innate entrepreneurial propensity, leveraging off their linguistic skills, and that of their international perspectives.

Additionally, Pinkowski (2009) recognises the significance of immigrant businesses to the Irish economy and propose that the search for new engines of growth in Ireland should encompass the potential contribution that immigrant entrepreneurs can make to their new locations. In a similar vein, the report of the Small Business Forum notes that there are a number of untapped and underdeveloped resources of entrepreneurship in Ireland (Small Business Forum 2006). The Small Business Forum (2006) acknowledged that support for enterprise formation among immigrant groups and women is one of the three areas that should inform any national policy, the other two areas being the support of entrepreneurship at all levels of the education system and the development of the culture for entrepreneurship in Ireland, a view also supported by Forfás (2007). The policy recommends that in order to maximise the gains from an enterprise economy, entrepreneurship should be actively encouraged from all sectors of Irish society. Supportive of this, the Department of Enterprise, Trade and Employment assert that immigrant minorities are going to be part of the future entrepreneurial construct in Ireland. Cooney and Flynn (2008) also argue that highlighting aspects of ethnic entrepreneurship in Ireland and thus building upon our knowledge base and understanding, is of paramount importance to ensure effective integration into the economic system.

Echoing this position, First-step Microfinance (2006), McGinnity et al (2011) Onyeljele (2003) and Shoesmith (2006) have reiterated the necessity to enhance our understanding of immigrant entrepreneurship and deem this new area of entrepreneurship worthy of further research. Stressing the importance of ethnic entrepreneurship, Cooney and Flynn (2008) argue that promoting ethnic entrepreneurial
activity would, therefore, be consonant with the national prerogative of ensuring greater economic self-reliance through indigenous business activity and, as such, research in this area has merit. Given these extensive calls for research on immigrant entrepreneurship in Ireland this thesis proposes to address this aperture in the empirical research taking, as its unique focus an exploration of the forms of capital (human, economic, and social capital) utilised by Polish immigrants in their pursuit of self-employment in Ireland. There has been considerable, sustained academic interest in entrepreneurial capital by many researchers including Boden and Nucci (2000); Carter et al (2003); Casson and Giusta (2007); Cope et al (2007); Davidsson and Honig (2003); De Carolis and Saparito (2006); Firkin (2003); Haber and Reichel (2007); Morris (1998); Nee and Sanders (2001); Ram et al (2008); Shaw et al (2005); and Vershinina et al (2010). While the extant literature abounds with studies attempting to investigate the impact entrepreneurs’ access to capital (financial and non-financial capital) has on their ability to launch and develop successful enterprises, there is a paucity of studies which explore the diverse forms of capital (human, economic and social capital) underpinning entrepreneurial activity for an individual.

To date research on entrepreneurial capital has placed limited weight on the diverse forms of capital (human, economic and social capital) and instead focused on isolated forms of capital (Davidsson and Honig 2003; Firkin 2003; Renzulli et al 2000; Shaw et al 2005), primarily social capital (Boden and Nucci 2000; Carter et al 2003; Casson and Giusta 2007; Cope et al 2007; Davidsson and Honig 2003; De Carolis and Saparito 2006; Firkin 2003; Haber and Reichel 2007; Lam et al 2007; Morris 1998; Nee and Sanders 2001; Ram et al 2008; Shaw et al 2005; Vershinina et al 2010; and Woolcock 1998). A limited number of studies have specifically studied the diverse forms of capital (human, economic and social capital) (Nee and Sanders 2001; Ram et al 2008; and Vershinina et al 2010), none of which have examined the Irish context. As a result we know very little about the various forms of capital (human, economic, and social capital) utilised by immigrant entrepreneurs in their pursuit of self-employment in Ireland. It is within this theoretical space that this research seeks to make its contribution. Understanding this under-researched phenomenon in Ireland adds an additional opportunity. Research on the diverse forms of capital (human, economic and social capital) underpinning entrepreneurial activity is thus vital, specifically because social capital is only one form of capital pertinent to immigrant entrepreneurial activity.
capital can present itself in three fundamental guises: as economic capital, which is immediately and directly convertible into money and may be institutionalised in the forms of property rights; as cultural capital, which is convertible, on certain conditions, into economic capital and may be institutionalised in the forms of educational qualifications; and as social capital, made up of social obligations (‘connections’), which is convertible, in certain conditions, into economic capital and may be institutionalised in the forms of a title of nobility. (Bourdieu 1986, p.243)

Bourdieu (1986) posits that at any single point in time it is the structure and distribution of the various capital forms that will determine an entrepreneur’s chance of success. The forms of capital model indicates capital derived from the individual’s own background or prior experience and capital that arises from the individual’s position in their social relations encourage the formation and survival of small businesses (Ram et al 2008). This study thus, takes a forms of capital approach but uses Bourdieu’s (1986) human, economic and social capital as the lens through which to explore Polish entrepreneurs pathway to self-employment in Ireland. Consequently, the forms of capital model allows researchers to look beyond studies that generally focus on social capital and as an alternative incorporates the other forms of capital that are inextricably intertwined (Waldstroom and Svendsen 2008). By concentrating on tangible and intangible forms of capital, this research study proposes to explore the diverse forms of capital (human, economic and social capital) utilised by Polish immigrants in their pursuit of self-employment in Ireland following the advice of Bourdieu (1986); Nee and Sanders (2001); Ram et al (2008) and more recently Vershinina et al (2010). The primary findings will contribute to both the limited research in Ireland, and to the wider extant literature on forms of capital underpinning entrepreneurial activity.

1.6 Research Question
As highlighted above the involvement of immigrant groups in entrepreneurial activity has the ability to bolster indigenous business activity in Ireland, a key issue for all concerned with economic activity in light of the current recession. Thus, the primary
goal of this study is to contribute to further our understanding of the immigrant entrepreneurial process in Ireland and seeks to answer the following research question:

What is the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland?

This study proposes to further our knowledge of the use of human, economic, and social capital by addressing three key issues identified below:

2. To determine what role economic capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs.
3. To determine what role social capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs.

The following section highlights the research approach chosen to achieve the central objectives of the study.

1.7 Research Approach

While Chapter Three details the methodological choices, it is appropriate to briefly outline the approach adopted to the collection of primary data in this study. The research approach taken was qualitative and exploratory in nature with in-depth interviews being conducted with key informants. Exploratory studies primarily investigate new areas of research; similarly, the focus of this research is an emerging piece of research in the Irish context. In addressing the central objective of the thesis, it was necessary to employ a methodological approach which provided the opportunity to gain insights into the experiences and perceptions of Polish entrepreneurs in Ireland. This led to the choice of a qualitative paradigm.

Qualitative research encompasses any type of research that produces findings not arrived at by means of statistical procedures or other means of quantification (Strauss and Corbin 1990, p.17) but instead the kind of research that produces findings arrived from real world settings where the phenomenon of interest unfold naturally (Patton
Unlike quantitative researchers who seek causal determination, prediction, and generalisation of findings, qualitative researchers pursue instead illumination, understanding and extrapolation to similar situations (Hoepfl 1997). The underlying goal of qualitative research is to understand the true meaning of the research being conducted (Hannibuss 1996). According to Burrell and Morgan (1979, p.6) this particular approach stresses the significance of the subjective experience of individuals in the creation of the social world and emphasises the analysis of subjective accounts and getting inside situations. Therefore, the emphasis in this approach is not on collecting data, but on context-laden qualitative information from which theories can be built, not tested.

Following this approach, interviews were chosen as the most appropriate data collection tool in order to create new insights and enlighten the nature of this elusive process through the perspectives of the participants. Similarly, the inductive nature of the thesis, the ontological assumption of the researcher, the methodological review process and the subsequent research problem identified in section 1.6 have all significantly informed the choice of this research approach. In the context of this research twenty five semi-structured in-depth interviews were conducted with first-generation Polish entrepreneurs. The respondents who participated in this study were a mixture of established and new firm immigrant entrepreneurs.

A snowball approach was employed in this study whereby the first interviewee led to many of the other key informants; therefore, respondents were representative of a broad spectrum of industries; this is discussed in greater detail in Chapter Three. Specifically in this study an interview guide was created to provide a suitable structure for questioning; ensuring that only the most significant themes that were identified in the literature review in Chapter Two were incorporated. Under each of these themes a number of issue-led prompts were also posed and are discussed in more depth in Chapter Three. The interview framework (see Chapter Three) which paralleled the literature identified the numerous themes used to classify the data. The interview data was then imported into the NVIVO software package and coded. In the context of this research study these general themes derived from the literature review were given identifying tags (nodes) and, in turn, the sub themes that emerged were assigned further tags and identifiers to facilitate extracting relevant data from the interview scripts.
1.8 Structure of the Thesis

The structure and the sequence of the thesis are set out as follows:

Chapter One introduced the central theme of the study, immigrant entrepreneurship, and provided an insight into the philosophy which underlines the research study. Initially the chapter identified the purpose of the research and introduced the benefits of fostering immigrant entrepreneurship in Ireland and a brief description of the current immigration situation in Ireland was presented. The chapter proceeded to explain the rationale and significance of the research study and identified the research question, and research objectives. The chapter progressed to discuss the methodology approach adopted for the study. Finally, the chapter concluded by outlining the structure of the thesis.

An extensive review of the literature on immigrant entrepreneurship is presented in Chapter Two, coupled with the specific focus of this thesis, forms of capital employed in the development of entrepreneurial activity in Ireland. This review begins by presenting a detailed analysis of immigrant entrepreneurship, leading to the identification of the definition of immigrant entrepreneurs being adopted for this study. Key theoretical perspectives within immigrant entrepreneurship studies are then highlighted. The similarities and differences between the theoretical perspectives are reviewed in Table 2.2. A synthesis of the literature pertaining to the forms of capital model employed in this study to understand the forms of capital accessed and used by Polish entrepreneurs in their pathway to self-employment in Ireland is then presented. Each of the forms of capital (human, economic, and social capital) are identified and examined to provide a comprehensive understanding of the phenomenon. Chapter Two then focuses on how these forms of capital can be utilised for their entrepreneurial activities. Furthermore, from a distillation of the literature, a framework for interview themes is also developed.

Chapter Three details the methodological approach adopted for the study. This chapter begins by discussing the research paradigms that have dominated empirical research and reveals the reasons for the ultimate choice of approach in this study. The appropriateness of the qualitative paradigm and the use of in-depth interviews for primary data collection in this study are then justified. Chapter Three focuses on the selection of respondents, and details the interview process undertaken. Subsequently the
data analysis techniques used in the study are discussed in detail. Finally, the reliability and validity of the research is addressed.

Chapter Four forms the most integral part of the study. In this chapter the empirical findings are presented and analysed. Initially, the findings from the research activity undertaken, accounting for first generation Polish entrepreneurs, with regards to their experiences of, and impacts accruing, from forms of capital employed in their business are presented. In this chapter the empirical research findings are presented thematically, using the context of the research objectives and research question presented in Chapter One, and the literature review in Chapter Two. Next a discussion of the findings for the primary research in relation to the literature reviewed and the previously developed research objectives is given. The discussion aims to highlight how the current study confirms, challenges and adds to previous literature in the field of immigrant entrepreneurship and forms of capital.

Chapter Five presents the conclusions that have been drawn from this research study. The chapter proceeds to identify the theoretical and empirical contributions the thesis makes. Subsequently, recommendations are proposed for the development of immigrant entrepreneurship in Ireland. The chapter concludes by suggesting recommendations for future research avenues and a final concluding statement is then given.
Chapter Two: Literature Review

2.1 Introduction

Chapter One set the context for this study by identifying significant changes experienced in the demographic profile of Ireland in recent decades due to the influx of Polish nationals in Ireland. This chapter builds on this background by initially exploring what theorists have determined immigrant entrepreneurship to be, and reviewing pertinent literature on immigrant entrepreneurship. The key theoretical perspectives utilised to understand immigrant entrepreneurship will be reviewed. With specific reference to the research, attention is directed to the theoretical framework employed in this study to explore the forms of capital underpinning Polish entrepreneurial activity in Ireland. Definitional issues are discussed in the following section.

2.2 Definition of Immigrant Entrepreneurship

Definitional inconsistencies exist within the academic debate on this cohort of entrepreneurs (Barrett et al. 2003; Levent et al. 2003). Barrett et al. (2003), and in a similar vein Greene (1997a), contend that the conceptual discussion in academic journals defining immigrant entrepreneurs often encompasses such terms as ‘ethnic’, ‘immigrants’ and ‘minority’ as interchangeable descriptors for entrepreneurial endeavours of non-majority individuals. Additionally, the categories of immigrant entrepreneurs, minority entrepreneurs and ethnic entrepreneurs are often amalgamated or treated similarly in social research. Chaganti and Greene (2002) have gathered three key identifications proposed by Butler and Greene (1997), the United States Department of Commerce (1997), and Waldinger et al. (1990) and made a distinction between these three terms.

Bager and Rezaei (2000) define immigrant enterprises as a business owned by an immigrant. For Butler and Greene (1997) immigrant entrepreneurs are individuals who have recently arrived in the host country and opened a business as a means of economic survival. This group may comprise a migration network connecting immigrants, former immigrants and non-migrants with a common origin and destination (Butler and Greene 1997). Greene and Chaganti (2004) applied this definition of immigrant entrepreneurship to the situational context, implying that changing one’s geographical
position encourages an individual to act entrepreneurially. On the other hand, minority entrepreneurship, which is often used in the American context, refers to individuals who run their own business and do not belong to the majority population (US Department of Commerce 1997). Basu and Altinay (2002) further purport that a minority may not (necessarily) be an immigrant and may not share a strong sense of group solidarity with an ethnic group in terms of a shared history, language or religion. Chaganti and Greene (2002) and Greene and Owen (2004) assert that ‘minority entrepreneurship’ is a term lacking a theoretical basis and this concept originates in public policy rather than in academic debate and refers to business owners who are differentiated from the majority of people by ethnicity or race and in some cases gender. Sonfield (2005) states that ethnic businesses are those which are owned by minority disadvantaged groups. However, this definition is somewhat vague as all communities may not be disadvantaged (Yasin 2011). Waldinger et al (1990) attempted to define, explain and interpret the ethnic entrepreneurship phenomenon by using the term ‘ethnicity’ as a basic construct in this phenomenon. Waldinger et al claim,

What is ethnic about entrepreneurs may be no more than a set of connections and regular patterns of interaction among people sharing common national background or migration experiences. (Waldinger et al 1990, p.112)

The understanding of commonality exists when ethnicity is linked to the group; thus, Waldinger et al (1990) emphasised the sub-cultural dimension of ethnicity, the social relationship within ethnic groups who are associated to one another and the pattern in which these social structures are utilised. However, Greene and Chaganti (2004, p.73) revisited Waldiner et al’s (1990) definition of ethnic entrepreneurs and contend it is not only the common national background or migration experiences that identifies the ethnic entrepreneur, but just as importantly it is the set of connections and regular patterns of interaction. Similarly Green (1997a, p.58) asserts that Waldinger et al’s (1990) definition emphasises the ethnic component rather than entrepreneurship. Furthermore, Pieterse (2003) purports that ethnicity is only one dimension of an individual make up rather than a defining characteristic in its own right. In the context of this study attention will be exclusively focused on the nationality of the immigrant, as opposed to the ethnic origin. Therefore, an ethnicity-based definition is not relevant in this thesis. Additionally, Yoon (1995, p.333) highlights that a key distinguishing factor between immigrant entrepreneurship and ethnic entrepreneurship is generational
continuousness. Immigrant entrepreneurship evolves into ethnic entrepreneurship when second, third and future generations of an immigrant group are involved with entrepreneurial activities. Furthermore, the entrepreneurial process experienced by immigrants is influenced by numerous factors which are unique for immigrants compared to non-migrants. These factors include linguistic disadvantage (Johnson 2000), legal status (Barrett et al. 2002) and migration experience (Basu and Altinay 2002). These challenges cannot be captured when using an ethnic-based definition. Taking into consideration the above issues, it is this classification of immigrant entrepreneurship which is adopted in this research, as this study is examining the experiences of first-generation Polish entrepreneurs in Ireland; thus ‘ethnic entrepreneurship’ is not a relevant term for this study. Moreover, the decision to adopt this term was influenced by other researchers in the field such as Kloosterman (2010); Kloosterman and Rath (2003); Lassalle et al. (2010); Light (1972); Nee and Sander (2001); Pinkowski (2009); Vinogradov and Kolvereid (2010); and Walsh and Mottiar (2011).

Since the immigrant status of the individual is an inseparable component of the classification of immigrant entrepreneurship used in this study it is essential to define an immigrant. In the context of this research an immigrant is described as an individual who moves from one country to another for the purpose of permanent or undefined limit residence (Bonacich 1974). Researchers have differentiated between first and second-generation entrepreneurs. These definitions infer the origin of the entrepreneur’s parents. Depending on the country of birth and the parents’ country of birth a person may be ascribed to one of the categories illustrated below in Table 2.1. In this research the focus is exclusively on first-generation Polish entrepreneurs in Ireland. This study defines a first-generation entrepreneur as an individual born in Poland with both parents also born in Poland.
Table 2.1: Immigrant Status Definition

<table>
<thead>
<tr>
<th>Born in Poland</th>
<th>Born in Poland</th>
<th>Born in Poland</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneur</td>
<td>Mother</td>
<td>Father</td>
<td>Generation</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>First Generation Immigrant</td>
</tr>
<tr>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Second Generation Immigrant</td>
</tr>
<tr>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Native</td>
</tr>
</tbody>
</table>

For the purpose of this study the researcher will provide a working definition of the term ‘immigrant entrepreneur’ and the following definition will be used in this study:

An immigrant entrepreneur is a business owner born in Poland with both parents born in Poland who has migrated to Ireland and is subsequently involved in entrepreneurial activities.

A number of theoretical explanations have been proposed to the phenomenon of immigrant entrepreneurship and will be examined in the next section.

2.3 Key Theoretical Perspectives on Immigrant Entrepreneurship

The purpose of this section is to provide a synthesis of the most influential theoretical perspectives on immigrant entrepreneurship. A review of the literature identified seven key approaches that contribute to the understanding of motivations and business aspirations among immigrant entrepreneurs. These seven theories for the progression and emergence of immigrant entrepreneurship are outlined below.

2.3.1 Cultural Thesis

The cultural thesis and disadvantage theory are two major theories stemming from sociology to explain immigrant entrepreneurship. The cultural thesis is one of the oldest descriptions for over representation of ethnic groups among entrepreneurs. Deriving from the work of Weber (1958), the cultural thesis proposes that various nations and ethnic cohorts are more entrepreneurial due to customs and values (Vinogradov 2008). Light’s cultural theory (1972) suggests that certain groups of immigrants are more prone
Chapter Two: Literature Review

to self-employment due to their socio-cultural background. Cultural aspects are particularly prevalent for explaining the proclivity of Asian people to become self-employed (Voley 2007). The cultural theory suggests that immigrant groups are equipped with culturally shaped characteristics such as dedication, risk taking, solidarity, loyalty, membership of a strong ethnic community, economical standard of living, and orientation towards entrepreneurship (Basu 2008). These culturally determined features provide an ethnic resource which can facilitate and encourage entrepreneurial behaviour among immigrant groups (Fregetto 2004). However, cultural approaches have been discounted by theorists for not being universally applicable (Yoon 1991). Some immigrant groups are well educated and exploit the same legal regulations as natives entering business ownership in the ways not predicted by cultural theories. Furthermore, foreign born entrepreneurs from less entrepreneurial cultures often outperform natives in traditionally entrepreneurial countries. These facts can not be explained solely by the cultural factors (Light and Rosenstein 1995). Culturalist’s explanations are blamed to have an ‘ad hoc or even tautological air’ (Waldinger and Chishti 1997, p.4). Furthermore, new studies have attempted to demonstrate that these cultural assumptions fail to consider other crucial aspects of the complex phenomenon, such as immigration policies, availability of capital, market conditions and employment alternatives (Voley 2007).

2.3.2 Disadvantage Theory

As an attempt to move away from cultural theories, the disadvantage thesis emphasises situational characteristics of ethnic groups that inform their business participation (Portes and Rumbaut 1990). This approach posits that ethnic groups are more likely to pursue a career in self-employment because they experience significant challenges and a disadvantaged position in the labour market, which ultimately pushes them into entrepreneurship. Racial or ethnic discrimination causes blocked mobility for many immigrant groups (Vinogradov and Kolvereid 2010). This is supported by Hagen’s (1968, p. 223) assertion that “If a minority group within a society is rejected by the society as a whole, that group will tend to be especially industrious and innovative in an effort to give itself economic security.” Small business ownership is therefore a reaction to disadvantages in the primary labour market (Light 1984). Labour market disadvantage often fails to explain differences in self-employment rates between equally disadvantaged immigrant groups (Light 1984). More advantaged immigrant groups and
not the more disadvantaged groups, as predicted by the disadvantage theory, have often the highest self-employment rates (Fairlie and Meyer 1996). This theory is also criticised for overplaying the structural dimension at the expense of cultural processes (Barrett et al 1996). Although, the disadvantage and cultural theories diverge from one another in the analysis of the structural source of ethnic resources, they share two common points. Firstly, both theories recognise immigrant business as a group level phenomenon rather than pure individualistic action. Secondly, both theoretical approaches state that effective utilisation of ethnic resources is key to business success in an ethnic group (Vinogradov 2008). The disadvantage theory however, ignores the possibility that there may be group specific influences which would encourage ethnic groups into self-employment even in the absence of discrimination (Vershinina et al 2010). Consequently, this perspective is not capable of explaining the phenomenon of immigrant entrepreneurial activity as a whole.

2.3.3 Ethnic Resources and Social Capital Thesis

Sociology literature has contributed to the development of a theoretical framework addressing the uneven supply and varying use of social capital between immigrant groups with respect to their economic behaviour (Potocky-Tripodi 2004). Feldman and Assaf (1999) describe social capital as membership in a group which offers each of its members the support of the collectively owned capital. Caulkins and Peters (2002) highlight that family and common ethnic backgrounds signify the two types of social formation that emphasise immigrant groups. Supportive of this, Fratoe (1988) purports that social capital is embedded in social networks. In a similar vein, Saker (1992) asserts that community and family lie at the heart of social networks of immigrant businesses. Waldstrøm and Svendsen (2008) posit the view that social capital is the only form of capital that is accessible for – and, consequently, can be virtually accumulated by – rich and poor equally. While social capital has been acknowledged in the literature as exclusively beneficial to immigrant groups, others contend that ‘too much’ social capital may hinder immigrant entrepreneurship (Vinogradov 2008). Similarly, Lassalle et al (2010) contend that strong social capital can act as a negative aspect for diversification or break-out strategies for immigrant groups.
Ethnic resources are significant parts of social capital and the availability of ethnic resources can encourage or impede immigrant entrepreneurship (Vinogradov 2008). These resources are “any and all features of the whole group which co-ethnic business owners can utilise in business or from which their business benefits” (Light 1984, p.201). The success of immigrant enterprises depends on a number of interacting factors and access to ethnic resources, which are available exclusively to ethnic community members, is one of the success indicators (Basu 2008; Waldinger et al 1990). For Min and Bozorgmehr (2000) ethnic resources are more significant for certain immigrant groups. They report that the degree of usage of social structure resources is culturally conditioned and that some cultures may be more predisposed to forming and maintaining the networks than others. For instance, in Norway immigrants from Tunisia, Morocco, Palestine and Greece have been found to avoid dependence on co-ethnics, whilst Pakistanis recognise their ethnic group as a significant source of resources required for business enterprise (Vinogradov 2008). Van Tubergen (2005) found a negative relationship between the size of the community and the probability of self-employment. Furthermore, Bates and Dunham (1993) question the significance of social resources as a justification for the high rate of entrepreneurship among Asians in the United States. Their research study revealed that human and economic capital were more considerable components for immigrant entrepreneurs in comparison to social capital. Thus, an exclusive focus on how entrepreneurs exploit social capital and ethnic resources is not sufficient in explaining the business entry decisions of immigrant entrepreneurs.

2.3.4 Middleman Minority Theory

Among economic explanations, middleman minority theory is the primary explanation for immigrant entrepreneurship (Volery 2007). Middleman entrepreneurs are immigrants who take advantage of ethnic resources, such as language, knowledge of ethnic markets or social networks. They concentrate on ethnic markets and hardly integrate with the host society (Light and Gold 2000). Ethnic enterprises emerge with the development and growth of an ethnic community (Volery 2007). According to Das et al (2011), the rapid development of the immigrant population and the propensity to cluster into ethnic enclaves that contain large proportions of immigrants assist to create markets of geographically clustered tastes and needs that co-ethnics can profitably exploit. The notion of sojourning is central to this theory. Sojourners are immigrants
who do not plan to settle permanently in the host country. These ethnic groups perceive their immigrant position as temporary and intend to return home to their motherland (Vinogradov 2008). However, a major problem related to the middleman minority theory has been identified (Waldinger et al. 1990). Setting up a business appears to be more risky in comparison to finding a paid job. If sojourners look for jobs which can be quickly terminated in the event that they decide to return to their home country, they will be more probable to accept a salaried job (Vinogradov 2008). Therefore, while the middleman minority theory may explain the economic position of some immigrant groups it is not applicable to the majority of immigrants (Vinogradov 2008). As Sanders and Nee (1996, p.234) contend ‘in the modern world, self-employment among immigrants expands well beyond the narrow business roles allocated to middleman minority theories’. Furthermore, empirical tests of the middleman minority thesis are rare and frequently fail to confirm the model (Cobas 1986). Therefore, despite being widely recognised, this theory is itself insufficient to explain the entire phenomenon of immigrant entrepreneurship.

2.3.5 Individual Characteristics and Selective Migration

Cultural and middleman minority perspectives have been criticised in the literature for overstressing collective resources and ethnic solidarity, while ignoring internal class divisions (Yoon 1991). Class resources include material and cultural components (Light 1984). Cultural class resources include values, attitudes, knowledge and skills. While material resources comprise private property, human capital and money (Vinogradov 2008). Supporters of the individual characteristics and selective migration theory believe that certain ethnic groups are overrepresented in the entrepreneurship field because they have more material resources in comparison to other groups. Bates and Dunham (1993) demonstrated that both rates of business entry and performance are considerably influenced by the amount of financial capital, personal wealth and educational credentials of entrepreneurs.

The literature has identified two plausible reasons for why some ethnic groups accumulate more financial and human capital (Vinogradov 2008). First, immigrants come from diverse parts of the world with respect to education levels, wealth, income, and population. Immigrants from certain countries may bring superior human and financial capital required to establish a business (Sanders and Nee 1996). The
accumulation of human capital enables some individuals to enter and re-enter business ownership. Entrepreneurs may learn from previous business ownership. Immigrants arriving from countries with high rates of self-employment are more probable to have previous work experience; therefore, such immigrants are expected to be better prepared for establishing a business after migration (Vinogradov and Kolvereid 2010). Second, the process of immigration is selective. Since these individuals have chosen to leave their native land in search of a more prosperous life they are demonstrating their ability to take risks and their entrepreneurial qualities, making them a more dynamic and risk-taking group when they arrive in the new host country in comparison to their native counterparts. It may therefore, be suggested that attitude towards self-employment may be more optimistic among immigrant groups who have travelled the furthest (Levie 2007). It is also argued that the transportability of human capital is limited (Vinogradov 2008). Further, the foreign earned human capital of immigrant groups may not be recognised and highly valued and by native employers (Sanders and Nee 1996). Much attention has been given to the question whether class resources influence the business entry decision and therefore are responsible for the rise of immigrant entrepreneurship. However, more recent approaches, which attempt to combine these perspectives, show that a differentiated view is necessary to understand immigrant entrepreneurship.

2.3.6 Waldinger’s et al’s Interactive Model

Many of the theoretical perspectives described in this section have been incorporated into models attempting to explain this phenomenon in full (Volery 2007). As one way of bringing all these theoretical approaches together and overcoming a mono-causal explanation Waldinger et al (1990) conceptualised an interactive model. The interactive model, recommends that the development of an immigrant business cannot be traced back to a single characteristic that is accountable for the entrepreneurial success of an ethnic group (Volery 2007). Instead, the success of an ethnic firm depends on a complex interaction between opportunity structures and ethnic group resources (Vinogradov 2008). The opportunity structures are comprised of market circumstances, job market situations, access to ownership, and legal and institutional frameworks (Volery 2007). The second aspect of the model focuses on the resources collectively shared by immigrants and ethnic individuals of the same origin.
Whilst acknowledging the benefits of this model critiques contend that it still underestimates issues of political economy (Kloosterman et al 1999; Kloosterman and Rath 2001) and in particular the way personal assets are utilised in the context of the prevailing economic and regulatory environment. Furthermore, the problems immigrant entrepreneurs encounter in their host country are related to socio-political circumstances and encompass a lack of capital, obtaining information, planning, organisation, marketing, sales and financial expertise, strategic goal setting, competition, customers, suppliers, training and skills, and numerous political matters (Vershinina et al 2010). Therefore, they look beyond ethnic strategies and follow personal and structural strategies, both of which are not restricted to immigrant business practices. Hence, investigation of immigrant entrepreneurship in diverse countries and locations involves a comparison of dissimilar opportunity structures and of the markets where potential openings for new businesses could be established (Ram et al 2008).

2.3.7 Mixed Embeddedness Model

The mixed embeddedness model was developed in the late 1990s by Dutch scholars Kloosterman et al (1999) and offers additional understanding into micro and macro facets of immigrant entrepreneurship, as it seeks to describe the development path in terms of the sectoral, spatial and regulatory environments (Ram et al 2008). This approach does not undermine the significance of ethnic specific connections, but proposes that the importance of ethnic ties needs to be understood in the context of these broader processes (Vershinina et al 2010). This model recognises that the structures of a local economy and legal-institutional factors exercise a powerful influence on the formation and survival of small businesses (Volery 2007). Razin (2002) purports that the influence of these factors on the access of immigrant groups to small business is even superior. Volery (2007) posits the view that the economic environment varies extensively on a national level, offering considerably dissimilar opportunities from one region to another. Kloosterman et al (1999, p.257) noted that it is the “crucial interplay between the social, economic, and institutional contexts” that accounts for business activity (and success) among immigrant groups. The mixed embeddedness approach seeks to surpass the push pull dichotomy by emphasising immigrant’s embeddedness in co-ethnic social networks, and the interpretation of these in the context of being embedded in wider sectoral, spatial and regulatory environments (Ram et al 2008). However, a major weakness of the mixed embeddedness model
identified in the literature is that it is still in its experimental stage and the authentication of the phenomenon has not gone beyond descriptive case studies (see, for example Jones et al 2002). Peters (2002, p.33) contends that the mixed embeddedness approach “does not explain, anymore than previous models, the wide-ranging, interethnic variation in entrepreneurial concentration observed among immigrant groups in host environments around the world”. Moreover, it is argued that the mixed embeddedness model lacks a historical perspective because it does not take into consideration the development of entrepreneurship within a group over time (Vinogradov 2008). Each theoretical perspective considered above offers insight into the environment encouraging or impeding immigrant entrepreneurship. Additionally, each theoretical explanation is allied with limitations as well as strengths. Table 2.2 summarises the similarities and differences between the key theoretical explanations reviewed in this section.
<table>
<thead>
<tr>
<th>Theoretical Perspective</th>
<th>Belief</th>
<th>Focus</th>
<th>Influential Works</th>
<th>Main Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disadvantage Theory</td>
<td>Immigrants experience significant disadvantages in the mainstream environment which push them into entrepreneurship. Entrepreneurship is an alternative to unemployment.</td>
<td>Discrimination and labour market challenges.</td>
<td>Bonacich (1973) Fregetto (2004) Light (1972)</td>
<td>Fails to explain the differences in self-employment rates between equally disadvantaged ethnic groups.</td>
</tr>
<tr>
<td>Ethnic Resources and Social Capital</td>
<td>Access to ethnic resources, which are available exclusively to ethnic community members, provides resources and advantages to immigrant entrepreneurs.</td>
<td>Ethnic networks, ethnic labour, trust, co-ethnic financial assistance and customers.</td>
<td>Light (1984) Portes &amp; Zhou (1992) Waldinger et al (1990)</td>
<td>Overemphasises ethnic resources at expense of individual factors and class resources. Ethnic resources are more important for certain ethnic groups in comparison to others.</td>
</tr>
<tr>
<td>Middleman Minority Theory</td>
<td>These immigrants choose entrepreneurship because of the availability of ethnic resources.</td>
<td>Concentrate on ethnic markets, these sojourners form their own communities segregating themselves within the host society, desire to return to</td>
<td>Bonacich, (1973) Waldinger et al (1999)</td>
<td>Not relevant for the majority of ethnic groups; over-emphasises ethnic solidarity and collective resources, neglects internal class divisions.</td>
</tr>
<tr>
<td>Theoretical Perspective</td>
<td>Belief</td>
<td>Focus</td>
<td>Influential Works</td>
<td>Main Limitations</td>
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<tr>
<td>Individual Characteristics and Selective Migration</td>
<td>Some ethnic groups have an advantage in the form of extensive class resources, which support entrepreneurship.</td>
<td>Financial capital, human capital, and selective migration.</td>
<td>Light (1984)</td>
<td>Disregards structural dimension.</td>
</tr>
<tr>
<td>Waldinger's Interactive Model</td>
<td>Ethnic resources constantly interact with opportunity structures, enabling immigrants to develop successful ethnic strategies.</td>
<td>Market conditions, job market conditions, access to ownership, legal frameworks resource mobilisation.</td>
<td>Waldinger et al (1990)</td>
<td>Misbalance between the effects of demand and supply for immigrant entrepreneurship.</td>
</tr>
<tr>
<td>Mixed Embeddedness Model</td>
<td>Immigrant entrepreneurship is a dynamic interplay between social, political, and economic institutional frameworks and opportunity structures of the entrepreneur’s adopted homeland.</td>
<td>Opportunity structure, local economy, legal institutional factors.</td>
<td>Kloosterman et al (1999)</td>
<td>Requires further elaboration, lacks historical perspective as this model is still in its experimental phase, focus mostly on informal lower-end sector of immigrant economy, lack of conceptual clarity, and difficult to operationalise.</td>
</tr>
</tbody>
</table>

Adapted from Vinogradov (2008)
This section has discussed the different theories which can be used to explore the dimensions of immigrant entrepreneurship. However, it is apparent that no single theory can explain the phenomenon of immigrant entrepreneurship as a whole. Therefore, the main objective of the next sub-section will be to provide a framework for exploring the forms of capital underpinning Polish entrepreneurial activity in Ireland.

2.3.8 Forms of Capital Model

Despite these advancements in theoretical approaches Jones and Ram (2007) believe there is still a tendency for ‘ethnic exceptionalism’ for accounts to focus on social capital and how co-ethnic resources are drawn upon and utilised between equally disadvantaged ethnic groups. The social capital raised by the immigrant entrepreneur within his/her community may be an explanation of the success or demise of the firm; however, the role of social capital in entrepreneurial activity is particularly intricate (Kloosterman and Rath 2001). Furthermore, while the concept of social capital has become increasingly popular to use in understanding economic life (Rath and Kloostermans 2002), some argue that there is a danger of “trying to explain too much with too little” (Woolcock 1998, p. 155). Ram (2008, p.429) posit the view that “social capital is an idea, which has ridden the zeitgeist for some time now”. For Therborn (2007, p.95) “network is a concept still enjoying its honeymoon”. While Bourdieu (1986) has drawn attention to both the interplay between various forms of capital and the convertibility of capital, these concepts have received limited attention in the entrepreneurial capital literature (Lam et al 2007). To date, studies of entrepreneurial capital have ignored the relationship between the diverse forms of capital and overemphasised the impact of individual forms of capital on the entrepreneurial process (Lam et al 2007).

The forms of capital model on the other hand offered by Nee and Sanders (2001) recognise that social capital is only one element in a variable mix of entrepreneurial resources. The thrust of Nee and Sanders (2001) argument is that immigrant’s mode of incorporation into the labour market is governed by a mix of Bourdieu’s (1986) three forms of capital: human capital, economic capital and social capital (Ram et al 2008). Bourdieu (1986) believes that in order to understand the structure and functioning of the social world, it is necessary to discuss capital in all its forms and not solely in the one form recognised by economic theory. Whilst concepts of capital are not novel to the
social sciences their significance to entrepreneurship is a recent development that has implications for the research field (Lam et al 2007). Ram et al (2008, p.429) recommend that the forms of capital model “injects a refreshing element of balance into an agenda previously over-preoccupied with the social capital vested in ethnic resources”. Furthermore, immigrant entrepreneurs now operate in many of the prominent sectors of the economy, where they are based on a forms of capital mix, greatly skewed towards its human and financial elements (Ram et al 2003). In the context of this study the resources that Polish entrepreneurs employ in their business are examined using the forms of capital model. By adopting a forms of capital analysis this study allows the researcher to go beyond explaining Polish entrepreneurship in terms of social capital embodied in ethnic networks and to explore the ‘other forms’ of capital underpinning Polish entrepreneurial activity in Ireland. However, in referring to ‘other forms’ this study returns to Bourdieu (1986) and bases its analysis on the three categories of capital he proposed; human capital, economic capital and social capital.

The theoretical perspective employed in this study was significantly influenced by other researchers in the field of immigrant entrepreneurship who similarly adopted a forms of capital analysis in their study. Nee and Sanders (2001) used a forms of capital approach to understand how Asian immigrants household characteristics shaped their mode of incorporation into North American society (Vershinina et al 2010). In a qualitative study Ram et al (2008, p.440) then used this approach “to account for the condition of Somalis in business”. Both studies concluded that social capital “pays dividends” (Nee and Sanders 2001, p.408) but, as Ram et al (2008, p.440) highlighted, “it is conditioned or even subverted by market barriers, under-capitalisation and the associated sectoral and spatial entrapment”. Consequently, it is the interplay of these forms of capital that is significant in understanding immigrant entrepreneurial activity. Whilst appreciating the advantages of the forms of capital model, critques suggest that it still provides a fundamentally one sided account, in which the absences are somewhat more significant than what is essentially present (Ram et al 2008). Consequently, it concentrates almost exclusively on the supply side of the equation, the numerous ways in which immigrant groups prepare themselves for incorporation into the employment market as employees or business owners/employers. With a practically exclusive emphasis on ethnic agency, it has relatively little to say regarding structure, the political economic environment into which the human agents are also embedded (Ram et al 2008, p.431). Furthermore, one
challenge which arises when applying capital theory to studies of entrepreneurship is how to operationalise, explore and account for what Bourdieu (1986) identifies as the overlapping, convertible nature of diverse forms of capital (Stringfellow and Shaw 2009). Bourdieu’s (1986) perspective on capital implies that it may be complex to isolate and separate different types of capital. In a similar vein, Firkin (2003, p. 5) asserts that the interplay between different forms of capital is complicated by their convertibility; that is “how each form of capital can be converted from and into other forms of capital”. As the amount and variety of capital available to an entrepreneur is relentlessly changing and developing, studies limited to particular points in time fail to capture both the variable nature of entrepreneurial capital and also the impact of entrepreneurial capital over time (Stringfellow and Shaw 2009). Thus, the forms of capital are interdependent with capacity for storage and convertibility (how these forms of capital transform into one another) (Vershinina et al 2010).

Bourdieu (1986) contends that the conversion process is used by individuals to ensure the reproduction of capital. From a review of the literature it is apparent that an adequate understanding of Polish entrepreneurship requires an appreciation of how immigrant entrepreneurs utilise the diverse forms of capital in the host society. Research on the diverse forms of capital (human, economic and social capital) underpinning entrepreneurial activity indicated that social capital is only one component in a variable combination of resources (Ram et al 2008) and the pathway to self-employment is facilitated by a confluence of diverse forms of capital (Vershinina et al 2010). The forms of capital model employed in this study is thus, a significant improvement on previous immigrant theoretical perspectives. Bourdieu’s (1986) forms of capital model attempts to move away from this virtually exclusive emphasis on ethnic social capital and considers other forms of capital employed in the development of entrepreneurial activity. In the subsequent section Bourdieu’s (1986) three forms of capital are defined, along with the ways in which these forms of capital can be utilised to create value for the immigrant entrepreneur will be discussed.

2.4 Human Capital

In this section the role of human capital for the immigrant entrepreneur will be evaluated. Human capital is the skills and knowledge attained through formal and informal education that resides within individuals and comprises the entire life
experience of an individual (Becker 1964; Lafuente and Rabetino 2011). For Thandi and Kouros (2009) human capital refers to the unique abilities and expertise of individuals which can be enhanced through training, investment and education. This type of capital is deemed to be unique because knowledge cannot be taken away from an individual as physical assets and financial capital can (Lafuente and Rabetino 2011). Williams (2005) suggests that individuals with high levels of human capital are in a better position to utilise their resources in entrepreneurship than in a paying job. Teece (2011) concurs and suggests that there are strong links between human capital and entrepreneurship. In a similar vein, Jones et al (2010) contend that the qualities entrepreneurs bring to new businesses are heavily dependent on resources acquired through their education and experience. Furthermore, entrepreneurship is also advanced through communication with others as well as the experiences of achievement and failure (Cope 2011). Heinz (2002) suggests that individuals’ future consequences ascend from family, personal and employment background rather than from dealings that transpire at fixed points in time. Reflective of this, Shepherd and Douglas (1999, p.233) contend that “entrepreneurs are a product of their upbringing’ are born in a family with the ‘right kind of parents’ is important to pursue a successful career in entrepreneurship.” Becker (1964) identified individual psychological traits (willingness to work hard, commitment, motivation, risk, and work efforts) as attributable to human capital. Human capital for business owners can be categorised into aspects such as business experience, educational background, experience as an employee, age and industry experience (Becker 1964).

Becker (1964) did distinguish between general human capital (basic literacy and numeracy) and specific human capital, which is pertinent to one company or a specific sector. General human capital, frequently measured as education and prior experience, is related to the factors anticipated to enhance an individual’s efficiency for a wide array of work-related actions. Specific human capital is applicable only to a particular domain. In the established literature specific human capital is usually measured as managerial, industry-specific and self-employment experience (Cooper et al 1994). Becker (1964) observes that the presence of high levels of human capital (general and specific) impacts the quality of business performance and increases immigrant entrepreneurs’ chances to identify and successfully exploit entrepreneurial opportunities. Immigrant groups with high levels of human capital may learn more
efficiently about legislation, policies and procedures, and language which is vital for business start-up (Vinogradov 2008). Similarly, the literature expounds that human capital presented by the entrepreneur constitutes a key determinant in guaranteeing business accomplishment (Chandler and Jansen 1992; Cooper et al 1994; Honig 2001; Lafuente and Rabetino 2011).

Echoing this position, Brüderl et al (1992) contend that human capital may influence the survival of businesses in numerous ways. Firstly, higher levels of human capital enhances the entrepreneur’s productivity, which results in higher profits, increasing business survival. Secondly, indicators of human capital, such as education, may be utilised as screening methods by clients, stakeholders, and other outside actors on whom the survival of the business depends. Thirdly, prior to business start-up, individuals with high levels of human capital are in a position to establish superior and financially secure business ventures because of their prior earnings as employees. Additionally, entrepreneurial activity is reliant on explicit skills and insight attained in prior employment. Prior knowledge of markets and a clear understanding of satisfying customer needs assist in the performance of new ventures (Shane 2000). Furthermore, through their previous employment experience such individuals are more probable to recognise profitable business opportunities in the market. Finally, individuals with high human capital are seldom forced into self-employment by a severe need for an income and thus have more time to create detailed business plans for their venture. In order to develop a clear understanding of the role of human capital in entrepreneurship the following key elements of human capital identified from a review of the relevant literature and discussed below are as follows: language proficiency, education and academic qualifications, ownership/managerial experience, business training, motivation for business start-up, attitude to work and parental influence on entrepreneurial activity. These human capital elements are the first building block of the interview framework and precede the interview framework model which is illustrated in Chapter Three, section 3.6, Figure 3.1. The interview framework which paralleled the literature identified the various themes to categorise the data. In line with human capital theory language skills of immigrants will be examined in the next section.
2.4.1 Language Proficiency

Fluency in the host country’s language is identified as necessary to establish a business venture (Vinogradov 2008). However, Min and Bozorgmeher (2003), and in a similar vein Park (1997), indicated that certain immigrant groups may lack proficiency in the host country’s official language. Bowles and Colton (2007) and Portes and Bach (1985) purport that proficiency with language may be an initial and persistent restraint for immigrants and contend that difficulties with language skills has a key impact on the start-up and operation of immigrant businesses. Additionally, immigrant groups lacking appropriate language skills have few alternative ways of obtaining economic and social mobility (Vinogradov 2008). A significant body of research has established that the ability to speak the host nation’s language can be a key aspect in whether immigrants successfully comprehend and interpret the information they require from government institutions concerning business venture assistance, the degree of their social interaction, how immigrants sense they are treated/accepted by the host inhabitants/customers/fellow business owners and how their language proficiency affects their networking ability with the host populace (Basu and Altinay 2002; Bowles and Colton 2007; Evans 1984; Finch et al 2009; Kloosterman and Rath 2003; Light 1972; Min and Bozorgmeher 2003; Park 1997; Portes and Bach 1985; Pinkowski 2009; Ram and Jones 2007; Spencer et al 2007; Stone and Stubbs 2007; Vinogradov 2008; Wong and Ng 1998). The importance of language fluency to immigrants themselves is highlighted in a report published by the National Consultative Committee on Racism and Interculturalism (NCCRI). It revealed that Polish immigrants in Ireland felt that they were being exploited in the employment market due to their limited language skills. The research also revealed that Polish nationals in Ireland with poor language skills were not in a position to demand their rights as an employee regarding matters such as holiday entitlements and correct scales of pay.

Furthermore, it was reported that these individuals would not approach their employer concerning this matter for fear of losing their job (Kropiwiec and Chiyoko King O’Riain 2006). Collins (2003) and Park (1997) suggest that it is these elements of blocked mobility that encouraged immigrant groups such as the Koreans to set up a business in Canada. Supportive of this, Ram (1992, p.603) posits, “It was racism and economic decline not cultural flair that pushed many Asians into self-employment.” Reflective of this, Waldinger et al (1990) contend that unfavourable treatment in the marketplace,
blocked opportunities for succession in their role as employees and an outsider mindset that lends itself to the hard work and determination fundamental for new business owners can also contribute to explaining why immigrants may deem self-employment as a career option for themselves. Thus, lacking employment options, immigrants may enter the new venture creation process. The second form of human capital is educational characteristics and is discussed in the next section.

2.4.2 Education and Academic Qualifications

The literature posits that formal education can positively influence the entrepreneur’s decision to establish a business and successfully exploit entrepreneurial opportunities (Assudani 2009; Basu 2004; Bates and Dunham 1993; Ekwulugo 2006; Köllinger 2008; Lafuente and Rabetino 2011; Pinowski 2009). In this vein, Bates and Dunham (1993) reveal that both rates of business entry and performance are considerably influenced by the educational attainments of entrepreneurs. Lafuente and Rabetino (2011) suggest that this could indicate that educated entrepreneurs acquire the necessary skills, discipline, motivation and confidence to attain higher growth rates in their business; thus they are more likely to identify and utilise business opportunities. They advocate that businesses managed by individuals who possess high levels of human capital are in a position to attain superior performance, even when these individuals lack economic capital (Lafuente and Rabetino 2011). One of the key reasons why certain immigrant groups have high levels of human capital endowment is because immigrants come from diverse parts of the world which are disparate with respect to education levels, wealth, income, and population. Sanders and Nee (1996) report that immigrants from specific countries may bring high levels of human capital that improves their ability to start a business in their new host country. For instance, it has been observed that many immigrant minorities are extremely well educated (OECD 2010; OECD 2011), particularly the Africans, who believe that they could run their own business without much assistance (Ekwulugo 2006).

Similarly, the higher the level of education of the entrepreneur, the greater their ability to objectively assess business opportunities and to negotiate their position in a business environment (Basu et al 2008). Additionally, the appreciation of the importance of financial education is higher among better-educated business owners (Hussain et al 2008). Therefore, education provides the entrepreneur with knowledge that may assist
in overcoming financial limitations in the business. Furthermore, Dickson et al (2008) argue that the positive relationship between education and successful business performance has promising implications for organisations and governments, aspiring at increasing entrepreneurship rates. In the research of Basu and Altinay (2002) they revealed that the educational qualifications of immigrant entrepreneurs in the United Kingdom had a positive impact on their business survival and growth. Reflective of this perspective, Davidsson and Honig (2003) demonstrated a positive association between education and entrepreneurship and indicated that it was stronger than skills and prior experience. In the Irish context a study by Cooney and Flynn (2008) examined the educational attainment of ethnic entrepreneurs. Respondents in this study demonstrated an impressive education record and the findings revealed that immigrants with higher education levels had a stronger willingness to search and exploit business opportunities in which they could utilise their knowledge and skills.

In a similar vein, Pinkowski (2009) posits that educated immigrants are better prepared for opportunity recognition and they constitute a high potential for innovation and economic growth. However, the transportability of human capital is limited (Razin and Scheinberg 2001). Sanders and Nee (1996) highlight that the foreign-earned human capital of certain immigrant groups may not be highly valued by local employers who regularly rely on educational qualifications and previous experience as proxies for direct measures of skills and potential proficiency. In the work of Henderson et al (2001) it was found that immigrant groups’ professional skills were being underutilised or not employed at all in the host country. Moreover, a body of research contends that non-recognition of foreign educational degrees and a lack of acknowledgment of immigrant groups’ experiences and skills results in underemployment or unemployment (Boyer 1996; Basu and Altinay 2002; Kloosterman and Rath 2003; Light 1972; Park 1997; Vershinina et al 2010). Non-recognition of overseas qualifications was identified as a key motivator to entering self-employment in the research of Evans (1984) and Min and Bozorgmeher (2003).

Additionally, Nee and Sanders (2001 cited in Ram et al 2008) assert that the relationship between human capital and entrepreneurship is inclined to be negative, with educated individuals utilising this competitive advantage to gain entry into the employment market and not into the entrepreneurial realm. Long-settled immigrant
groups in the United Kingdom, for example the Indians, enhance their educational attainments so they can alter from entrepreneurship to professional employment – a far less burdensome and insecure career alternative (Ram et al 2008). Thus, it is assumed that entry into the entrepreneurship field seems much more probable to result from human capital paucity. As Nee and Sanders (2001, p.402 cited in Ram et al 2008) signal, “owning a business offers immigrants who lack human-cultural capital that is fungible in the mainstream economy an alternative avenue for economic activity.” However, there is empirical evidence indicating the positive impact that human capital has on business growth (Cooper et al 1994; Storey 1994; Roper 1999). Furthermore, Ram et al (2008) purport that although Indians leave their vocation in search of better alternatives in the employment market, there are other individuals who remain in self-employment and utilise their educational credentials to acquire access to credit from financial institutions, and to create superior enterprises and diversify into high-growth sectors in the economy. Business owner’s employment experience is the focus of the next section.

2.4.3 Ownership/Managerial Experience

Research has identified prior business experience as a key factor influencing immigrant entrepreneurs’ motivation to set up a business (Assudani 2009; Basu 2004). Previous experience affords the entrepreneur with knowledge and managerial abilities that can assist them to devise strategies which lead to higher growth rates in the business (Lafuente and Rabetino 2011). A number of studies have identified a positive relationship between the entrepreneurs’ preceding work experience as an employee and their business development (Bosma et al 2004; Chrysostome 2010; Dyke et al 1992; Feeser and Willard 1990; Friar and Meyer 2003; Schutjens and Wever 2000; Westhead and Birley 1995). Previous employment experience in the host country increases immigrants’ knowledge of the business environment, leading to better access to information, human capital and funding from formal institutions (Basu et al 2008). Supportive of this, Deakins and Whittam (2000, p.116) purport that “the formation of business ideas and the ability to establish a successful business will be affected by entrepreneurs’ past experience, training, education and skill development.”

Similarly, prior work experience has been found to impact on the successful formation of small businesses (Stringfellow and Shaw 2009). For example, Bhachu (1982) notes
in his research study in Britain that East Africans and Asians had the advantage of ample amounts of economic capital and previous experience from their country of origin. Therefore, these immigrant groups were not restricted when they migrated to a new country and consequently they were not excluded from the mainstream business environment. Chaganti and Greene (2002) suggest that less experienced entrepreneurs have smaller chances for entrepreneurial success and are more probable to concentrate exclusively on ethnic markets. A lack of managerial experience and poor business skills are acknowledged as key reasons for the failure or poor performance of immigrant businesses (Cooney and Flynn 2008). Brüderl et al (1992) posit that prior business ownership experience is recognised to be the most pertinent form of specific human capital in the field of entrepreneurship because entrepreneurs may learn from previous business ownership experience. Similarly, Shepherd et al (2000) highlight that establishing a business venture is the most effective means of acquiring such skills as managing people, communication skills, business operation knowledge, organising and establishing relationships in the organisation. Shepherd et al (2000) purport that individuals with previous business ownership experience should be in a position to effectively manage businesses with higher odds of survival. The next section examines whether immigrants are predisposed towards entrepreneurship because of the relevant business training they received prior to business start-up.

2.4.4 Business Training

Cooney and Flynn (2008) affirm that one of the key challenges inherent in immigrant businesses is lack of formal business training. Their research study examining the engagement of immigrant entrepreneurs with business training programmes designed to foster and promote small business start-ups in Ireland revealed a low participation rate on training programmes among the immigrant community in Ireland. A key reason proposed for non-engagement in business training programmes was a lack of awareness of the existence and availability of training programmes on offer by enterprise support bodies in Ireland.

A lack of awareness was also identified as a key impediment for respondents in Birdthistle et al’s (2012) Irish research study examining ethnic entrepreneurs in the Mid-West region of Ireland. Respondents appeared keen to address any deficiencies they perceived they had in their skill set by attending a training course run by Doras
Luimní prior to starting their business. Despite this evident interest there was a poor take up by aspiring ethnic entrepreneurs of the training programmes provided by other support agencies. When asked why this was the case, over half of the respondents indicated that they were unaware of training programmes available by the agencies listed. Of those that were aware, residency requirements was an issue in participating on the training programme. When asked to consider their future training needs, all aspiring entrepreneurs identified areas of interest such as ‘how to grow their business’, ‘selling online’, ‘how to internationalise the business’, ‘balancing work and life’, ‘how to write a business plan’ and ‘how to sell a business’. Entrepreneurial motivations of immigrants are discussed in the next section.

2.4.5 Motivation for Business Start-up

Motivation is a significant aspect of any form of entrepreneurship, but particularly immigrant entrepreneurship, and there is much debate in the literature regarding the motivations and business ambitions of immigrant entrepreneurs (Basu 2004; Bonacich 1973; Chaudhry and Crick 2004; Phizacklea and Ram 1996; Portes et al 2002). A categorisation within the immigrant entrepreneurship field is the difference between necessity and opportunity entrepreneurs (Reynolds et al 2002; Sternberg et al 2006). The distinction between the two types of entrepreneurs derives from the motives for entrepreneurial decisions (Block et al 2006). Immigrants are motivated to engage in entrepreneurial activity either derived from push or pull factors, or from both, as immigrant entrepreneurs can be categorised as either (Amit and Muller 1995; Basu 2004; Chavan and Agrawal 2002). Similarly, Williams (2009) argues that there are both necessity (push) and opportunity (pull) entrepreneurs in every country. For instance, in Eastern and Central European countries entrepreneurship is more necessity driven, whilst in Western Europe it is more opportunity driven (Vershinina et al 2010). Consequently, it is apparent that the motivations for self-employment are both positive (pull) and negative (push), which in turn sets the context for the following discussion. Thus, necessity entrepreneurship is the focus of the next section.

As for necessity entrepreneurship, the push factors underline the sets of motivation for immigrants to establish their own business because of the lack of opportunity in the host countries’ employment market (Boroohah and Hart 1999). Volery (2007, p.2) in his research identifies that when immigrant entrepreneurs establish a business it is an
“obvious reaction to blocked opportunities in the labour market”, which in many instances still holds true today. Typical ‘necessity factors’ include the lack of employment opportunity in the host nation (Lassalle et al 2010); immigrants’ experience; language barriers (Portes and Bach 2005); they lack access to significant capital (Rusinovic 2008); employers’ inability to recognise foreign-earned qualifications (OECD 2010); lack of contacts in the domestic market (so migrants do not hear about potential job opportunities); and ultimately it is the only opportunity for survival (OECD 2010; Reynolds et al 2005). The necessity entrepreneurs establish their business as the only chance for survival in the employment market; thus, necessity entrepreneurship is more requirement based (Reynolds et al 2005). Cooke et al (2005) advocate that some social groups are often pushed rather than pulled into economic activities, and the immigrant minority provides an example of this. This is supported by Basu (1998) assertion that the motivation for Pakistanis and Bangladeshis in Britain to enter self-employment is negative because they are reported to suffer from poorer employment prospects and discrimination in the labour market in comparison to Indians. Zhou (2004) argues that at the societal level, structural barriers can impede particular groups of immigrants and immigrant minorities from competing with the native population on an equal basis in the mainstream business environment.

The barriers and challenges to entering a host country’s labour market have been recognised by commentators in the literature who contend these negative circumstances play a significant role in immigrant groups’ decision to establish a business (Aldrich et al 1981; Bonacich 1973; Clark and Drinkwater 1998; Deakins et al 2005; Granovetter 1985; Jones et al 1994; Light 1972; Portes and Rumbaut 1990; Portes and Sensenbrenner 1993; Ram 1992; Waldinger 1996; Zhou 2004). A body of research highlights poverty, unemployment or underemployment and challenging economic conditions as motives that push a growing number of immigrant minorities towards self-employment (Aldrich et al 1981; Clark and Drinkwater 1998; Deakins 1999; Johnson et al 2007; Jones et al 1992; Kloosterman et al 1998; Li 1992; Light 1984; Ram 1992; Serviere 2010; Yoon 1995). Furthermore, there is a perception that immigrant entrepreneurs may lack educational qualifications, they may not have sufficient access to relevant social networks for transmitting information on vacancies, or local employers may simply discriminate against them (Kloosterman and Rath 2010). Kloosterman and Rath (2010) argue that immigrants experience significant challenges
and are at a disadvantaged position in the labour market, which ultimately pushes them into entrepreneurship. Phizacklea and Ram (1996) signal that the motives stated most frequently for establishing immigrant businesses in France and Britain were difficulties in securing employment and limited prospects to find appropriate work. According to RETHE (2010, p.50), it was found that the reasons why immigrant entrepreneurs in Europe establish a business is due to the “lack of other employment alternatives and when they do establish a business they are typically lifestyle firms (laundry, restaurants, etc.) employing less than five people.” Additionally, Kloosterman (2000) contends that immigrants are frequently poorly paid with limited upward career prospective. Similarly, Jones et al (1992), Ram (1994) and Vershinina et al (2010) report that immigrants opt for self-employment as a logical response to the employment market challenges and in an effort to evade ethnic prejudice in the host nation’s employment market. Immigrants choose self-employment as an alternative strategy for economic mobility when opportunities to work as a wage earner are blocked due to racial discrimination (Kupferberg 2003; Phizacklea and Ram 1996, Van Tubergen 2005).

A research study conducted by Hammarstedt (2006) revealed that discriminatory wages in the employment sector pushed immigrants into self-employment in Sweden. Similarly, South Asian immigrants decided to start up their own business as a result of labour market discrimination providing poorly paid jobs in the employment market and blocking ‘upward mobility’, therefore coercing them into entrepreneurship for economic survival (Jones et al 1992; Ram 1994). The move towards entrepreneurship in Britain during the 1980s might be explained by the fact that whilst the projected income from self-employment may be lower than from employment, it is substantially higher than unemployment (Storey 1994). Köllinger and Minniti (2006, p.60) and Vinogradov and Kolvereid (2007) reported that if immigrants are victims of racial or ethnic discrimination in the labour market they are more probable to choose self-employment as a career alternative. Basu (2002) advanced the notion that these individuals have no other choice but to choose entrepreneurship as a vocation. In the ‘block mobility’ thesis immigrant groups that are disadvantaged in the employment market are inclined to focus their entrepreneurial activities on marginal niches in the economy and this assists these individuals not only to conquer such challenges but also affords them with an opportunity of upward social mobility (Basu and Altinay 2002; Kloosterman and Rath 2003; Light 1972). Therefore, entrepreneurship, according to the block mobility thesis,
is perceived predominantly as an alternative option to unemployment, poorly paid wages or limited opportunities in the labour market (Clark and Drinkwater 2000; Hammarstedt 2001; Kloosterman and Rath 2003; Singh and DeNoble 2004; Teixeira 2001). The next section discusses opportunity entrepreneurship.

Opportunity entrepreneurs, in turn, are individuals who recognise a business opportunity and are prepared to exploit it (Basu et al 2008; Chrysostome 2010; Keh et al 2002; McMullan and Shepherd 2006). Kumcu (2001) found that entrepreneurs from less-developed countries are not necessarily restricted to filling vacancies in the job market, but that they can be active agents and shape their own destinies by establishing their own business. Immigrant entrepreneurs may provide services and/or products that indigenous/native entrepreneurs may not be able to offer. The reasoning for this is because immigrant entrepreneurs are more likely to have expert knowledge on specific demands or access to sources of supply relating to foreign products/services. Portes (1995) found that in many cases this is ‘hard-to-copy’ expertise and can be based on first-hand knowledge and/or experience from their home country.

Pull factors incorporate the identification of novel opportunities and self-elected goals of independence (Barrett et al 1996). In the case of the immigrant entrepreneur, the opportunity often lies in the untapped niche markets, formed by the entrepreneurs’ co-ethnic population. Barrett et al (1996) and Swedberg (2000) advocate that the community networks, the capability of foreign nationals to identify business opportunities, the aspiration for independence and the desire to be their own boss are factors that pull immigrants into the realm of entrepreneurship. Shinnar and Young (2008, p.244) conceive that for minorities and immigrants self-employment appears more attractive than the wage and salary sector because they feel that it promises higher earnings, an enhanced professional standing, a greater sense of independence, and a flexible schedule to accommodate family needs. Similarly, Chaudhry and Crick’s (2004) research highlights that the chief motivations of respondents were autonomy and maintaining a certain standard of living for their family unit. Moreover, pull reasons are closely allied to cultural explanations for immigrant entrepreneurship such as cultural legacy or predispositions of enterprise (Auster and Aldrich 1984; Basu 1998; Waldinger et al 1990). These cultural factors become a source of valuable resources, which facilitate and encourage immigrant entrepreneurship (Fregetto 2004). This issue is
discussed in more detail in section 2.4.6. For Basu (2004) the characteristics of the business, length of time in operation and the generation in the family in which the entrepreneur is positioned all impact on the entrepreneur’s motivation for self-employment. Reflective of this, Chavan and Agrawal’s (2002) research study, which examined the changing role of immigrant businesses in Australia by studying three generations over a period of time, revealed that the first generation of immigrant entrepreneurs were associated with push motivations into entrepreneurship and the second and third generation were allied with pull motivations. In the work of Cooney and Flynn (2008), who explored ethnic entrepreneurs in an Irish context, their study indicated that the identification of a promising business opportunity was cited by 61 per cent of respondents as the key motivator behind setting up a business. Thus, the majority of respondents in their study were classified as opportunity-driven entrepreneurs. Entrepreneurial characteristics of immigrant entrepreneurs is the focus of the next section.

2.4.6 Attitude to Work

Individual characteristic perspectives recognise that certain immigrant groups are over-represented in the entrepreneurship field because they have innate traits in comparison to other groups. Clark and Drinkwater (1998, p.389) suggested that immigrants, as a self-selecting group, may be “in some sense more entrepreneurial than the native born.” Becker (1964) identified an individual’s characteristics and attitude towards entrepreneurial activities as attributable to human capital and deemed human capital afforded by the entrepreneur as a key determinant to guarantee business achievement. Levi (2007, p.146) highlighted that immigrants may be positively selected with respect to their attitudes towards new business activity. Furthermore, the process of immigration is selective, since these individuals have chosen to leave their native land in search of a more prosperous life; they are demonstrating their ability to take risks and their entrepreneurial qualities, making them a more dynamic and risk-taking group when they arrive in the new host country in comparison to their native counterparts. Immigrant groups may also be self-assured in their own levels of human capital and capability to prosper in a new, ambiguous environment (Vinogradov 2008). Furthermore, risk aversion is affiliated with both higher proclivity to migrate and entrepreneurial activities (Shane 2004). In a similar vein, Dana (2007) posits the view that deciding to migrate may be reflective of entrepreneurial beliefs such as
accomplishment, risk taking, work morals, competitiveness and individuality. Reflective of this, Maxim (1992) proposes that comparable psychological processes highlight both the decision to migrate and to establish a business. Additionally, cultural influences significantly influence immigrants’ attitudes to entrepreneurial activity (Auster and Aldrich 1984; Clark and Drinkwater 2000; Kloosterman and Rath 2003; Raijman and Tienda 2000; Ram 1997). The cultural theory contends that immigrants decide to establish a business because of culturally shaped characteristics such as risk acceptance, hard work, and affiliations with ethnic networks or independence (Basu et al 2008).

Light’s (1972) cultural thesis is one of the oldest descriptions for over-representation of certain immigrant groups among entrepreneurs. Deriving from the work of Weber (1958) this cultural theory proposes that various nations and specific groups of immigrants are more prone to self-employment due to their socio-cultural background and their customs and values (Vinogradov and Kolvereid 2007). According to the cultural thesis, traditional values and socio-cultural backgrounds of immigrant entrepreneurs explain not only differences in the self-employment rates among immigrant entrepreneurs and the native population but also differences between minority groups themselves (Light 1972; Light and Bonacich 1988; Teixeira 2001; Rath 2002; Waldinger 1986). Supportive of this, Basu (2004) posits that the motivations of immigrant entrepreneurs depend significantly on their country of origin and their family background. The literature states that migrants that belong to a community possessing an entrepreneurial culture are more predisposed towards entrepreneurship as they import their entrepreneurial ambitions for greater economic opportunities and are inclined to be comparatively more independent, ambitious, and less risk averse than the indigenous population of the host nation (OECD 2010). Reflective of this, immigrants from countries with high rates of self-employment are more probable to own businesses in their host country (Vinogradov and Kolvereid 2007).

Similarly, Sanders and Nee (1996) conceive that immigrants often come from countries with a higher degree of entrepreneurship, and this experience provides a form of sector-specific human capital that assists the shift into self-employment. The relationship between the level of self-employment in the country of origin and subsequent entry into self-employment after migration has been empirically illustrated (Cobas 1986; Ekberg and Hammarstedt 1999). Research has demonstrated that particular immigrant groups have demonstrated a temperament towards small business formation over and above
that of the indigenous population (Kloosterman and Rath 2003). For example, Asian immigrants have had the highest rate of self-employment in Australia over the last 20 years (Vinogradov and Kolvereid 2007). Supportive of this, Basu (1998) and Ram (1992) suggest that Asians are more likely to establish their own business because the drive to start up is more or less inherited from family background and attributed to cultural characteristics such as long working hours and reliance on family labour. In a similar vein, empirical data indicates that specific immigrant groups like Koreans, Jews, Cubans, South Asians and Chinese manage successful businesses because of their cultural approach to entrepreneurship (Light 1972; Light and Bonacich 1988; Ram 1997. The OECD (2011), however, argues that the contribution of ethnic entrepreneurs to employment creation in OECD countries has been increasing steadily during the period 1998-2008. However, when you compare ‘foreign-born’ and ‘native-born’ figures it is evident that ‘foreign-born’ have only a slightly higher propensity than natives to become entrepreneurs (12.8 per cent in 2007-2008 for ‘foreign-born’ versus 12.1 per cent for native-born). Reflective of this, Krieger (2011) purports that this information demonstrates that, contrary to the general belief, there are no significant differences in entrepreneurial spirit between natives and foreign-born. The presence of entrepreneurs among parents is discussed in the next section.

2.4.7 Parental Influence on Entrepreneurial Activity

The final aspect of human capital which this study will examine is the parental influence on the immigrant entrepreneurs’ decision to establish a business. Research highlights parental business tenure as a key determinant of human capital (Athayde 2009; Chaganti and Greene 2002; Dunn and Holtz-Eakin 2000; Zelweger et al 2011). Research expounds that having self-employed parents increases the propensity of individuals to establish their own business (Athayde 2009; Birdthistle 2006; Constant and Zimmermann 2006; Chaganti and Greene 2002; Crant 1996; Fitzsimons and O’Gorman 2008; Kinsella and Mulvenna 1993; Matthews and Moser 1995; O’Farrell 1986; Zelweger et al 2011). Growing up in a family that manages a business is pertinent for individuals to establish a business or join the family business (Athayde 2009).

Similarly, Basu (2004) and Ram and Deakins (1996) assert that the family background is a key motivating factor influencing immigrant entrepreneurs to establish a business. Parents who run a business pass valuable skills, confidence and other elements of
managerial human capital to their children, therefore increasing the probability that they will pursue a career in the entrepreneurial realm (Zellweger et al 2011). This intergenerational relationship is significant because the strongest parental effect “runs not through financial means, but rather through human capital” (Dunn and Holtz-Eakin 2000). O’ Farrell (1986) in their Irish research study examining motivational factors encouraging venture start up, revealed that 46 per cent of business founders had fathers who were entrepreneurs at a time when only 27 per cent of the population was self-employed. The second form of capital that this study will examine will be economic capital and is discussed in the next section.

2.5 Economic Capital

Economic capital is a lucrative asset and one that can be transformed into monetary form (Vershinina et al 2010). Economic capital comprises access to material resources such as savings, property, or inheritance (Abdulrahim 2009). Research purports that business formation and venture survival are influenced by the amount of economic capital possessed by the entrepreneur (Bates and Dunham 1993; Smallbone et al 2003). In their study examining Asians in America, Bates and Dunham (1993) indicated that economic and human capital were more significant factors than social capital. Sufficient economic capital facilitates business survival even in circumstances of low performance (Brüderl and Schussler 1990), presents the opportunity to exploit profitable opportunities in the market (Vinogradov 2008), influences stakeholders’ perception of the stability of new businesses (Shane 2004), and facilitates some individuals to enter and re-enter the new venture creation process (Vinogradov 2008). Sanders and Nee (1996) note that immigrants from certain countries may bring superior levels of financial resources necessary to establish a business. Smallbone et al (2003) report that individuals who do not possess adequate economic capital will not be in a position to access credit from mainstream markets in the host nation.

Vershinina et al (2010) indicate that the lack of economic capital available to immigrants means researchers often focus on how social capital embodied within social networks provides the financial assistance to enter business ownership. Furthermore, Bourdieu (1986) posits the view that economic capital is at the root of all the other types of capital and recognises that all types of capital can be derived from economic capital through altering efforts of transformation. The key elements of economic capital
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identified from a review of the relevant literature and which will be examined in this study are identified below: sources of start-up capital for business, state agency awareness and accessibility, risk-averse behaviour, finance as a barrier, start-up process and business planning. These economic capital elements are the second building block of the interview framework and precede the interview framework model which is illustrated in Chapter Three, section 3.6, Figure 3.1. Access to finance by immigrant minority businesses is discussed in the next section.

2.5.1 Sources of Start-up Capital for Business

Much research (Barrett et al 2001; Hussain and Matlay 2007; Ram et al 2003; Ram and Carter 2003; Ram and Smallbone 2003; Smallbone et al 2003) purports that a significant proportion of immigrant businesses have never utilised or had access to any formal forms of support from banks and other financial institutions and therefore had to depend on personal savings and ethnic social resources to finance their business. Similarly, Chrysostome (2010) and Ram and Smallbone (2001) recognise that immigrant entrepreneurs have a low propensity to access mainstream business support provisions and mainly depend on informal sources of financing. Research indicates that informal sources of finance are utilised by immigrant entrepreneurs largely due to the difficulties affiliated with accessing formal financing (Basu 1998; Deakins et al 1997; Iyer and Shapiro 1999; Smallbone et al 2003). Supportive of this, Harrison et al (2004) and Ram and Jones (1998) report that immigrant businesses draw resources from within their own personal and community network in order to compensate for the challenges and difficulties they encounter when securing finance from the mainstream business environment. Cooney and Flynn (2008) perceive the proclivity for immigrant businesses to rely on family and friends for financial assistance can be determined by cultural and social predispositions, as certain cultures would not seek financial assistance from their family and community. For example, Chinese entrepreneurs in the United Kingdom are more likely to access finance or business advice from the mainstream business sources (Deakins and Freel 2003).

Similarly, African Americans and Hispanics rely on financial institutions rather than informal sources (Huck et al 1999). However, Deakins et al (1994) report that reliance on financial assistance from banking institutions were much less significant for African and Caribbean entrepreneurs. Furthermore, Deakins and Freel (2006) propose that South
Asian entrepreneurs are more likely to secure funding from informal sources of finance. Portes and Zhou (1992) in their research advise that whether formal sources of finance are available for immigrant entrepreneurs or not, many favour informal sources of finance for its swiftness and lack of paperwork. Similarly, Ram and Deakins (1996) and Smallbone et al (2003) assert that African and Caribbean businesses have a particularly low propensity to access bank finance at start up, relying on personal savings and trade credit instead.

Ram et al (2001) conducted a large-scale study in Britain, taking into consideration the ease with which immigrant businesses from minority groups, specifically African-Caribbean, Indian, Pakistani, Bangladeshi and Chinese, could access financing for their business. This study revealed that these immigrant businesses were considerably more likely to source finance for their business from their family and friends at start up, in comparison to Caucasian-owned businesses who accessed formal sources of finance (Ram et al 2001). These findings emphasise the reliance by immigrant groups on informal sources of finance and demonstrate how social capital, embodied within ethnic families and communities, can be transformed into a capital asset (Jones and Ram 2007; Vershinina et al 2010). Moreover, Basu (1999) asserts that successful immigrant entrepreneurs often rely predominantly on their own personal savings to fund the business venture. This is evident in Cooney and Flynn’s (2008) research study, where it was revealed that almost half of respondents (47 per cent) in Ireland utilised their own personal savings to fund their business, while the second most popular option was borrowing from family members and friends. Similarly, Piperopoulos (2010) notes in his study of immigrant entrepreneurs in Greece a significant proportion of respondents (42.7 per cent) relied on the use of personal savings at the business formation stage. Awareness among the immigrant communities of the existence and availability of external sources of finance is discussed in the next section.

2.5.2 State Agency Awareness and Accessibility

Deakins et al (2003) and Ram and Jones (2007) postulate that there is a lack of engagement by immigrant entrepreneurs with mainstream business support agencies. Ram and Jones (2007) propose that immigrant groups have a lack of awareness of business support initiatives that are available in the mainstream environment and face language barriers. This finding is mirrored in the Irish research study of Birdthistle et al
(2012), who examined immigrant entrepreneurs in the Mid-West region of Ireland. Similarly, Lassalle et al (2010) revealed in their study of Polish entrepreneurs in Scotland that respondents had little access to formal sources of finance or advice due to language issues and a lack of knowledge of the available institutions. Cooney and Flynn (2008) indicated in their research study that aspiring ethnic entrepreneurs in Ireland also did not demonstrate an awareness of external sources of finance beyond financial institutions, personal contacts and building societies. A lack of awareness of the existence and availability of business support on offer was the prime reason proposed in explaining non-engagement. However, case studies conducted in the United Kingdom report that a lack of awareness of mainstream support is not necessarily the primary explanation concerning the low propensity of immigrant entrepreneurs utilising formal sources of support and advice (Deakins et al 2005; Ram and Smallbone 2001). The findings highlighted a lack of understanding of the various types of support that are accessible; uncertainties regarding their significance, a lack of assurance and a low level of enthusiasm and capability to pay may explain this evasion by immigrant minority groups (Deakins et al 2005; Ram and Smallbone 2001). The next section discusses immigrants risk taking behaviour with respect to financing.

2.5.3 Risk-Averse Behaviour

Research proposes that immigrant entrepreneurs use deliberate strategies to avoid formal institutions and highlight a lack of trust between immigrant entrepreneurs and providers of financial and business support (Deakins et al 2005; Smallbone and Welter 2006; Vershinina et al 2010). Supportive of this, Ram and Jones (2007) signal a lack of intermediaries between financial institutions and the immigrant communities, leading to a lack of trust. However, Deakins et al (2005) posit that trust is required to establish relationships between individuals and institutions. This unwillingness to engage with formal institutions may also be explained by considering the immigrant entrepreneur’s aspiration for independence (Barret et al 1996). Lassalle et al (2010) revealed in their research study that Polish entrepreneurs in Scotland were reluctant to approach banks and institutional providers of formal sources of finance because of a lack of trust in these institutions. Access to finance as a challenge for immigrant entrepreneurs is discussed in the next section.
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2.5.4 Finance as a Barrier

Entrepreneurship theory indicates that in order to participate in entrepreneurial activity, entrepreneurs require access to resources and, in particular, financial capital (Mason Harrison 1999; Wetzel 1981). A significant body of research highlights that economic capital may be challenging for immigrant groups who have greater difficulty in raising finance and in gaining access to business support or advice than the mainstream populace of entrepreneurs (Bhachu 1982; Cooney and Flynn 2008; Curran and Blackburn 1993; Deakins et al 2003; First Step Micro Finance 2006; Jones et al 1994; Krieger 2011; Light 1979; Ram et al 2002; Ram and Deakins 1996; Ram and Jones 1998; Rusinovic 2008; Smallbone et al 2003; Teixeira 2001; Vershinina et al 2010; Waldinger et al 1990). Research indicates that new ventures face important ‘liabilities of newness’ that results in them being labelled as unattractive investment opportunities for providers of finance (Aldrich and Fiol 1994; Bhide 2000). Cognisant of this, Smallbone et al (2003) report those individuals who have insufficient funds or who are not in a position to convert assets into value in their host country may be incapable of accessing credit from mainstream financial institutions. Cooney and Flynn (2008) suggest that ethnic entrepreneurs’ comparative disadvantage in seeking financial assistance may be attributed to factors such as small business size, a lack of collateral, cultural inhibitions, poor credit history, a weak business plan, profitability and limited growth potential of the business.

Access to external finance is also linked to social networks, an area where it is suggested that immigrant entrepreneurs are disadvantaged (Moore and Webb 1998). Krieger’s (2011) European study found that for immigrant entrepreneurs, access to capital is reported as one of the greatest barriers they face. He identifies a number of factors why immigrant entrepreneurs get fewer bank loans, such as their inability to write a business plan and their poor knowledge of finances. However, the fault doesn’t always lie with the immigrant entrepreneur. Krieger (2011, p.27) states that the low level of bank loans can also be explained by the behaviour of the banks and other financial institutions and the way in which they operate, including “oversensitive risk management and occasionally biased attitudes of bank managers.” Furthermore, a Bank of England report highlighted numerous possible explanations concerning the difficulties immigrant minority groups experience in securing financial assistance including risk aversion behaviour by lenders, sectoral concentration of immigrant
businesses, failure rates and lack of business planning (Deakins and Freel 2006). The largest United Kingdom study on immigrant entrepreneurs and their access to business and financial support, conducted by Ram et al (2002), was established as a result of the concerns identified in the Bank of England report. This study highlighted that reasons for disparity in the pattern of access to finance are extremely multifaceted (Deakins and Freel 2006). For instance, the report incorporated in their conclusions that “the issue is complex, reflecting a preference for informal sources of finance in some cases, yet strong perceptions of discrimination on the part of the banks in others” (Ram et al 2002, p.116). Similarly, Smallbone et al (2003), in their research from the United Kingdom, identified the difficulties encountered by small firms when raising finance for their ventures, particularly immigrant businesses. This research highlights, based on a study of 403 businesses, that both African Caribbean and Asian-owned businesses displayed a higher tendency to report problems in obtaining finance at start up in comparison to their white counterparts (Jones et al 1994, cited in Ram and Smallbone 2001). Ram and Smallbone (2001) report that this was due to their applications being declined or because circumstances were enforced that were deemed by the candidates to be excessively severe.

Consistent with international study results, Cooney and Flynn’s (2008) research of immigrant business owners in Ireland highlighted that accessing business funding is one of the biggest challenges facing ethnic entrepreneurs in Ireland. Furthermore, they propose that initial indications from state-funded agencies in Ireland responsible for promoting enterprise creation report that securing financial assistance is a primary, if not the principal, barrier to establishing a new business or expanding an existing business for immigrant minority businesses in Ireland. The difficulties experienced by entrepreneurs in accessing external finance in other countries is captured in the research of Vershinina et al (2010), who examined Polish entrepreneurs in Leicester, in the United Kingdom. Moreover, this position is also mirrored in the research of Curran and Blackburn (1993), who examined Bangladeshis, Greek-Cypriots, and African and Caribbean’s in the United Kingdom, who correspondingly reported problems in securing financial assistance. The next section examines the local business environment as an initial or continuing constraint for immigrant businesses.
2.5.5 Start-up Process

A lack of familiarity with the institutional and legal frameworks governing business activities may prove onerous for immigrant entrepreneurs (Van Delft et al. 2000). The challenges for immigrant entrepreneurs in comparison to native-born entrepreneurs include the following: lack of familiarity with how business is traditionally done in the country; knowing where to access information; lack of awareness of local regulations and legal requirements; compliance with business regulations; tax reporting responsibilities; and general lack of trust of government issues in some communities (Pinkowski 2009). Given their preliminary unfamiliarity with the economic, social and governance structures of the host country, it is to be expected that compliance with the legal and financial structures prevailing in enterprise institutions, in addition to specific sector regulations, can prove difficult and demanding for ethnic entrepreneurs (Cooney and Flynn 2008). Cooney and Flynn (2008) advance that the various technical and legal stipulations associated with the formation of a business require entrepreneurs to have a certain level of awareness and understanding of the regulatory environment.

Although all entrepreneurs are faced with challenges in the form of lack of complete information on the sector/industry and its operations, these problems are frequently more acute for immigrant entrepreneurs because of the language barrier. Thus, in comparison to their local counterparts, immigrant entrepreneurs are at an information and knowledge disadvantage in navigating the rules and regulations that govern SME enterprise. Consequently, many immigrant entrepreneurs are drawn to ethnic enclaves where they rely on information sharing among their co-nationals by virtue of ethnic cohesion (Walsh and Mottiar 2011). In their research of immigrant businesses in Ireland, Cooney and Flynn (2008) highlighted that the business environment in Ireland is perceived positively by ethnic entrepreneurs. The respondents acknowledged that the Irish environment actively encourages entrepreneurial activities. Their positive perception of the business environment in Ireland contrasted sharply with the challenges they affiliate with new venture creation in their countries of origin (Cooney and Flynn 2008). The final factor in economic capital, business planning, is discussed in the next section.
2.5.6 Business Planning
In the research of Ram (1994), consideration was given to the skills shortage of numerous immigrant entrepreneurs in the areas of planning, organisation, marketing, sales, financial expertise and strategic goal setting. Furthermore, there is often unwillingness on the part of immigrant entrepreneurs to make the association between fundamental business problems, or business failure, and an inadequate skill set (Ekanem and Wyer 2007). In the absence of an ample understanding of core business tasks and good business insight and knowledge, immigrant entrepreneurs are conspicuously disadvantaged in comparison to those entrepreneurs who are in possession of specialised business credentials. Cooney and Flynn (2008) revealed in their study of immigrant business owners in Ireland that the majority of respondents indicated that they need to improve their level of expertise in the field of business planning and organisation, financial management, cost control and marketing. In the case of business planning, 61 per cent of respondents cited that they required further training in their understanding of this area of their business. As previously alluded to in section 2.5.4, Cooney and Flynn (2008) and Krieger (2011) acknowledge respondents’ inability to prepare an appropriate business plan as a key reason why they are not successful in their application to secure adequate funding for their business. The next section examines the role of social capital for the immigrant entrepreneur and discusses the ways in which this form of capital is utilised to create diverse entrepreneurial activities for immigrant business owners.

2.6 Social Capital
Unlike economic capital, social capital is an intangible resource and its significance lies in its capability to secure economic ends by virtue of its transformation into other forms of capital (Coleman 1988). Social capital has its roots in numerous theoretical traditions and research is increasingly recognising its critical importance for individuals (Anderson and Jack 2002; Anderson and Miller 2002; Shaw et al 2008). Cope et al (2007) suggest that social capital is a widely used notion in the social science field, but its specific meaning is elusive. It has been variously and broadly defined as involving networks and relationships; the literature illustrates that these are fundamental to the idea of social capital (Bourdieu 1986; Casson and Giusta 2007; Lin 1999; Thieme 2006). Bourdieu (1986) was one of the first scholars to methodically approach and define the term ‘social capital’ as “the aggregate of actual or potential resources which
are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance or recognition“ (Bourdieu 1986, p.248). Similarly, Putnam (1995, p.664) defined the concept as:

those features of social organisation, such as trust, norms and networks that can improve the efficiency of society by facilitating co-ordinated actions, or as features of social life – networks, norms and trust – that enable participants to act together more effectively to pursue shared objectives. (Putnam 1995, p.664)

Recent reviews of immigrant entrepreneurship have focused to some degree on social capital theory (Menzies et al 2003; Nee and Sanders 2001; Ram et al 2008; Vershinina et al 2010). For instance, Butler and Greene’s (1997, p.281) examination of immigrant entrepreneurship advocated “the importance of a community dimension inherent in the business creation process” and the “significant contributions of community resources to the entrepreneurial activities of group members.” Research purports that social capital provides a crucial and consistent source of labour for immigrant businesses, access to training, credit and capital, and important market and business information about opportunities and threats that would otherwise be unattainable to immigrant entrepreneurs (Deakins et al 2007; Light 1994; Sanders and Nee 1996). Additionally, social capital may create additional human capital or compensate for low levels of human capital (Ferri et al 2009; Potocky-Tripodi 2004). Deakins et al (2007) and Johannisson (1990), suggest that the entrepreneurs’ personal networks are the most significant resource of the firm. Therefore, the significance of interpersonal relationships may be categorised as social capital, as collaborating individuals may gain access and share resources by developing stabilising norms within their relational ties (Coleman 1988; Portes 1998; and Putnam 1995).

Furthermore, these social relationships become capital, a store of value, when and because participants can rely upon one another to support social norms and to reciprocate favours (Coleman 1988). Additionally, Mitchell and Jesselyn (2005) report that social capital does not represent the resources themselves, but rather the individuals’ capability to amass these resources on demand. Portes (1998) argues that to gain and employ social capital an individual must be related to others and these other people are the actual source of his or her advantage. Onyx and Bullen (2000, p.24) and Fukuyama (1995) contend that social capital “cannot be generated by individuals acting
on their own in isolation.” It depends on a proclivity for sociability, but a spontaneous sociability, a capacity to form new associations and to co-operate within the terms of reference they establish. Moreover, Bourdieu (1986) proposes that an individual's social capital is determined by the size of their relationship network, the sum of its cumulated resources and how effectively the individual can set them into action. Bourdieu (1986) posits that access to social capital occurs through the development of durable relationships and networks of connections, particularly those among influential groups with substantial supplies of economic and human capital. Similarly, entrepreneurial activity does not occur in a vacuum, rather it is embedded in cultural and social environments and within webs of human networks that are both social and economic (Johannisson 1990). Although social capital is not exclusive to immigrant groups, as all entrepreneurs have access to social networks, Vershinina et al (2010) advance that immigrant and disadvantaged groups are more likely to have access to social capital than any other form of capital (Light 2004; Light and Gold 2000; Sanders and Nee 1996). Social capital is an asset that can generate to a larger extent than a resource-rich majority to yield profits, whether in business or education or in securing non-economic rewards like social approval and status (Coleman 1990; Granovetter 1985; Portes 1998; Sanders and Nee 1996). Light (2001) perceives social capital as the only non-excludable good – characterised by “popular access” – in contrast to the other forms of capital, which “exclude the poor, ignorant, unpropertied, and downtrodden” (Light 2001, p.5). Therefore, it is evident that social capital is a valuable resource which does not incur any costs and is accessible to all; it also has the capability to transform into exceptional and precious ideals (Light 2001).

However, although social capital does not cost any money it is not entirely free, as it requires effort and hard work to create and preserve this form of capital (Waldstrøm and Svendsen 2008). Silverman (2004) argues that the hard work and effort is the price of having and maintaining social capital and the capital created can then transform into a monetary form. Echoing this perspective, Bourdieu (1986) indicates that social capital can lose its value if it is not reproduced and this requires continual investment in social exchange. Consequently, it is apparent that social capital plays a pivotal role in business performance of immigrant businesses (Coleman 1988; Ferri et al 2009; Mitchell and Jesselyn 2005). The key elements of social capital identified from a review of the role of social capital in entrepreneurship and which will be examined in this study are as
follows: friends and family as a support mechanism, target market, mentoring support, mainstream formal network connections and association with ethnic networks. These social capital elements are the third building block of the interview framework and precede the interview framework model which is illustrated in Chapter Three, section 3.6, Figure 3.1. The next section discusses the family as social capital for immigrant business owners.

2.6.1 Friends and Family as a Support Mechanism

The significance of the extended family has been identified in the literature as playing a pivotal role in the immigrant business as a means of accessing resources, such as labour and information (Altinay and Altinay 2006; Basu 2004; Basu and Altinay 2002; Jones and Ram 2010; Nee and Sanders 2001; Ram 1994; Ram and Deakins 1996; Ram and Jones 1998; Vershinina et al 2010; Waldinger et al 1990; Ward 1987). The family is externally a means of overcoming impediments in the marketplace, but internally it is a flexible source of labour and a means of managerial discipline (Masurel and Nijcamp 2009). The family offers immigrants emotional resources in reducing the stress and anxiety associated with settling in a new country (Hareven 1977; Yans-McLaughlin 1971).

Nee and Sanders (2001) have highlighted the crucial role of the family in their research, and classified the family as the immigrant’s “most important capital asset” (Nee and Sanders 2001, p.390). This is supported by Ram and Jones (1998), who recognise the family as a support system which assists the entrepreneur by providing them with capital, labour and information on the market. Ram (1994) further posits that the family play a key role in the operation of immigrant businesses. Additionally, newly arrived immigrants are inclined to turn to their extended family to obtain general information regarding employment practices and labour market conditions and to decrease the costs associated with settling in a new country (Nee and Sanders 2001). Furthermore, it is the family and the community that lies at the heart of immigrant firms’ social networks (Ram et al 1993). Family and community resources provide the immigrant entrepreneur with a unique form of ‘social capital’ that has been shown to be significant to the establishment, development and ‘competitive advantage’ of immigrant businesses (Coleman 1988; Saker 1992). The market focus of immigrant businesses is discussed in the next section.
2.6.2 Target Market

The rapid development of the immigrant population and the propensity to cluster into ethnic enclaves that contain large proportions of immigrants help to create markets of geographically clustered tastes and needs that co-ethnics can profitably exploit (Zhou 2002). Immigrant markets regularly constitute an attractive and viable business opportunity and a source of competitive advantage for immigrant groups (Altinay and Altinay 2008). For many immigrant businesses their own community “serves as the initial focal point in which their business is orientated” (Cooney and Flynn 2008, p.41). This allows immigrant groups to exploit their cultural heritage by serving market niches (Reeves and Ward 1984). Ethnic markets and cultural-based preferences for particular goods and services often constitute an attractive business opportunity and a source of competitive advantage for immigrants as immigrant communities have explicit needs which can only be satisfied by co-ethnics who possess the necessary knowledge and skills to satisfy these specific cultural requirements (Aldrich et al 1985; Altinay and Altinay 2008; Basu and Altinay 2002; Corsino and Soto 2005; Engelen 2001; European Commission EQUAL Initiative 2007; Hammarstedt 2001; Jones et al 2000; Kloosterman and Rath 2003; Light 1972; Putz 2000; Rath 2002; Reeves and Ward 1984; Singh and De Noble 2004; Van Delft et al 2000; Volery 2007; Waldinger 1986; Waldinger 2000; Waldinger et al 1990; Ward 1987).

Shinnar and Young (2008) signal that the size of immigrant communities and subsequently the size of a potential consumer base is a fundamental success factor for immigrant entrepreneurs. The larger the number of immigrant individuals, the greater the success chances for an immigrant endeavour (Chrysostome 2010) and the higher the profits (Zhou 2004). The literature classifies these immigrants as middleman entrepreneurs and are depicted as individuals who take advantage of ethnic resources such as language, knowledge of ethnic markets or social networks (Light and Gold 2000). Immigrants are therefore pulled into the entrepreneurial field by moving into these immigrant niche markets and industries, which require low financial capital and in which cultural knowledge can be utilised by serving these market niches and supplying goods from their motherland to their co-ethnic people (Barrett et al 2001; Iyer and Shapiro 1999; Ram 1997; Reeves and Ward 1984). Concerning the nature of immigrant entrepreneurial activity, research demonstrates that business activity among immigrant groups is definable by its concentration in low value-added service sectors.
The literature proposes that immigrant entrepreneurs are inclined to avoid the mainstream business environment and concentrate their business on immigrant closed markets that demonstrate minimum inter-ethnic competition, are characterised by import/export and retail of ethnic produce, or where governmental strategies support small business development (Corsino and Soto 2005). Research studies carried out in the United States, Britain, Canada and the Netherlands have corroborated the concentration of immigrant entrepreneurs in the low-scale retailing, restaurants, low value-added manufacturing and personal services sectors of the economy (Barrett et al 1996; Masurel et al 2002; Ram and Smallbone 2003; Teixeira 2001). Phizacklea and Ram (1996) conceive that there is a tendency for these immigrant businesses to be ostensibly ‘one-man’ operations. Cooney and Flynn (2008) recommend that considering the entry barriers in the form of capital, business training and managerial experience to these sectors are relatively low; this often results in a large proportion of ethnic entrepreneurs entering the local service sectors. Moreover, Cooney and Flynn (2008, p.38) advise that a number of the challenges that ethnic entrepreneurs must compete with are intrinsic in the industry sectors in which they operate and they assert, “low start-up capital commitment and labour intensiveness have become synonymous with immigrant-dominated industries.”

However, Saxenian (2002) argues that skilled immigrants are in a position to engage in corporate entrepreneurship; for example, Saxenian (2002) observed that, in 1998, approximately 25 per cent of the senior engineering executives in Silicon Valley were Asian immigrants of Chinese and Indian origin. Volery (2007) suggests that ignoring the mainstream market is a strategy that cannot be successful in the long term and targeting the open market becomes a necessity in order for the business to be viable. In their study of leading practices of Asian entrepreneurs in the United Kingdom, Chaudhry and Crick (2008) found that entrepreneurs took advantage of niche market opportunities and with hard work and talent were able to take their businesses into the mainstream market and professionalise their businesses. This study demonstrated that those entrepreneurs who served the mainstream business market were more successful than those who solely depended on the immigrant market (Chaudhry and Crick 2008).

Cooney and Flynn’s (2008) research study revealed that immigrant businesses in Ireland are inclined to operate on the fringes of Irish society and target the entrepreneurs’ own
immigrant community. Pinkowski (2009) revealed that gaining the acceptance and trust of the host country population was identified as the key reason for not operating in the mainstream Irish market. Altinay and Altinay (2008) assert that to facilitate the growth of a business, a strategic ‘breakout’ into the mainstream business market is necessary. It is only through interaction with the mainstream business environment that immigrant business owners will be able to identify and be in a position to act on prospective business opportunities (Cooney and Flynn 2008). The literature purports that alienation from the mainstream market and sole dependence on immigrant markets can hinder the growth of the business and prohibit entry into mainstream business markets (Altinay and Altinay 2008; Cooney and Flynn 2008; Volery 2007). Furthermore, the limited purchasing power of immigrant communities is frequently substandard to that of the indigenous population and an overreliance on immigrant customers inflicts restraints on the opportunity for business growth and diversification due to a restricted number of potential customers (Cooney and Flynn 2008). The next section discusses mentoring as a significant form of capital for immigrant businesses.

2.6.3 Mentoring Support

Singh et al (2002, p.391) describe mentors as “individuals with advanced experience and knowledge who are committed to providing upward support and mobility to their protégés’ careers.” Mentoring relationships can be beneficial in building candidates’ self-confidence and providing them with psychological support (Crampton and Mishra 1999; Dreher and Ash 1990; Fagenson 1989; Okanlawon 1994; Ragins 1989). Furthermore, it is crucial that the mentoring process is not underestimated, as it is an integral facet of the start-up phase of any business (Deakins and Whittam 2000). Knowledge transfer between the entrepreneur and the mentor is cyclical in its learning approach and is derived from the entrepreneur imparting such experiential knowledge to the mentee (Deakins and Whittam 2000). A mutually agreed upon relationship exists between both parties, with the mentor and mentee collectively working together (Young and Perrewe 2004).

In their research study of Ireland and the Netherlands De Faoite et al (2004) revealed that entrepreneurs attribute the highest value to networking and mentoring programmes and support, which provides them with practical knowledge. However, Cooney and Flynn (2008) report that immigrant businesses in Ireland are often isolated from
mainstream business support agencies that provide these services for entrepreneurs and as a result are deprived of valuable resources such as guidance, information and support. Another facet of social capital in the form of networking is discussed in the next section.

2.6.4 Mainstream Formal Networks Connections

Vinnicombie and Colwill (1995, p.88) believe networking to be simply “the banding together of like-minded people for the purposes of contact, friendship and support.” Individuals have always sought out like-minded people to share ideas and common interests with (Vinnicombie and Colwill 1995). For Crampton and Mishra (1999, p.89) progression in any field is strongly linked to networking and the concept of “it’s not always just a matter of what you know, but of whom you know and who knows you.” Networking, as Linehan and Scullion (2001) report, can be useful at all stages of business development. Networking has long been established as a crucial and critical element for success in any professional career due to the variety of advantages afforded to an individual through its practice (Travers and Pemberton 2000). Predominantly these include exchanging information, collaboration, developing alliances, acquisition of tacit knowledge, visibility and support (Ehrich 1994). Similarly, Cooney and Flynn (2008) propose that through business networking equally valuable relationships can be created, information on industry developments and future business prospects can be obtained, and credibility and name identification can be established. Networking enables the individual to create direct links with other professionals and access up-to-date information, which may help them progress in their business (Hisrich and Brush 1986). Networking facilitates entrepreneurs as it provides them with access to resources, support, information and business advice (Birley 1985). For all potential entrepreneurs, seeking out information in order to fill knowledge gaps is an essential part of the start-up process in the new venture business creation (European Commission Emerge Initiative 2007).

Furthermore, networking is vital for career success, particularly for women and minority groups who appear to encounter specific challenges in terms of access to important information, guidance and social support (Moore and Buttner 1997). Supportive of this, Deakins (1999) concluded from his research study that networking was crucial to immigrant minority business success (Menzies et al 2003). Recently, Krieger (2011) found in the OECD context and Cooney and Flynn (2008) revealed in
the Irish context that, in practice, immigrant businesses tend to be heavily underrepresented in mainstream networks and associations. Cooney and Flynn (2008) in the Irish context purport that “it is self-evident that immigrant entrepreneurs are not even aware of the existence of business associations, let alone that they have thought of joining them.” Furthermore, research indicates that some immigrant entrepreneurs steer away from such mainstream business support agencies, inhibited by fears attributed to language barriers and interacting effectively with other participants (European Commission EQUAL Initiative 2007). The final form of social capital, ethnic networks, is discussed in the next section.

2.6.5 Ethnic Networks

A significant body of research purports that ethnic networks are a vital component of business success for immigrant businesses (e.g., Aldrich and Zimmer 1986; Bonacich et al 1977; Deakins et al 1997; Dhaliwal 1998; Dyer and Ross 2000; Iyer and Shapiro 1999; Light 1984; Peterson and Roquebert 1993; Ram 1994; Teixeira 1998; Waldinger 1988). Basu (1998), Kloosterman et al (1998), Light et al (1993), Ram (1994) and Wilson and Portes (1980) echo this sentiment and report that ethnic and social networks play a pivotal role in motivating immigrants towards entrepreneurship. Similarly, prevailing academic research highlights that a sense of unity with other members of immigrant communities may entice immigrants to establish their own business (Assudani 2009; Chaudhry and Crick 2004; Morrison 2000). Acting as an informal business incubator, ethnic networks cultivate new businesses and assist in their growth and development by offering varying amounts of physical and intellectual resources (Greene 1997a; Greene and Butler 1996). These co-ethnic networks provide entrepreneurs with access to markets, advice, customers, finance, and labour, and thereby assist with the start-up process for numerous immigrant business owners (Cooney and Flynn 2008). Ram (1994) reports that immigrant minorities rely heavily on their contacts and relationships with co-ethnic individuals when looking for business information and advice.

Aldrich and Zimmer (1986) posit the view that social networks are vital assets for entrepreneurs struggling to survive in competitive markets. Since the networks are flexible in nature, the links and relationships are activated depending on the needs of the enterprise (Chattopadhyay and Ghosh 2008). These informal ties are equally important
as a source of emotional support, informal strategic information and trust (Sequeira and Rasheed 2006). Furthermore, Masurel and Nijkamp (2009) and Ram (1994) purport that reliance on these networks may even be stimulated by perceived or actual racism in the wider business environment. Waldinger and Lichter (2003) propose that the significance of social networks increase with time spent in a host country and the connections established are likely to influence entrepreneurial decisions. Additionally, Vinogradov (2008) contends that relations with co-ethnics may help entrepreneurs to acquire training, knowledge and skills necessary to establish a business. Chattopadhyay and Ghosh (2008) perceive social networks as a tool for widening the range of resources and further argue that individuals are equipped with some knowledge and competences when starting in business; thus, the social networks serve as a source of complementary resources. Walsh and Mottiar (2011) purport that ethnic networks afford immigrant entrepreneurs the opportunity to increase their span of achievement, save time and gain access to resources and opportunities otherwise unavailable.

Additionally, ethnic resources (networks, friends, family, ethnic communities) play a crucial role in providing financial assistance for immigrant minority businesses (Barrett et al. 2001; Bates 1997; Butler and Greene 1997; Cooney and Flynn 2008; Deakins et al. 1995; Deakins et al. 2007; Hussain and Matlay 2007; Light and Bonacich 1998; Ram et al. 2001; Ram et al. 2003; Ram and Carter 2003; Ram and Jones 1998; Ram and Smallbone 2003; Smallbone et al. 2003). Furthermore, research indicates that immigrant businesses are also inclined to employ co-ethnic personnel from their co-ethnic community members (Vinogradov 2008). Thus, the social structures become the main source of labour and finance for the immigrant entrepreneur (Basu et al. 2008; Van Delft et al. 2000). Empirical studies have demonstrated that entrepreneurs utilise informal network contacts more frequently than formal network contacts as information resources (Aldrich et al. 1987, p.158). Reflective of this perspective, Cooney and Flynn (2008) highlight that embeddedness in the economic and societal setting of their immigrant community takes priority over interaction with the mainstream business environment for a significant number of ethnic entrepreneurs.

Basu (1998) states that informal networks of advice, information and finance played a crucial role in determining the nature of entrepreneurial entry among Asian immigrants in Britain. Comparable findings originated from a study of Turkish, Indian, Pakistani
and Moroccan immigrants in the Netherlands (Masurel et al 2002). Cooney and Flynn’s (2008) research study indicated that immigrant business owners in Ireland perceive their relationship with immigrant communities as a key source of business resources, including access to customers, labour and business advice. Moreover, Ryan et al (2008) purport that many Polish nationals in London with limited English language skills or who have inadequate social and economic resources when they arrive in a new country may be dependent upon the practical support of their co-ethnic community. However, ethnic resources are more important for some immigrant groups. For instance Birley and Ghaie (1992) indicate that only 6 per cent of respondents in her study examining networking by the Indian community in Northern Ireland were associated with ethnic organisations and in a study by the Small Business Centre of the University of Quebec-Hull the respondents did not have any affiliations with any ethnic networks. In a similar vein, Basu et al (2008) and Van Delft et al (2000) indicate that the contribution of the co-ethnic network to business success depends on such variables as the size of the network, the degree of relationship and the frequency of the contacts between the network members. Additionally, Basu et al (2008) note that the benefits of networks can vary depending on circumstances and that social ties are more valuable at the start-up stage of business rather than at the growth phase. Moreover, Kobonyo (1999, p.131) argues that informal networks can act as strong barriers for entry by those who are outside the network. In a research study in Kenya it was revealed that non-Asians, predominantly Africans, found it extremely difficult to enter sectors that were dominated by Asians due to the social networks formed among the Asian cohort which excluded anyone who was not of Asian origin (Mitchell 2003). Assudani (2009) posits that although the facilitating role of the social networks cannot be underestimated, close links within immigrant communities can constrain business development and can limit the number and quality of contacts between their members.

Reflective of this perspective, socially closed networks and information stagnation may inhibit an immigrant entrepreneur’s ability to effectively access mainstream markets, business development and general business opportunities (European Commission EQUAL Initiative 2007). Furthermore, the standard practice for conducting business dealings across the ethnic business network is usually of an informal nature. Therefore, these cultured business practices are unsuitable for carrying out business in the mainstream business environment where business dealings are characterised as being
formal and legalistic in nature (Cooney and Flynn 2008). Similarly, heavy reliance on co-ethnic networks can prove restrictive or even detrimental to business development because individuals do not get the opportunity to break into “mainstream markets” (Basu et al 2008; European Commission EQUAL Initiative 2007; Ram and Hillin 1994). Members can become locked in the network and have constrained access to information from outside; therefore, it is the diversity of the connections that matters most for opportunity exploitation (Assudani 2009). Cooney and Flynn (2008) further argue that co-ethnic networks’ inability to effectively integrate with mainstream indigenous businesses plays a primary role in impeding growth and business diversification. Supporting this view, Ram and Hillin (1994) assert that relying on one’s own ethnic group may be too restrictive and not adequate for maintaining a business. The final section now turns to the conclusions, derived from the literature review.

2.7 Conclusion
Chapter two identified that the variety and amount of capital possessed and accessible to entrepreneurs can considerably impact on both their understanding of business tenure and the performance of their business. This chapter has provided an overview of the numerous developments which assist us in understanding immigrant entrepreneurship. However, the concept of social capital as a stand alone form of capital has been regularly highlighted and embraced in analyses of immigrant entrepreneurial activities. From a review of the literature it is apparent that an adequate understanding of business formation requires an appreciation of how immigrant entrepreneurs utilise all the forms of capital within a given economic, political and social environment. Bourdieu’s (1986) forms of capital model attempts to move away from this virtually exclusive emphasis on ethnic social capital and to consider other forms of capital employed in the development of entrepreneurial activity. The forms of capital model is thus, a significant improvement on previous theoretical perspectives. The primary objective therefore, of this study, is to go beyond an explanation focusing on social capital and move towards developing our understanding of the role of human, economic and social capital in the entrepreneurial process. The following chapter identifies the research methodology which underpins the primary research conducted for this study.
3.1 Introduction
The preceding literature review chapter acknowledged the key concepts and theories underpinning this research study. The purpose of the following chapter is firstly to outline the theoretical and philosophical stance influencing the research study and secondly to illustrate the methodological approach adopted. Initially, a discussion of the methodological approaches available to the researcher is presented with specific reference to the nature of positivism and subjectivism. These are established to inform the choice of methodology in the research when considering the nature and context of the research problem and the degree of available resources. The research methods that are available are then briefly discussed, an appropriate research method is selected and the reasons for this selection are outlined. Following this, the chosen methodology is examined in detail. Consideration is also given to data collection, data analysis and the criteria that were employed for data analysis.

3.2 Classifying Research Paradigms
Prior to discussing the methodological approach adopted for this research investigation, classification of the purpose of the research is essential. The tripartite classification which is commonly used to explain the purpose of any piece of research emphasises exploratory, descriptive and explanatory purposes (Robson 2002). This is illustrated in Table 3.1. Robson (2002, p.58) proposes that

.... a particular study may be concerned with more than one purpose, possibly all three, but often one will predominate. The purpose may also change as the study proceeds (Robson 2002, p.58).

Utilising Robson’s (2002) research design framework, exploratory research is deemed the most suitable for this study in comparison to explanatory or descriptive research as exploratory studies investigate new areas of research; and the focus of this study is an emerging piece of research in the Irish context. Creswell (1994, p.24) states that the aim of exploratory research is to explain a specific phenomenon in terms of specific causes. For Robson (2002), exploratory studies are a valuable means of finding out what is
happening, to seek new insight, to ask questions, and to assess phenomena in new light, (Robson 2002). The reasons for adopting exploratory-based research within this study include: the aim of the research is to explore (not to establish cause and effect), the data gathered in this study is primarily of a qualitative nature, deriving from a small sample in order to explore and capture depth of information as opposed to measurement or comparison of quantitative data from larger multiple samples (Balnaves and Caputi 2001; Denzin and Lincoln 2008; Kumar 2005). Although quantification is recognised as a possible aim of exploratory research, exploration may also arise from qualitative data and, as such, Miller and Brewer (2003) argue qualitative research is typically used to answer questions about the nature of phenomena with the purpose of describing and understanding them from the participants point of view which has relevance for the primary element of this research study. Moreover, this research study is not concerned with testing hypothesis; rather it aims to explore phenomena in a new light (Robson 2002). This therefore results in the following research question being posed: **What is the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland?** The next task for the researcher is to identify the preferred research inquiry paradigm which will be adopted for this study.

### Table 3.1: Classifications of the Purposes of Enquiry

<table>
<thead>
<tr>
<th>Purpose of Study</th>
<th>Explanation of purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exploratory</strong></td>
<td>To find out what is happening, particularly in little-understood situations</td>
</tr>
<tr>
<td></td>
<td>To seek new insights</td>
</tr>
<tr>
<td></td>
<td>To ask questions</td>
</tr>
<tr>
<td></td>
<td>To assess phenomena in a new light</td>
</tr>
<tr>
<td></td>
<td>To generate ideas for future research</td>
</tr>
<tr>
<td></td>
<td>Almost exclusively of flexible design</td>
</tr>
</tbody>
</table>
### Purpose of Study

<table>
<thead>
<tr>
<th>Description</th>
<th>Explanation of purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Descriptive</td>
<td>To portray an accurate profile of persons, events, or situations</td>
</tr>
<tr>
<td></td>
<td>Requires extensive previous knowledge of the situation, etc. to be researched or described, so that you know appropriate aspects on which to gather information</td>
</tr>
<tr>
<td>Explanatory</td>
<td>Seeks an explanation of a situation or a problem, traditionally but not necessarily in the form of causal relationships</td>
</tr>
<tr>
<td></td>
<td>To explain patterns relating to the phenomena being researched</td>
</tr>
<tr>
<td></td>
<td>To identify relationships between aspects of the phenomenon</td>
</tr>
<tr>
<td></td>
<td>May be of flexible and or fixed design</td>
</tr>
</tbody>
</table>

Source: Robson (2002, p.59)

### 3.3 Paradigms of Inquiry

The term ‘paradigm’ refers to a fundamental view or broad view of life that affects the way particular aspects of reality are understood (Burrell and Morgan 1979). A paradigm has been described as a human and world science that represents people’s viewpoints, ideologies, perspectives and theories (Amaratunga <i>et al</i> 2002). Holding a particular world view influences your personal behaviour, your professional practice, and ultimately the position you take with regard to the subject of your research (Guba and Lincoln 1994). Similarly, Lincoln (1990, p.81) asserts, the adoption of a paradigm literally permeates every act, even tangentially, associated with inquiry.

When approaching research it is imperative to be clear about what paradigm informs and guides the approach (Guba and Lincoln 1994). The dilemma inevitably revolves around the basic dichotomy of an objectivist/positivist or subjectivist/interpretivist methodology. It is important to note that the researcher also investigated post positivism and critical theory in order to determine their suitability however; they were rejected for the purpose of this study. The choice of a research methodology will, naturally, affect
the outcome of the research, thereby rendering that initial choice a central decision in the research process. According to Kuhn (1970), a paradigm responds basically to three essential questions, which can be characterised as the ontological, the epistemological and the methodological questions (Guba and Lincoln 2000). These questions are illustrated in Table 3.2 below.

Table 3.2: Ontological, Epistemological and Methodological Questions

<table>
<thead>
<tr>
<th>Methodology</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ontological</td>
<td>What is the nature of the ‘knowable’? Or what is the nature of ‘reality’?</td>
</tr>
<tr>
<td>Epistemological</td>
<td>What is the nature of the relationship between the knower (the inquirer) and the known or (knowable)?</td>
</tr>
<tr>
<td>Methodological</td>
<td>How should the inquirer go about finding out knowledge?</td>
</tr>
</tbody>
</table>

Source: Guba (1990, p.18)

Sarantakos (2005) describes ontology as informing the methodology about the nature of reality, whilst epistemology informs the methodology about the nature of knowledge. Therefore, methodology gives instruction about the research design and more specifically and operationally, about the instruments of research. Ontology questions focus on discerning the nature of reality, asking, What is reality? Is it out there, existing independently of human thought systems? Or is it a product of human construction resulting in multiple realities all dependent on the various worldviews of humans? Is it fixed and static or ever changing and dynamic? (Guba 1990). According to Guba and Lincoln (1994, p.108), if a real world is assumed, then what can be known about it is how things really are and how things really work. Then only those questions concerning matters of real existence and real action are permissible; other questions, such as those regarding matters of aesthetic or moral consequence, fall outside the realm of valid scientific inquiry (Guba and Lincoln 1994). The ontological position of the researcher has a significant impact on the way research is approached, but as there is no right or wrong way of perceiving and defining what reality is, an ontological position is principally an issue of faith and conviction (Kragh 2007).
The second pillar of theory of scientific method is epistemology. Epistemological questions focus on the relationship between the knower or would-be knower and what can be known (Tashakkori and Teddlie 2003). The answer to this question is controlled by the answer given to the ontological question, that is, not just any relationship can be assumed (Guba and Lincoln 1994). If one maintains that reality is ruled by universal laws and facts, then with suitable methods one should be able to determine those facts and envisage natural and social behaviours (Bettis and Gregson 2001).

Methodology, which is the last element of the paradigm, is concerned with which analytical strategy should be applied in a research process in order for the researcher to attain knowledge which fulfils the criteria of what describes true knowledge according to the individual researcher, and/or the research community to which he/she belongs (Olsen and Pedersen 1999; Kragh 2007). Methodology refers not only to techniques of data collection but also to issues such as voice, ethics, values, and rigor of an investigation (Guba and Lincoln 2000). This methodology question asks the researcher how he/she will go about finding out whatever he/she believes can be known (Guba and Lincoln 1994). The answer that can be given to this question is inhibited by answers given to the preceding two questions; that is, not just any methodology is suitable. According to Guba and Lincoln (1994), a real reality pursued by an objective inquirer mandates control of possible confounding factors, whether the methods are qualitative (say, observational) or quantitative (say, analysis of covariance) (Guba and Lincoln 1994, p.108). Guba and Lincoln propose that the methodological question cannot be reduced to a question of methods; methods must be fitted to a predetermined methodology (Guba and Lincoln 1994, p.108).

At a practical level, Burrell and Morgan (1979) argue that all social scientists approach a research study via both inherent and overt assumptions about the nature of the social world and the manners in which it may be explored. These assumptions bounded by a subjectivist and objectivist dichotomy, embody the issue of ontology (reality), epistemology (knowledge), human nature and the methodology associated with conceptualising and conducting primary research. Reflective of the philosophical underpinnings to research design, Holden and Lynch (2004, p. 398) also identify that these assumptions are consequential to each other, that is, their (the researchers) view of ontology effects their epistemological persuasion, which in turn affects their view of
human nature; consequently (the) choice of methodology logically follows. It becomes apparent, therefore, that a need to examine and understand these two fundamental choices in research methods is a necessary starting point when considering a methodological framework for this research study. Hence, an examination of positivist/objectivist and subjectivist/interpretivist paradigms of inquiry will be the focus of the next section.

3.3.1 Positivism

For Burrell and Morgan (1979), positivist/objectivist research manifests in the focus and analysis, of measurable, hard and objective variables. Positivists/objectivists search for causal explanations and fundamental laws in order to assist analysis and theory testing and is consequently suitable for theory-testing research (Easterby-Smith 1991; Remenyi et al 1998). Therefore, individuals who adopt this approach seek out the reasons and effects of phenomena without taking the subjective states of people into deliberation (Taylor and Bogdan 1975). The core goals of the positivist/objectivist researcher are; therefore, to seek to break social phenomena into quantifiable variables that can be studied independently and, through causal analysis and hypothesis testing, develop theories and laws that predict observations in the study group (Gill and Johnson 1991). The central methods utilised by the positivist/objectivist researcher are deductive in nature (Creswell 1994; Cooper 1988). Deductive research begins with known theory and tests it, usually by attempting to provide evidence for or against a pre-specified hypothesis (Saunders et al 2003). Gill and Johnson (1991) inform us that the results of a deductive approach can take the form of theory falsification. Positivists/objectivists primarily use quantitative and experimental methods in order to test hypothetical-deductive generalisations (Amaratunga et al 2002). By supposing this approach, it is understood that the researcher can remain detached from the subject matter on hand by employing quantitative methods (Healy and Perry 2000).

Guba and Lincoln (1994, p.4) propose that the investigator and the investigated object are assumed to be independent entities, and the investigator is capable of studying the object without influencing or being influenced. Nevertheless, social scientists are required to portray and foresee human behaviour and as a result their research must be carried out in the subjects social setting (Guba and Lincoln 1981). Positivists’/objectivists’ studies typically attempt to test theory in an effort to increase
Chapter Three: Research Methodology

the predictive understanding of phenomena. Questions and/or hypotheses are stated in propositional form and are subjected to empirical tests to verify them (Guba and Lincoln 1994). Positivists/objectivists seek causal explanations and fundamental laws and generally reduce the whole to the simplest possible elements in an effort to assist theory testing and analysis (Easterby-Smith 1991; Remenyi et al 1998).

According to Gill and Johnson (2002), the foundation of a positivist/objectivist paradigm is that subjective dimensions of human action, such as internal logic and interpretative processes, are ignored. The positivist/objectivist seeks the facts or causes of social phenomena with little regard for the subjective states of individuals. Critics argue that these methods strip contexts from meanings in the process of developing quantified measures of phenomena (Guba and Lincoln 1994, p.106). Probably the most controversial assumption that positivists/objectivists assume is that knowledge is value free and is seen as separate from the social context in which it originates (Bettis and Gregson 2001). Positivists/objectivists not only deem that truly objective research is feasible, they also propose that it is the best approach to discover the world and then predict it (Bettis and Gregson 2001). Positivists/objectivists deem that the social world exists externally, and that its properties should be measured through objective methods not inferred subjectively through sensation, reflection or intuition (Easterby-Smith 1991, p.22). Conversely, this particular technique can be very much artificial and inflexible (Gill and Johnson 1991). Miller and Brewer (2003, p.235) state that the term ‘positivism’ is greatly used and abused. They consider that today, in social research literature, positivism has come to be referred to as a methodological position, the essential attributes of which are summed up in the word positive, which in the English language conjures up an image of certainty, precision and objectivity (Miller and Brewer 2003, p.236).

This research study deviates sharply from the precepts of positivism. Denying the importance of individual subjectivity by adopting a positivist/objectivist lens may result in a generalisation of respective individuals social exchanges and interactions and their overall relationships (McGrath 2008), whereas this research investigation seeks to view the reality and social world from the perspective of the individual respondents themselves. The research question outlined in Chapter One does not lend itself to a positivist/objectivist investigation. Ontologically speaking it would be extremely
difficult to gain insight into the mind of Polish entrepreneurs from a positivist/objectivist background. A positivist/objectivist approach to this study would provide a very limited and superficial picture of the social world. Furthermore, the positivist/objectivist approach is argued to be deployed to test hypotheses, replicability and generalisation (Gill and Johnson 2002) and therefore is rejected for the purpose of this exploratory research.

In contrast to positivism/objectivism and of relevance to this research study, the subjectivist/interpretivist paradigm places considerable stress upon getting close to ones subject (Burrell and Morgan 1979, p.6) by exploring their subjective meanings, generating qualitative data and researching everyday settings in small samples. Holden and Lynch (2004) note that the terminology of qualitative, anti-positivistic, humanist, interpretivism, absolutivism, relativism, phenomenological and social constructionism have become synonymous with and are used interchangeably for the subjectivist approach. The term ‘subjectivism’ will be employed in this study when referring to the methodological underpinning of this research investigation. From the subjectivist approach each situation is seen as unique and its meaning is a function of the circumstances and individuals involved (Remenyi et al 2005, p.34), which is of particular relevance to this research study. This approach provided a better understanding of the social phenomenon and its suitability for this study is discussed in the following section.

3.3.2 Subjectivism

Unlike the positivist/objectivist philosophy, subjectivists view the social world as being too complex to be defined by fixed laws. Whereas objectivism is based on the logic of discovery, subjectivism is based on the logic of interpretation (Huglin 2003). This approach uses naturalistic approaches to inductively and holistically understand human experience in context-specific settings. Research denotes that the notion of subjectivism materialised due to the fruitless application of positivism to the social sciences (Easterby-Smith et al 1991). Subjectivists believe that the positivist paradigm is badly flawed and must be completely replaced (Guba 1990). The ontological perspective of the researcher is at the other end of the ontological continuum to the positivist, viewing human action as resulting from the actor’s subjectivity (Yin 1989). Advocates maintain that the universe is socially created and researchers should take a subjective rather than
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an objective view of the world (Nieswiadomy 1993). This approach assumes a more holistic approach rather than reducing phenomenon down to their more fundamental elements and consequently relies primarily on qualitative rather than quantitative methods (Saunders et al 2000).

Subjectivists discard the notion that reality is “out there” and instead endorse the idea that reality is what each person interprets it to be (Huglin 2003). The subjectivist examines how the world is experienced: the important reality for the subjectivist is what people imagine it to be (Taylor and Bogdan 1975, p.2). Subjectivists suppose that the world is a social construct (Berger and Luckman 1966) and that the observer is a part of what is being observed. Subjective research is developed through inductive reasoning and focuses on understanding complexity, meaning, and social contexts (Gerhardt 2004). Induction begins with an observation of the empirical setting and then proceeds to construct theories about observed phenomena. Patton (1990, p.69) states that the subjective experience incorporates the objective thing and a person’s reality. In order to grasp the meaning of an individual’s behaviour subjectivists attempt to see things from that person’s point of view (Taylor and Bogdan 1975, p.14).

The subjectivist views human behaviour as a product of how individuals interpret their world (Bryman and Bell 2003). The task of the subjectivist and of qualitative methodologists is to capture this process of interpretation (Taylor and Bogdan 1975, p.14). Researchers can only understand the social world by becoming embroiled with the subject matter under investigation. The subjectivists believe that the researcher is a member of the social reality. As a result emphasis has been placed on interaction with the subjects and the collecting of subjective accounts in an effort to comprehend the reality that individuals have constructed for themselves (Burrell and Morgan 1979; Lincoln and Guba 1985). According to Easterby-Smith et al (1991), this approach also proposes that ideas should be developed through induction from information rather than from testing theories. Bryman and Bell (2003) state that considering subjectivists and positivists/objectivists approach problems in diverse ways and seek dissimilar answers, their research will naturally command different research strategies. The subjectivist seeks understanding through qualitative methods such as open-ended interviewing, participant observation, observation and personal documents (Jary and Jary 1991). These particular methods yield descriptive data which allow the subjectivist to see the
world as subjects see it (Taylor and Bogdan 1975, p.2). Scholars working within the subjectivist paradigm maintain that reality does not exist out there but is constructed by human beings in relation to each other (Crotty 1998; Guba 1990; Guba and Lincoln 1994; Guba and Lincoln 2000; Lincoln 1990; Schwandt 1998). Therefore, reality is dependent upon human meaning-making.

For Crotty (1998) subjectivism is not just about the human construction of meaning as if it were independent of phenomena in the world, rather, it is human interaction with the world and how individuals then make logic of that interaction. Consequently, subjectivists deem that there can be no objectivity. Researchers and those being investigated engage in dynamic interaction that creates the meaning of findings (Bettis and Gregson 2001). Accordingly, knowledge is always a human construction and by no means value free. The purpose of a subjectivist research study is not to predict the world or to control it as positivists might desire (Crotty 1998; Guba 1990; Guba and Lincoln 1994; Lincoln 1990; Schwandt 1998). Subjectivism proposes to reconstruct the world at the only point at which it exists in the minds of constructors (Guba 1990, p.27). Subjectivists identify the myriad of mental constructions of the world; attempt to understand them, to locate some agreement among them, and to recreate the world based on these understandings (Bettis and Gregson 2001). A comparison of the two paradigms is illustrated in Table 3.3 below.

Table 3.3: Features of Positivistic and Subjectivist Paradigms

<table>
<thead>
<tr>
<th>Positivism</th>
<th>Subjectivism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tends to produce quantitative data</td>
<td>Tends to produce qualitative data</td>
</tr>
<tr>
<td>Uses large samples</td>
<td>Uses small samples</td>
</tr>
<tr>
<td>Concerned with hypothesis testing</td>
<td>Concerned with generating theories</td>
</tr>
<tr>
<td>Data is highly specific and precise</td>
<td>Data is rich and subjective</td>
</tr>
<tr>
<td>The location is artificial</td>
<td>The location is natural</td>
</tr>
</tbody>
</table>
### Research Methodology

<table>
<thead>
<tr>
<th>Positivism</th>
<th>Subjectivism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reliability is high</td>
<td>Reliability is low</td>
</tr>
<tr>
<td>Validity is low</td>
<td>Validity is high</td>
</tr>
<tr>
<td>Deductive</td>
<td>Inductive</td>
</tr>
<tr>
<td>Testing of theory</td>
<td>Generation of theory</td>
</tr>
<tr>
<td>Natural science model</td>
<td>Interpretivism</td>
</tr>
<tr>
<td>Generalises from sample to population</td>
<td>Generalises from one setting to another</td>
</tr>
</tbody>
</table>

Source: Adapted from Hussey and Hussey (1997) and Bryman and Bell (2003)

In terms of the philosophical orientation to this study, an ontology of nominalism (accepting that reality is a projection of human consciousness and perception), in conjunction with a interpretivist epistemology (which views social interaction as a basis for interpretation and knowledge creation) is incorporated. Additionally, in terms of the methodological underpinning of this study, a subjectivist/interpretivist (subjectivist) approach (which places considerable stress upon getting close to each subject) is deemed to be most appropriate, as details of subjective accounts are emphasised in an endeavour to construe understanding from the research respondents personal position and perspective (Burrell and Morgan 1979). Similarly, this type of research typically includes small samples, devised to qualitatively capture the entirety of the research phenomenon within its operational setting (Remenyi et al 2005), relying on an inductive approach, where observations from the data contribute to the investigation and understanding of the research and theoretical focus (Bryman 2004; Gill and Johnson 2002). Of particular relevance for this type of research is the importance that is placed on understanding the study within a natural setting (Creswell 2007).
3.4 Research Approaches

Two fundamental research approaches that can be used in a study are inductive and deductive (Saunders et al 2009). The key distinction between the deductive and the inductive approach is whether to assume an analytical starting point at the empirical or the theoretical level (Olsen and Pedersen 1999; Saunders et al 2003). A comparison of the two approaches is captured in Table 3.4 below.

**Table 3.4: Key Differences Between Deductive and Inductive Research**

<table>
<thead>
<tr>
<th>Deduction Emphasises</th>
<th>Induction Emphasises</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scientific principles</td>
<td>Gaining an understanding of the meanings humans attach to events</td>
</tr>
<tr>
<td>Moving from theory to data</td>
<td>A close understanding of the research context</td>
</tr>
<tr>
<td>The need to explain causal relationships between data</td>
<td>The collection of qualitative data</td>
</tr>
<tr>
<td>The collection of quantitative data</td>
<td>A more flexible structure to permit changes of research emphasis as the research progresses</td>
</tr>
<tr>
<td>The application of controls to ensure validity of data</td>
<td>A realisation that the researcher is part of the research process</td>
</tr>
<tr>
<td>The operationalisation of concepts to ensure clarity of definitions</td>
<td>Less concern with the need to generalise</td>
</tr>
<tr>
<td>A highly structured approach</td>
<td></td>
</tr>
<tr>
<td>Researcher independence of what is being researched</td>
<td></td>
</tr>
<tr>
<td>The necessity to select samples of sufficient size in order to generalise conclusions</td>
<td></td>
</tr>
</tbody>
</table>

Source: Adapted from Saunders et al (2007, p.120)

The core principle of an inductive approach is to build theory on the basis of empirical data, while deduction starts at the theoretical level with the development of hypotheses about causal relationships between variables, which are subsequently tested (Saunders et al 2003). Deductive research begins with known theory and tests it, usually by
attempting to provide evidence for or against a pre-specified hypothesis (Saunders et al 2003). This research study deviates sharply from the precepts of deductive research and is inductive in nature. In the context of this study it is proposed that theory is not being tested, rather it is being built and therefore the study is inductive in nature. In the inductive method, observations and experience constitute the basis for theory building (Cameron and Price 2009). Inductive research commences with the collation of information, which is subsequently structured and analysed with the objective of devising a theory (Lyder 2009). In the process of making sense of available data, the context in which it is collected and the human understandings of the situation under investigation play a key role. In addition to the concrete formulation of theories, an inductive research approach provides an understanding of the situation behind a specific theory (Lyder 2009). Research proposes that induction is a flexible research approach, as it potentially results in the development of several alternative explanations of the observed data. The literature expounds that with a newly emerging research issue it might be appropriate to select an inductive method (Creswell 1994). Additionally, Saunders et al (2003) propose that induction is beneficial when investigating an issue of which little is known in advance. In the existing literature there is a dearth of knowledge concerning immigrant entrepreneurship and forms of capital; therefore, it is evident that this study is suitable to an inductive approach whereby theory is established through the rich insight that surfaces from the research process (Cohen et al 2000).

3.5 Choosing a Research Methodology

In addressing the central objective of the thesis, it was necessary to employ a methodological approach which provided the opportunity to gain insights into the experiences and perceptions of Polish entrepreneurs in Ireland. This led to the choice of a qualitative methodology. The aim of a qualitative methodology is to describe and analyse the culture and behaviour of humans and their groups from the point of view of those being examined and to collate and to analyse data which is uncountable (Cassell and Symon 2004). Qualitative techniques can be used as a means of obtaining this kind of information because rather than testing concepts in terms of fixed empirical referents; it affords an experiential understanding while still allowing for comparison (Yin 1994). The underlying goal of qualitative research is to understand the true meaning of the research being conducted (Hannibuss 1996).
Ghauri and Gronhaug (2005) suggest that typical examples of qualitative research are research problems that focus their attention on exposing an individual’s behaviour or experience, or where additional understanding and disclosure of an unfamiliar phenomenon is desirable. This qualitative stance engages the entrepreneurship literature and is in direct agreement with Hindle (2004, p.577), who proposes an urgent need for a greater use of qualitative research.

In entrepreneurship research, we simply have to try and motivate scholars who are more comfortable close to the positivist pole of the paradigm to contemplate and involve themselves in qualitative research. Unless entrepreneurship generally and entrepreneurial cognition particularly begin to embrace higher volumes of higher calibre qualitative research, the relevance and potency of the entrepreneurial canon will be severely compromised by a lack of the methodological variety that is so strongly displayed in other social sciences (Hindle 2004, p.577).

A qualitative paradigm is suitable for this research study because the research problem assumes the following attributes, as developed by Morse and Field (1996): Firstly, the issue of immigrant entrepreneurship and forms of capital is fundamentally immature because there is a deficit of information concerning immigrant entrepreneurship in Ireland. Secondly, the nature of the phenomenon, as supported in similar immigrant entrepreneurship studies (see Bagwell 2008; Basu 2004; Basu and Altinay 2002; Katila and Wahlbeck 2010; Lassalle et al 2010; Nee and Sanders 2001; Ram et al 2008; Van Delft et al 2000; Vershinina et al 2010) is more suitable to qualitative research, in order to generate rich data.

Thirdly, the theoretical perspectives (subjectivism) chosen to lead this study indicate the use of a largely qualitative paradigm, as qualitative methods have their philosophical origins in subjectivism (Miller and Brewer 2003). Moreover, qualitative research has been chosen for this research study as qualitative methods are employed to examine an individual’s experience or behaviour, or to undertake a research issue which is exploratory and aspires to discover information on a relatively new issue, which is suitable for this research investigation (Ghauri and Gronhaug 2005). Finally, the inductive nature of the thesis, the ontological assumption of the researcher, the methodological review process and the subsequent research problems identified in Chapter One have also significantly informed this choice of a qualitative paradigm.
3.5.1 Primary Research

In relation to this study semi-structured in-depth interviews have been deployed as the specific data collection method in an attempt to generate thick description (Gilmore and Carson 1996, p.22) in terms of detailed insights into the participants and the research problem. Other methods such as observation (Silverman 2001) relying on watching behaviour in the context of Polish entrepreneurs would have been extremely difficult to coordinate and capture as their interaction is generally unplanned, occurring on a need-to-know basis. While questionnaires presented numerous advantages, namely in the short time to complete and their unobtrusive nature (Robson 2002), the difficulty of capturing relational issues through this method, the lack of opportunity to probe respondents and uncertainty regarding response rates negated their value to this study (Kumar 2005). Denzin and Lincoln (2008) identify that interviews may be appropriate to capture individual’s meanings and interpretations, reason processes and social norms within a naturalistic setting. For Domegan and Fleming (2003) the interview has the advantage of subjects revealing attitudes or motives that they may be hesitant to discuss in a group setting. Burgess (1984, p.102) captures the essence of this method as he states that qualitative interviewing is a conversation with a purpose. Interviews were chosen as the primary research method for this study based on the philosophical underpinning examined in section 3.3.2 and with reference to the overall research design strategy (Gill and Johnson 2002; Mason 2002). The ontological position of this research study specifies that participant’s awareness, outlook, understandings and interactions are significant properties of social realism (Burrell and Morgan 1979).

Additionally, the epistemological position adopted assumes that knowledge may be created by interviewing to assess participants descriptions of reality to determine what constitutes evidence in terms of their understanding of the research issue (Easterby-Smith et al 2002). As similarly reflected in section 3.3.2, the focus of this study is directed at gaining an understanding of context (situating action), intention (describing the world as it is seen by others) and process (change, circumstances, and resulting action) of first generation Polish entrepreneurs in Ireland (Dey 1993) and the pursuit of this has influenced an ideographic methodology (Hussey and Hussey 1997) to build a detailed profile of the respondents, and, moreover, the decision to conduct interviews as the principal data collection method. In addition, the decision to employ interviews as the primary research method was significantly influenced by other researchers in the
field of immigrant entrepreneurship who adopted a similar methodology approach as illustrated in Table 3.5 below.

**Table 3.5: Empirical Studies on Immigrant Entrepreneurship: An Overview**

<table>
<thead>
<tr>
<th>Author</th>
<th>Methodology Approach</th>
<th>Research Study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bagwell (2008)</td>
<td>In-depth Interviews</td>
<td>Vietnamese nail care shops in the UK</td>
</tr>
<tr>
<td>Basu (1998)</td>
<td>Structured Interviews</td>
<td>Investigates motives for business entry, the choice of initial business and inter/intragroup differences for Indian Pakistanis and Bangladeshis</td>
</tr>
<tr>
<td>Basu (2004)</td>
<td>In-depth Interviews</td>
<td>Ethnic business owners in the UK</td>
</tr>
<tr>
<td>Basu and Altinay (2002)</td>
<td>Structured Interviews</td>
<td>Examining the interaction between culture and immigrant entrepreneurship for Indian, East African, Asian Pakistanis, Bangladeshis, Turkish Cypriot, Turkish</td>
</tr>
<tr>
<td>Beuving (2006)</td>
<td>Interviews</td>
<td>The role of Lebanese businessmen in the European-west African second-hand car trade</td>
</tr>
<tr>
<td>Brettell and Alstatt (2007)</td>
<td>Interviews</td>
<td>Exploration of paths to self-employment in the US</td>
</tr>
<tr>
<td>Chaganti et al (2008)</td>
<td>Interviews</td>
<td>Differences in strategy and performance between Internet ventures with and without ethnic-immigrant members in founding teams in the US</td>
</tr>
<tr>
<td>Cobass (1986)</td>
<td>Interviews</td>
<td>Testing different hypothesis on immigrant entrepreneurship in Puerto Rico</td>
</tr>
<tr>
<td>Cobass and Deollos (1989)</td>
<td>Interviews</td>
<td>To test the family ties/co-ethnic bond hypothesis in the US</td>
</tr>
<tr>
<td>Dyer and Ross (2000)</td>
<td>Interviews</td>
<td>An examination of relationships between ethnic minority businesses and their co-ethnic customers in Canada</td>
</tr>
<tr>
<td>Greene (1997b)</td>
<td>Interviews</td>
<td>The process of business creation in an ethnic community through a resource-based lens in the US</td>
</tr>
<tr>
<td>Gold (1988)</td>
<td>Interviews</td>
<td>Distinguishing between immigrants and refugees with respect to entrepreneurial activities</td>
</tr>
<tr>
<td>Heath and Cheung (2007)</td>
<td>Interviews</td>
<td>Minority ethnic Disadvantage in the Labour Market: Britain'</td>
</tr>
<tr>
<td>Author</td>
<td>Methodology Approach</td>
<td>Research Study</td>
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<tr>
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<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Iganski and Payne (1996)</td>
<td>In-depth Interviews</td>
<td>Declining racial Disadvantage in the British Labour Market</td>
</tr>
<tr>
<td>Katila and Wahlbeck (2010)</td>
<td>Semi-Structured and Structured Interviews</td>
<td>The role of (transnational) social capital in the start-up processes of immigrant businesses: The case of Chinese and Turkish restaurant businesses in Finland</td>
</tr>
<tr>
<td>Kim (1999)</td>
<td>In-depth Interviews</td>
<td>Examining when, how and why Korean employers have turned away from employing Koreans and instead opted for other minorities.</td>
</tr>
<tr>
<td>Leung (2003)</td>
<td>Interviews</td>
<td>Illustrating the policy context in which the Chinese restaurants are embedded in Germany</td>
</tr>
<tr>
<td>Lever –Tracy and Ip (2005)</td>
<td>Interviews</td>
<td>Exploring Chinese businesses’ strategies of vertical, horizontal, and unrelated diversification</td>
</tr>
<tr>
<td>Li (2007)</td>
<td>Interviews</td>
<td>Labour market trajectories of minority ethnic men in Britain</td>
</tr>
<tr>
<td>Light et al (1994)</td>
<td>Interviews</td>
<td>Distinguishing ethnic enclave economy and ethnic economy in the US</td>
</tr>
<tr>
<td>Marger (1989)</td>
<td>Interviews</td>
<td>Examining class and ethnic resources used by East Indian Entrepreneurs</td>
</tr>
<tr>
<td>Masurel and Nijkamp (2004)</td>
<td>Interviews</td>
<td>What are the motivational differences between first- and second generation ethnic entrepreneurs in the Netherlands?</td>
</tr>
<tr>
<td>Min (1984)</td>
<td>Interviews</td>
<td>Explaining overrepresentation of Koreans in small business sector in the US</td>
</tr>
<tr>
<td>Author</td>
<td>Methodology Approach</td>
<td>Research Study</td>
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<td>-------------------------------</td>
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</tr>
<tr>
<td>Nee and Sanders (2001)</td>
<td>Interviews</td>
<td>Asian immigrants household characteristics in the USA</td>
</tr>
<tr>
<td>Peterson (1995)</td>
<td>Interviews</td>
<td>Analysing the motives, abilities, and resources that most successful immigrant entrepreneurs brought and developed in the US.</td>
</tr>
<tr>
<td>Raijman and Tienda (2000)</td>
<td>Interviews</td>
<td>Comparative perspective of pathways to business ownership among several groups in the US</td>
</tr>
<tr>
<td>Ram et al (2003)</td>
<td>Interviews</td>
<td>The experience of firms attempting to break out from the ethnic market in the UK</td>
</tr>
<tr>
<td>Ram and Carter (2003)</td>
<td>Interviews</td>
<td>Explores the case of ethnic minority accountants operating as entrepreneurs in the UK</td>
</tr>
<tr>
<td>Ram, Marlow, and Patton (2001)</td>
<td>Interviews</td>
<td>Examining the management of employee relations in independent restaurant sector</td>
</tr>
<tr>
<td>Yoon (1995)</td>
<td>In-depth Interviews</td>
<td>Exploring the role of employment opportunities, resource mobilisation and business opportunities structure in the US</td>
</tr>
<tr>
<td>Walsh (2011)</td>
<td>Interviews</td>
<td>A Qualitative Study of the Nascent Entrepreneurial Process of an Immigrant within an Irish Context of a Cross-Cultural Adaptation’</td>
</tr>
<tr>
<td>Williams and Balaz (2005)</td>
<td>In-depth Interviews</td>
<td>Investigating Vietnamese market traders in Slovakia</td>
</tr>
</tbody>
</table>
There are many types of interviews as suggested in the literature which include structured interviews, semi-structured interviews, unstructured interviews and non-directive interviews. In relation to the methodological strategy adopted in this study, semi-structured in-depth interviews were identified as a suitable means to answer the research questions because in-depth interviews are appropriate when:

1. It is necessary to understand the constructs that the interviewee uses as a basis for her opinions and beliefs about a particular matter or situation.
2. The step-by-step logic of a situation is not clear.
3. The subject matter is highly confidential or commercially sensitive.
4. The interviewee may be reluctant to be truthful about issues other than confidentially in a one-to-one situation.
5. There are opportunities required for probing.
6. A good return rate is important.
7. Respondents are not fluent in the native language of the country.

Source: Adapted from Easterby-Smith *et al* (1991) and Gray (2004).

Consequently, this approach was deemed to be particularly appropriate to accommodate the primary research needs associated with this study. Details of the interview technique employed for this research study are examined in the following section.

### 3.5.2 In-depth Interview

In an exploratory study in-depth interviews can be very helpful to find out what is happening and seek new insights (Robson 1993). In-depth interviews are a valuable research tool when investigating personal, sensitive and confidential information, which is very appropriate for this research investigation. McCracken (1988) states that the in-depth interview technique is one of the most influential tools in the qualitative armoury. For certain descriptive and analytic purposes, no instrument of inquiry is more informative. In the context of this study the in-depth interview afforded the researcher with the opportunity to step into the mind of the respondent, and to see and experience the world as they do themselves. Furthermore, in-depth interviews endeavour to gather rich data from individuals, which is appropriate for this research study. Specifically within the context of this study the interviewer encouraged the participants to respond,
in their own words, experiences and attitudes that were pertinent to the research problem. Moreover the in-depth interview afforded participants with an opportunity to say what they felt and to do so with greater richness and impulsiveness. As a method, interviews vary in terms of their level of structure. Positioned between structured interviews (Kumar 2005) and unstructured interviews (Silverman 2006) an intermediate semi-structured approach may serve to generate flexibility during the course of the interview (Bryman 2004) in obtaining information about personal, attitudinal and value laden material which call for social sensitivity in their own right (Jankowicz 2005). The researcher conducting semi-structured interviews has a list of key themes, issues and questions that need to be covered. However, in this type of interview the order of the questions can be changed depending on the direction of the interview. Corbetta (2003, p.270) describes semi-structured interviews as follows

The order in which the various topics are dealt with and the wording of the questions are left to the interviewer’s discretion. Within each topic, the interviewer is free to conduct the conversation as he thinks fit, to ask the questions he deems appropriate in the words he considers best, to give explanation and ask for clarification if the answer is not clear, to prompt the respondent to elucidate further if necessary, and to establish his own style of conversation (Corbetta 2003, p.270).

This type of interview gives the researcher opportunities to probe for views and opinions of the interviewee. Probing is a way for the interview to explore new paths which were not initially considered (Gray 2004, p. 217). Patton (2002, p. 343) recommends researchers to

Explore, probe, and ask questions that will elucidate and illuminate that particular subject to build a conversation within a particular subject area, to word questions spontaneously, and to establish a conversational style but with the focus on a particular subject that has been predetermined (Patton 2002, p.343).

Additionally, the decision to employ in-depth semi-structured interviews was influenced by other researchers in the field of immigrant entrepreneurship who adopted a similar approach as illustrated in Table 3.5. As such, this approach was deemed most suitable to accommodate the primary research needs associated with this research by moving away from the rigidity of a pre-defined line of questioning towards a situation where the interview style may be modified to facilitate follow-ups and probes and also to explore non-verbal cues (pauses, posture, etc.) which may arise (Sarantakos 2005). The
interviews themselves were quite flexible as each theme was introduced in an open-ended, fluid manner (Maylor and Blackmon 2005) and, additionally, each theme had a subset of questions for probing to add precision to the understanding of the respondents answers (Burns and Bush 2000; Bryman 2004; Jankowicz 2005). The researcher reworded questions and probed with additional questions in order to ensure all information was gathered regarding each subject matter. Reducing the degree of structure may, consequently, contribute to the validity of the information compilation as the respondent has more and more freedom to express precisely how they think and feel about a topic being discussed (Baker 2003). Furthermore, question wording may be altered and explanation provided regarding what the question endeavours to capture and questions which may appear to be suitable for certain respondents may be omitted and additional questions may be posed in their presence.

Regarding the legitimacy of interviews as a research method, for Lincoln and Guba (1985), in subjective research design conventional criteria such as internal and external validity (truth and accuracy of data) and reliability (repeatability) may not be easily applied. Reflective of this, Morgan (198, p.114) states different research perspectives make different kinds of knowledge claims, and the criteria as to what counts as significant vary from one to another. Therefore, using positivistic criteria to judge subjective based research is unmerited (Morgan 1983). In response, data and method triangulation was pursued to promote the credibility of the primary research (Yin 2003). In addition, the research protocol and interview guide were developed to guide the interview themselves and to create an audit trail in terms of the interview process and the methods deployed to support the transferability and illustrate the dependability of the findings which may serve as a supportive tool for researchers seeking to adopt a similar approach in another setting (Bryman 2004). This is discussed in more depth in section 3.18.

Specifically in this study, the interview guide which contained the series of questions posed to the respondents, suggestions for prompts and a proposed sequence for these questions (see Appendix A) informed by the literature review and grouped under themes was used to guide the interview. Although there were some digressions from the sequence of questioning in order to follow interesting lines of investigation and to facilitate an unbroken discussion, the researcher endeavoured to cover all the topics
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outlined in the interview guide. This required the researcher to be sensitive and understanding to events, so that lines of inquiry could be altered and modified during the interview. As Jones (1985, p.47) reminds us, although researchers are to some extent tied to their framework they shouldn’t be tied up by them. In an effort to ensure that all material was covered during the interview the researcher was clear at the beginning of the interview about the key areas of interest that would be discussed. The researcher is confident that by employing semi-structured in-depth interviews high quality data was gathered during the primary research phase and this assisted in achieving a clear and apparent picture of the interviewee’s perspective during the interview. Furthermore, the researcher has extensive experience in conducting interviews and has previously undertaken semi-structured in-depth interviews. The first step of the qualitative interview commences with a thorough review of the literature, which assists in creating the interview guide. The preparation of the interview guide is outlined below.

3.6 The Interview Guide

The interview guide (see Appendix A) incorporated themes that were drawn from the literature and the interviewer was free to explore, probe and ask questions that would elucidate and illuminate those particular topics, allowing for flexibility when conducting the interviews (Bryman and Bell 2003). The interview guide provided guidance about what to do or say next, after the interviewee had discussed the last topic. It also served as a basic checklist during the interview to make sure that all the topics were covered during the interview (Seal 1998). The interviewer is thus required to adapt both the wording and sequence of questions to specific respondents in the context of each actual interview as it occurs. The interviewer remains free to build a conversation within a particular subject area, to word questions spontaneously, and to establish a conversational style, but with the focus on a particular predetermined subject (Patton 1990). Furthermore, it established channels for the direction and scope of discourse.

The development of the interview guide was a fundamental aspect of this research process. Based on the literature review in Chapter Two an interview guide was created which attempted to provide a suitable structure for questioning and identified what the researcher should be listening for throughout the interview process ensuring that the researcher included what were considered to be the more pertinent issues in the literature. The questions developed in the literature review were used to design the
interview guide. In this study each interview was diverse; therefore there was not a proposed sequence for these topics, instead these issues were addressed during the flow of interaction. This enabled respondents to project their own ways of defining the world in which they lived in (Cohen et al 2000, p.146). Interview guides vary from highly scripted to relatively loose, but they all share certain features. Bryman and Bell (2003) recommend the preparation of an interview guide which can be used as a loose structure for the questions to be used in the interviews. The interview technique utilised by the researcher in this study could be considered as falling within this abyss of practice, using a loosely structured interview guide in order to determine the perceptions of the respondents.

Figure 3.1 below mirrors the key themes in the literature and within the context of this study. The questions that were devised for this study were focused on Bourdieu’s (1986) three forms of capital that was identified as the theoretical lens to explore Polish immigrants pathway to self-employment in Ireland. These forms of capital informed data collection during the empirical phase of this study and were categorised into human, economic and social capital. In an effort to provide structure to the generation of data, these concepts of capital were developed into a series of sub-themes as illustrated in Figure 3.1 and previously discussed in Chapter Two. In this study it was imperative that there was scope for new ideas and themes to emerge during the interview. Therefore, under each of these themes a number of issue-led prompts were also posed by the researcher. The forms of capital model, therefore, provided a descriptive analytical framework for analysis. The decision to employ a forms of capital approach in this study was influenced by other researchers in the field of immigrant entrepreneurship who adopted a forms of capital analysis in their research (Nee and Sanders 2001; Ram et al 2008; Vershinina et al 2010). The analysis of data is discussed in more depth in section 3.16.1.
Figure 3.1: Interview Framework
Chapter Three: Research Methodology

At the beginning of the interview each respondent was given a list of the key themes (see Figure 3.1) that were identified in the literature review and was made aware of the various sets of issues that were to be explored. Although the interviews were conducted in English, the interview guide and information letter was translated into Polish and the respondents were offered a choice of a Polish or English version (see Appendix B). This required an accurate translation, in which all levels of meaning were preserved. Thus, the accuracy of the translation was ensured as the translation was conducted by an associate of the researcher who is a native Polish speaker. The translated version of the questions made it feasible to account for cultural and perceptive differences. Respondents were also offered the option of the translator to be present during the interview. Furthermore, the researcher ensured she adapted her language to the respondent’s abilities during the phase of data collection.

3.6.1 Documentary Analysis

In terms of incorporating documents as a research method, Remenyi et al (2005) argue that they are primarily used to corroborate and augment evidence from other sources. In the context of this research a comprehensive review of publicly available documentation regarding each respondent was also sourced prior to each interview. This included articles, web articles, web home page, newspaper publications and information available online. The justification for doing so is that documentary secondary data are often used in research projects which also use primary data collection methods (Saunders et al 2007, p.160). A specific advantage of employing documentary analysis is that it is an unobtrusive measure possessing the potential for cross validation of other measures (Robson 2002). Supporting this view, Remenyi et al (2005) concur that documents may be used to corroborate and augment evidence from other sources. They provide specific details that can support the verbal accounts of informants (Remenyi et al 2005, p.175). This documentation provided valuable insight and knowledge of each respondent prior to the interview, which in turn fed into the interview questions. Furthermore, the use of documentation was advantageous in terms of convenience, cost and access (Sarantakos 2005). Table 3.6 provides a summary of the overall documentation used in the study and furthermore, how each of these documentary sources impact on the findings drawn from the primary research in terms of providing background information, informing interview questions and corroborating interview data, etc.
Table 3.6: Summary of Documentary Analysis Deployed

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Source of Document</th>
<th>Inform Interview Questions</th>
<th>Corroborate Interview Data</th>
<th>Provide Background</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Pages</td>
<td>External</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Web Articles</td>
<td>External</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Newspaper Articles</td>
<td>External</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Magazine Articles</td>
<td>External</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Print Media</td>
<td>External</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

3.7 Pilot Interview

The term ‘pilot study’ refers to the pre testing or trying out of a particular research instrument (Baker 1994, p.182). A pilot study is an essential prerequisite when undertaking qualitative research. One of the key advantages of conducting a pilot study is that it offers the researcher advance warning of where the research study could fail, where research protocols may not be adhered to or whether proposed instruments are inapt or too complex (Teijlingen and Hundley 2001). This research was subject to two pilot interviews. The participants were carefully selected on the basis that they were Polish, could speak conversational-level English and they ran their own business. The interviews took place in Limerick in September 2010. This process proved invaluable as it identified a small number of minor issues with the interview guide. Table 3.7 provides a summary of the issues that arose, the precise problem and the action that was taken over the course of the pilot stage.
Table 3.7: Summary of Pilot Interview

<table>
<thead>
<tr>
<th>Issue</th>
<th>Problem</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phrasing of questions</td>
<td>The participant felt that certain questions proved too difficult to understand from a language or cultural perspective.</td>
<td>These questions were subsequently omitted or altered to ensure greater clarity.</td>
</tr>
<tr>
<td>Time to complete the interview</td>
<td>The average length to complete the interview was 60 minutes and the respondent noted fatigue.</td>
<td>Several unnecessary questions were removed from the interview guide, whilst others were altered to ensure greater clarity and ease. These changes resulted in an average time of approximately 50 minutes to complete the interview.</td>
</tr>
<tr>
<td>Flow of questions</td>
<td>The participant suggested that certain questions would be better dealt with early on in the interview.</td>
<td>The researcher restructured the sequence of questions in the interview guide.</td>
</tr>
</tbody>
</table>

The feedback received from the participants was very positive and their advice was invaluable regarding improving the research instrument. After the pilot interviews the interview guide was refined.

3.8 Gaining Access

Given the potential sensitivity of investigating Polish business owners in Ireland about the forms of capital they employed during their route to self-employment, the initial challenge in this research investigation was one of gaining access. Roeder (2009) argues that there are no large-scale immigrant specific surveys available in Ireland, and existing data sources such as the Quarterly National Household Survey (QNHS) and the Census all have severe limitations. Therefore, there is an extreme dearth of data, making it extremely complex to identify and access the Polish community in Ireland with few official sources of information available. Cognisant of concerns regarding access to the population, respondents were actively targeted as they met pre-specified criteria. As previously underlined the aim of this study is to explore the role of human, economic and social capital in the route to self-employment for first-generation Polish entrepreneurs in Ireland. The researcher made extensive efforts to gain access to the respondents for this study. The process for gaining access commenced in April 2010.
Initially, a direct approach to gaining access was adopted. The researcher generated the contact details of potential respondents from the golden pages, the internet, referrals, and assistance from mainstream business enterprise support staff. This approach took the form of an introductory letter/email sent in April 2010 to multiple Polish businesses throughout Ireland. Please see Appendix B for a copy of the information letter. The information letter/email described the nature of the study and the role that the participant would play in the research investigation. In the information letter/email, prospective respondents were advised that if they volunteered to participate in this study, they may choose not to answer any of the questions put to them during the interview or withdraw from the exercise at any time without giving a reason. They were also informed that participation in this study may be recorded and that they agree to this. The information letter/email was translated in Polish and respondents were offered a choice of a Polish or an English version.

In May 2010, the researcher contacted via information letter/email the Irish Polish Cultural and Business Association in Ireland; the thirty two County and City Enterprise Boards in Ireland; the Irish Culture Association; the Ireland-Poland Business Association; the Irish Polish society; Polish online portals; Polish radio stations; the Polish Embassy; local and Polish newspapers (as numerous Polish entrepreneurs advertise their services in these newspapers); personal contacts; and all local shops, beauty salons, hair salons, car repair centres, restaurants, and bars which cater exclusively for Polish people in an attempt to access potential respondents for this study. Furthermore, in order to generate additional participants the researcher contacted individuals via information letter/email who had partaken in Start Your Own Business courses with the City and County Enterprise Boards; the employment and enterprise co-ordinator with Fingal Leader Partnership Company; the enterprise and project officer at West Limerick Resources; a Polish business trainer for Limerick City Enterprise Board; the president of the Irish Polish Cultural and Business Association; the president of the Polish Culture Foundation; and individuals working in these business establishments. After initial contact the researcher made follow up telephone calls/emails with each of the respondents in order to determine if they would be willing to participate in this research study or if they knew of any Polish entrepreneurs who would be prepared to partake in the study. If the respondents agreed to participate in the study they were given written confirmation of the interview, a statement related to confidentiality and a
consent form to provide institutional legitimisation and which detailed their rights as a participant in this study (see Appendix B). When the researcher was negotiating respondent access it was agreed that identifying the respondents would not add any specific value to the study; therefore, all participants were entitled to full confidentiality in terms of participation and personal details. In total 250 information letters/emails were sent. However, only nine respondents were generated through this sampling method; therefore, to acquire additional respondents the researcher employed snowball sampling where respondents identified using purposive sampling were asked to advise or recommend other potential respondents to participate in this research.

Snowball sampling may be defined as a technique for identifying research subjects: one subject gives the researcher the name of another subject, who in turn provides the name of a third, and so on (Vogt 1999). According to the snowballing sampling technique, once a suitable respondent is identified, he or she nominates other respondents. If the aim of a study is principally explorative, qualitative and descriptive, then snowball sampling offers practical advantages (Hendricks and Blanken 1992). McDonald et al (1999, p.7) propose that this method allows for an element of randomness and ensures that the confidence of the interviewee would be maintained by being referred by a friend. It is also cost effective, while refusal rates are minimised with the process of referrals from participants (Ram et al 2008). Trust may also be developed as referrals are made by acquaintances rather than other, more formal methods of identification. Furthermore, it was evident that members of the Polish community were hesitant to take part in the study when the researcher employed purposive sampling methods, garnering just nine respondents.

Specifically in this research study a snowball sampling method was then deemed appropriate, since other researchers have found it to be particularly effective in accessing hidden populations (Hendricks and Blanken 1992) and more suitable for small sample sizes (Black and Champion 1976). Vershinina et al (2010) successfully employed the same sampling method in their research study focusing on Polish entrepreneurs in Leicester after appreciating that there was a lack of a sampling frame available. Ram et al (2008) also utilised snowball sampling when investigating Somali entrepreneurs in Leicester. Additionally, in order to generate further respondents to participate in this study the researcher made contact with three gatekeepers who were
relevant to the research topic and utilised them to establish contact with others (Bryman and Bell 2007). This was particularly beneficial as the first gatekeeper was the President of a Polish business association in Ireland. Thus, this individual had extensive contacts in the Polish community and advised the researcher in relation to identifying and accessing potential respondents for the research investigation.

Through this snowballing technique the researcher was able to access one hundred Polish entrepreneurs in Ireland, of whom sixteen agreed to participate in this study. Subsequent to the interview uptake generated via snowball sampling the researcher had exhausted supplementary means of data generation. Cognisant of fellow researchers sample sizes (discussed in-depth in section 3.9) the researcher deemed the sample size of twenty-five respondents sufficient for this study. This number allowed the generation of a rich data set with potentially diverse perspectives and experiences of the new venture creation process in Ireland. By employing the snowballing techniques the respondents who participated in this study were representative of a broad spectrum of industries including medical, bookkeeping, translation/interpretation, consultancy, IT, photography, graphic design, beauty salons, insulation, restaurants, car repair garages, software, financial services, hospitality, renewable energy, retailing, manufacturing, and the not-for-profit sector. Table 3.8 provides a breakdown of the respondents who participated in the semi structured interviews, specifically in terms of their gender, age, education and nature of the business. The demographic details of the interview respondents are discussed in depth in Chapter Four.
Table 3.8: Summary Demographics of Interview Respondents

<table>
<thead>
<tr>
<th>Code</th>
<th>Gender</th>
<th>Age</th>
<th>Highest Education</th>
<th>Nature of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>F</td>
<td>25-44</td>
<td>Masters in English Studies (Poland)</td>
<td>Language and Translation School</td>
</tr>
<tr>
<td>B2</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Business Studies in Hotel and Business Management (Poland)</td>
<td>Food Industry Restaurant</td>
</tr>
<tr>
<td>C3</td>
<td>M</td>
<td>45-64</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Medical Centre</td>
</tr>
<tr>
<td>D4</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor of Arts in English and Education (Poland)</td>
<td>Translation/Interpreting</td>
</tr>
<tr>
<td>E5</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in Geography (Poland)</td>
<td>Renewable Energy External Wall Installation</td>
</tr>
<tr>
<td>F6</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor in English Studies (Poland) MBS (Ireland)</td>
<td>Bookkeeping</td>
</tr>
<tr>
<td>G7</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor in English Studies (Poland) BBS (Ireland)</td>
<td>Business Consultancy</td>
</tr>
<tr>
<td>H8</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland) MBS (Ireland)</td>
<td>Software</td>
</tr>
<tr>
<td>I9</td>
<td>F</td>
<td>25-44</td>
<td>Business Management and English Studies (Poland)</td>
<td>Bookkeeping/Consultancy and Translation</td>
</tr>
<tr>
<td>Code</td>
<td>Gender</td>
<td>Age</td>
<td>Highest Education</td>
<td>Nature of Business</td>
</tr>
<tr>
<td>------</td>
<td>--------</td>
<td>-----</td>
<td>-----------------------------------------------------------------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>J10</td>
<td>M</td>
<td>25-44</td>
<td>Masters in Marine Biology (Poland)</td>
<td>Beauty Industry</td>
</tr>
<tr>
<td>K11</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in English (Poland) Blackhall Law Exams (Ireland)</td>
<td>Language and Translation School</td>
</tr>
<tr>
<td>L12</td>
<td>M</td>
<td>25-44</td>
<td>Degree in Journalism (Poland)</td>
<td>Photography and Graphic Design</td>
</tr>
<tr>
<td>M13</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Digital TV Installation</td>
</tr>
<tr>
<td>N14</td>
<td>M</td>
<td>25-44</td>
<td>Upper Secondary Start Your Own Business Course (Ireland)</td>
<td>Construction Tiling/Panelling</td>
</tr>
<tr>
<td>O15</td>
<td>M</td>
<td>25-44</td>
<td>Diploma in Marketing and Sales (Ireland)</td>
<td>Retail (Clothing)</td>
</tr>
<tr>
<td>P16</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in Psychology (Poland)</td>
<td>Psychology/Mental Health Centre</td>
</tr>
<tr>
<td>Q17</td>
<td>M</td>
<td>25-44</td>
<td>Degree in Construction Studies (Poland)</td>
<td>Audio Web Equipment</td>
</tr>
<tr>
<td>R18</td>
<td>M</td>
<td>25-44</td>
<td>Upper Secondary Start Your Own Business Course</td>
<td>Cleaning Company</td>
</tr>
<tr>
<td>Code</td>
<td>Gender</td>
<td>Age</td>
<td>Highest Education</td>
<td>Nature of Business</td>
</tr>
<tr>
<td>------</td>
<td>--------</td>
<td>-----</td>
<td>-------------------</td>
<td>----------------------------</td>
</tr>
<tr>
<td>S19</td>
<td>M</td>
<td>25-44</td>
<td>Masters in Engineering (Poland)</td>
<td>Software Engineering</td>
</tr>
<tr>
<td>T 20</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Information Technology Consultancy</td>
</tr>
<tr>
<td>U 21</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Service Engineering</td>
</tr>
<tr>
<td>V 22</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in English Studies (Poland)</td>
<td>Solar Panels</td>
</tr>
<tr>
<td>W 23</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor in Computer Systems (Poland)</td>
<td>Computer Maintenance</td>
</tr>
<tr>
<td>X 24</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor in English Studies (Poland)</td>
<td>Construction</td>
</tr>
<tr>
<td>Y 25</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor of Arts in Drama Studies (Poland)</td>
<td>Interpretation</td>
</tr>
</tbody>
</table>
All potential participants were advised in the information letter that they received prior to the interview that if they had any questions regarding the project, or required additional information to assist them in reaching a decision about participation, they could contact the researcher directly or alternatively they may wish to contact the researchers supervisors. The interview dates and times were then confirmed by telephone/email and finally, the day before each interview was due to take place the researcher contacted the interviewees by telephone/email to make sure that their schedules had not been changed and that the interview would take place at the time previously agreed. However, several of the interviews had to be postponed due to the interviewees being called away with work commitments at short notice.

In this study the interviewer ensured that the location of the interview was somewhere the interviewee felt at ease. However, ultimately the venue was decided between the interviewer and interviewee. The result was fifteen of the interviews were held in the interviewees work premises in a private office, six were held in hotels in city centres and four were held in restaurants adjacent to the participants works premises. Before each interview the researcher ensured that a suitable environment was located to host the interview itself and tested the recording equipment to enable full attention to be afforded to the respondent at the initial meeting stage (Creswell 2007). The interviews took place between December 2010 and May 2011 in Limerick, Clare, Waterford, Kilkenny and Dublin requiring the researcher to travel significant distances in order to carry out the majority of interviews.

3.9 The Interview Pool

In terms of identifying who to interview in this research study and complementing the subjectivist nature of the study, a non-probability sampling strategy was adopted (Domegan and Fleming 1999). In qualitative research the issue is not that of generalisability but of access (McCracken 1988). The primary purpose of the interview is to explore the range of opinions, not to count the opinions of the people (Gaskell and Bauer 2000). Seidman (1991) proposes that since hypotheses are not being tested, the concern is not whether the researcher can generalise the findings of an interview study to a broader population; instead, the researcher’s task is to
Present the experience of the people he/she interviews in compelling enough detail and in sufficient depth that those who read the study can connect to that experience, learn how it is constituted and deepen their understanding of the issues it reflects (Seidman 1991, p.41).

McCracken (1988, p.17) endorses the use of small samples in qualitative research and states that for many research projects, eight respondents will be perfectly sufficient. Creswell (1998, p.65) states that five to twenty-five respondents is sufficient, while Morse (1994, p.225) notes that six respondents will suffice. Therefore, the selection of respondents must be made accordingly. The first principle is that less is more; it is more important to work longer, with greater care, with a few people than more superficially with many of them (McCracken 1988). Green and Thorogood (2009, p.120) purport that the experience of most qualitative researchers is that in interview studies, little that is new comes out of transcripts after you have interviewed twenty or so people. According to Seidman (2006, p.55), there are two criteria for enough. The first is sufficiency. Are there sufficient numbers to reflect the range of participants and sites that make up the population so that others outside the sample might have a chance to connect to the experiences of those in it? In the case of this study twenty-five individuals of different ages, gender and educational background were interviewed. The other criterion is saturation of information, when the interviewer begins to hear the same information reported and she is no longer learning anything new (Bryman and Bell 2003; Seidman 2006). Gaskell and Bauer (2000, p.43) concur with the criterion of saturation:

The differences between the accounts are striking and one sometimes wonders if there are any similarities. However, common themes begin to appear and progressively one feels increased confidence in the emerging understanding of the phenomenon. At some point a researcher realises that no new surprises or insights are forthcoming (Gaskell and Bauer, 2000, p.43).

Gaskell and Bauer (2000, p.43) propose that more interviews do not necessarily imply better quality or more detailed understanding of certain topics. Mason (1996) further posits that qualitative samples are generally small for practical reasons to do with costs, particularly in terms of time and money, and for generating and analysing qualitative information. Gaskell and Bauer (2000), however, posit that for the single interviewer the upper limit of interviews could be twenty-five. In a similar vein Charmaz (2006) purports that twenty-five participants are adequate for qualitative research projects. This
number may be the result of a combination of the time and resources available for the investigation and of the law of diminishing returns in research (Kvale 1996, p. 102). Reflective of this information twenty-five semi-structured in-depth interviews were conducted with first generation Polish business owners in Ireland for the purpose of this study. This number was significantly determined by access to participants as previously discussed in section 3.8. Furthermore, the sample size was influenced by other researchers in the field of immigrant entrepreneurship who employed similar sample sizes as illustrated in Table 3.9 below.
Table 3.9: Sample Size of Immigrant Entrepreneurship Studies: An Overview

<table>
<thead>
<tr>
<th>Author</th>
<th>Methodology Approach</th>
<th>Sample Size</th>
<th>Research Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bagwell (2008)</td>
<td>In-depth Interviews</td>
<td>14</td>
<td>Vietnamese nail care shops in the UK</td>
</tr>
<tr>
<td>Beuving (2006)</td>
<td>Interviews</td>
<td>1</td>
<td>The role of Lebanese businessmen in the European-west African second-hand car trade</td>
</tr>
<tr>
<td>Greene (1997b)</td>
<td>Interviews</td>
<td>1</td>
<td>The process of business creation in an ethnic community through a resource-based lens in the US</td>
</tr>
<tr>
<td>Kim (1999)</td>
<td>In-depth Interviews</td>
<td>20</td>
<td>Examining when, how and why Korean employers have turned away from employing Koreans and instead opted for other minorities.</td>
</tr>
<tr>
<td>Leung (2003)</td>
<td>Interviews</td>
<td>22</td>
<td>Illustrating the policy context in which the Chinese restaurants are embedded in Germany</td>
</tr>
<tr>
<td>Peterson (1995)</td>
<td>Interviews</td>
<td>24</td>
<td>Analyzing the motives, abilities, and resources that most successful immigrant entrepreneurs brought and developed in the U.S.</td>
</tr>
<tr>
<td>Author</td>
<td>Methodology Approach</td>
<td>Sample Size</td>
<td>Research Focus</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------------</td>
<td>-------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Ram and Carter (2003)</td>
<td>Interviews</td>
<td>20</td>
<td>Explores the case of ethnic minority accountants operating as entrepreneurs in the UK</td>
</tr>
<tr>
<td>Ram, Marlow, and Patton (2001)</td>
<td>Interviews</td>
<td>23</td>
<td>Examining the management of employee relations in independent restaurant sector</td>
</tr>
<tr>
<td>Walsh (2011)</td>
<td>Longitudinal quasi-ethnographic research</td>
<td>6</td>
<td>A Qualitative Study of the Nascent Entrepreneurial Process of an Immigrant within an Irish Context of a Cross-Cultural Adaptation</td>
</tr>
</tbody>
</table>
3.10 Interview Procedure

According to McCracken (1988) the opening of the interview is important because in the opening of the interview it must be shown that the interviewer is a benign, accepting, curious (but not inquisitive) individual who is prepared and eager to listen to virtually any testimony with interest. Understandably respondents are not keen to disclose personal information if there is a risk of an unsympathetic response. In a research setting, it is up to the interviewer to create, in a short time, a contact that allows the interaction to get beyond merely a polite conversation or exchange of ideas (Kvale 1996). Within the context of this research study the researcher arrived a quarter of an hour early for every interview in order to allow additional time for gleaning important information prior to the interview. In this study, a few minutes of idle chatter before the opening stage of each interview were engaged in, in order to give the respondent an opportunity to feel comfortable with the interviewer. A brief introduction was made to each respondent commenting on the nature of the research study and the potential areas that would be covered during the interview.

A significant amount of time was spent reassuring the respondent because it is during these opening stages that the respondent sets their defences (McCracken 1988). Before the interview commenced all respondents were informed that their participation in the research study was voluntary. Once the preliminaries are completed, the interviewer must deploy the grand-tour questions, and the floating and planned prompts (McCracken 1988, p.38). In this study the interviewer took great care to ensure that all information concerning the key themes that were identified in the literature review (see Figure 3.1) as being significant to the study were gathered. In the context of this study the researcher constantly tried to keep the participants on track during the interview to ensure all significant information was obtained. The researcher had a copy of the interview guide in front of her at all times during the interview process. Although the interview questions were memorised the researcher presented a natural front at all times and remained relaxed, affirmative and natural. In addition to key themes identified in the literature review the researcher must also be prepared to identify and cultivate data on new information that has not been anticipated. Therefore, in this study there was scope for new themes to emerge during the interview. McCracken (1988) notes that the interviewer encounters salient data in the midst of a very crowded and complicated speech event. There is virtually no opportunity for unhurried identification or reflection.
This is a challenging occasion for the researcher because mistakes are both easy to make and impossible to rectify. Within the context of this study the researcher listened attentively during each interview observed non-verbal communication displays and offered the participants appropriate nonverbal responses. In this study it was imperative that the researcher presented herself as interested and aware throughout the course of the interviews and listened with great care to each respondent’s story.

According to McCracken (1988), the best approach to conduct an in-depth interview is to strike a balance between formality and informality. In this study, the above guidelines were adhered to in order to strike a balance between formality and informality. For the purpose of this research investigation the researcher dressed in formal attire for each interview. This formality reassured respondents that the researcher could be trusted to maintain the confidentiality that each respondent had been assured. Within the context of this study, the interviewer adopted a professional approach to the interview and as trust was gained the interviewee conversed more informally when discussing their personal experiences, beliefs, attitudes and feelings concerning Polish entrepreneurship in Ireland.

3.11 Recording the Interviews

Because of their in-depth open-ended nature, qualitative interviews pose quite a challenge for the researcher (Rubin and Babbie 2009). The aims and philosophical roots of qualitative inquiry mandate that the respondent’s answers should be recorded as fully as possible (Rubin and Babbie 2009). For the purpose of this study, permission was sought from the respondents before the interview commenced to formally record the interview. In all cases respondents gave permission for the interview to be recorded. Within the context of this research study respondents were advised that should they feel uncomfortable at any time during the interview they could request that the recording equipment be switched off. McCracken (1988, p.41) is also in favour of interviews being recorded as he posits a verbatim transcript of the interview testimony must be produced. According to Patton (1990) a recorder is indispensable. It not only guarantees verbatim recordings but also frees interviewers to keep their full attention focused on respondents, to communicate that they are listening to what is being said, and to probe into important cues (Rubin and Babbie 2009). However, the use of a recorder does not
mean that the interviewer can become less attentive to what is being said (Patton, 1990). In this study the researcher took Patton’s (1990) advice and also took notes throughout the interview so the researcher could refer back to something significant that was said in the interview, or to intermittently jot down summary points or key phrases to facilitate later analysis of the interview. Within the context of this research the researcher believes that taking notes intermittently facilitated in pacing the interview and also reassured the respondents that the researcher found what they were saying was important and significant to the study. All interviews were recorded using a digital recorder. This relieved the interviewer from the rigorous of writing at the time of the interview, in order to fully concentrate on the interview process. For this research, using a digital recorder enabled the researcher to give her full attention to the respondents, enable eye contact and rapport and also be reflexive in terms of framing and reframing the questions in accordance with the responses and their emerging categories. In the days following the interview, the researcher produced a typed account of the interview. If respondents wished to check the accuracy of this account, they were offered the opportunity to arrange to meet with the researcher for this purpose.

3.12 Controlling the Interview

Time is extremely precious in a research interview. Within the context of this study the researcher followed the advice of Patton (1987), who provided three strategies for maintaining control during an interview as outlined below:

1. Knowing the purpose of the interview
2. Asking the right questions to get the information needed
3. Giving appropriate verbal and non-verbal feedback

In this study the researcher formulated a list of questions that required responses prior to the interview. Such information resulted in the recognition and distinction between appropriate and inappropriate responses during the interview process. The researcher acknowledged that it was insufficient just to ask the right questions, and that it was imperative to listen attentively throughout the interview in an effort to ensure that the responses received provided accurate answers to the questions being posed. Consequently, the primary objective in maintaining control of the interview is knowing what type of information one is looking for and managing the interview in order to
collate that data (Patton 2002). The researcher also provided the respondents with appropriate feedback as this is a crucial element in pacing an interview and retaining control of the interview process (Patton 2002). The researcher used non-verbal cues such as head nodding, taking notes, and silent probes as signals to the interviewee that the responses were on the right track (Patton 2002). According to Patton (2002), the first step in stopping the long-winded respondent is to cease giving the usual cues that encourage talking: stop taking notes, interject a new question as soon as the respondent pauses for breath and stop head nodding. In this study the researcher on a few occasions had to use the cues mentioned to ensure that all topics outlined in the interview guide were covered in the interview.

All interviews varied in length from 50 minutes to 1 hour and 20 minutes, with the average interview lasting between 50 and 80 minutes. All twenty-five participants in this research study were very accommodating with information and extremely enthusiastic about participating in this research study. In this study some immigrants were less fluent in the English language in comparison to others; therefore it was imperative that the researcher adapted her language to the interviewee’s abilities in order to ensure that all respondents were given an opportunity to explain their personal experiences. At the end of each interview, the respondents were thanked for their involvement, consent was sought to re-contact them in the future if further clarification was needed and, finally, their confidentiality was reassured.

3.13 Interviewer Bias
The issue of structure is closely related to that of interviewer bias. In qualitative research the notion of some kind of impersonal, machine-like investigator is recognised as a chimera (Seale 1999). According to Jones (1985), an interview is a complicated, shifting, social process occurring between two individual human beings, which can never be exactly replicated. Jones (1985) proposes that if we, as researchers, want to gather solid information, it would be better that the respondents we are interviewing trust us enough to consider that we will not use the information against them, or that we will not regard their opinions as foolish. Therefore, establishing the trust of respondents was crucial in this study. Jones (1985) further suggests that researchers must be aware that interviewees do not fabricate a well-rehearsed script that tells very little about what
actually concerns and moves them; or that they do not see an opportunity to manipulate us to suit certain personal ends of which we are oblivious. Therefore, the stress in much that is said concerning interviewing is on the need to reassure respondents of confidentiality, on using and developing the social skills (verbal and non-verbal) which we have all employed at some time or other to persuade others that we want to hear what they have to say, take it seriously, and are indeed listening to them (Jones 1985). In this study the researcher explained the non-traceability of quotes to respondents in the presentation of the data collated, through the allocation of letters of the alphabet and numbers to each respondent’s interview. The researcher carefully paid attention to the crucial non-verbal data of posture, gesture, voice intonation, facial expression, and eye contact, in order to determine interest and encouragement on the one hand or boredom and disapproval on the other (Jones 1985). The researcher was also conscious of ensuring that questions were phrased in such a manner as to encourage respondents to respond and elaborate further, in their terms, but also to give them sufficient time and space to do so.

In an effort to ensure the fundamental skills of interview techniques were mastered by the interviewer prior to undertaking the primary research phase of the investigation the researcher attended numerous workshops in interview skills that were provided by the University of Limerick. In January 2010, the researcher attended a two-week Winter School in Social Science Research Methods at the University of Limerick. This session offered the researcher intensive training in qualitative methods appropriate to PhD level research and a systematic understanding of qualitative research, analysis and design. In this research study the interview guide assisted the researcher in reducing interview bias. The interview guide that was developed for this research investigation allowed the researcher to merge an informal conversational approach with the formal interview guide, which collectively assisted in keeping interview bias to a minimum. In a further attempt to reduce bias the researcher, where feasible, had studied the interviewees business prior to conducting the interview by researching their website or any data that was available to the public. Healey and Rawlinson (1994, p.136) concur and assert, “a well-informed interviewer has a basis for assessing the accuracy of some of the information offered.” In this study the ability to draw on this type of knowledge during the interview facilitated in demonstrating the researchers credibility, thereby persuading the interviewee to offer a more detailed account of the topic under discussion.
3.14 **After the Interview**

According to Patton (1987), the period after the interview is crucial to the rigour and validity of qualitative methods. Patton (1987) recommends that this is a time for guaranteeing the quality of the data. A key task that has to be completed after a recorded interview is to check the Dictaphone to make sure it was recorded properly (Bryman and Bell 2003). The researcher followed this advice and checked the Dictaphone before leaving each interview to ensure that the information was recorded accurately. This period after the interview is a crucial time of reflection and elaboration. It is a time of quality control to guarantee that the data obtained will be useful, reliable and valid (Patton 1987, p.140). It requires great discipline. Interviewing and observing can be exhausting, and it is easy to forget this time of reflection, to put it off until later, or neglect it altogether. To do so seriously undermines the rigor of qualitative research. In the context of this research, interviews were scheduled to ensure there was sufficient time afterwards for clarification, reflection and elaboration. Examining an interview after it is completed can also be the beginning of analysis, because while the data is still fresh, insights can emerge that would otherwise have been lost. Since the raw data of interviews are quotations, the most desirable kind of information to obtain would be a full transcription of interviews (Patton 1987).

Specifically in this study all interviews were transcribed verbatim for further examination immediately or shortly after the interview. In this research investigation intelligent verbatim transcription was employed when the researcher was presenting the findings of the study in Chapter Four. Therefore, the researcher used her common sense and eliminated slang, repetitions, and other irrelevant conversation in order for the transcripts to read sensibly but incorporated all the relevant information. After each interview the interviewer made her own reflection concerning how the interview went, where the interview took place, the setting of the interview and any other feelings about the interview and whether it opened any new avenues of interest.

3.15 **Interview Data Analysis**

Analysing the data collected from the primary research involved the data being entered into Nvivo for qualitative analysis and then coded. Nvivo is a retrieve, code and theory-building tool (Jones 2007). It enables users to replicate all of the abilities of the 'paper
and pen’ system into the software, and a great deal more (Jones 2007). The software utilises rich text, which permits incorporated emphasis through colour, font and character style (DeNardo and Levers 2002). Several qualitative theorists have encouraged the use of qualitative data analysis software within their research such as Berg (2001); Denzin and Lincoln (1998); Krueger (1998); Merriam (2001); Miles and Huberman (1994); Morse and Richards (2002); Patton (2002); Silverman (2000); Taylor and Bodgan (1998); and Tesch (1990).

A justification for this approach to qualitative data analysis is offered by Bourdon (2002, p.8), who found “that qualitative analysis software made a collaborative enterprise possible, which may not have been as easily coordinated and executed without this software.” In a similar vein, Basit (2003) proposes that the use of software makes the life of the researcher relatively less complex. Jones (2007) recommends that computer software supports researchers by offering better management of their data, saving time and offering greater flexibility. Researchers perceive this analysis as providing greater accuracy and superior precision (Welsh 2002). The software can provide quicker and more comprehensive means of analysing the data, and much more flexible and proficient systems of gathering, storing and reporting (Jones 2007). Within the context of this research, the software was used as a support mechanism to enhance the consistency and transparency of the data labelling process; data were coded more generously than would be accomplished with ‘pen and paper’ methods; it also allowed ideas and themes to materialise more freely (Jones 2007).

3.16 Organising Qualitative Data for Analysis

Miles and Huberman (1994, p.56) propose differentiating and combining data, and then reflecting on that data, is “the stuff of analysis”. This initial step in the qualitative research process generally entails assigning descriptive and inferential tags or codes to information (Bryman and Bell 2007). The analysis of qualitative data is a process demanding intellectual rigour and a considerable deal of hard, thoughtful work (Patton 1990, p.146). Bryman and Bell (2007) propose that one of the main difficulties with qualitative research is that it very quickly generates a large, cumbersome database because of its reliance on prose in the form of such media as field notes, interview transcripts, or documents. Miles (1979 cited in Bryman and Bell 2007, p.578) has described qualitative data as an “attractive nuisance, because of the attractiveness of its
richness but the difficulty of finding analytic paths through the richness.” According to McCracken (1988), analysis is perhaps the most demanding and least examined aspect of qualitative analysis. Qualitative research does not allow short cuts (Delamont 1992) and is a continuous process which is dominant throughout the research activity, from data compilation through until conceptualisation (Ely et al. 1991). The objective of analysis is to decide the categories, relationships, and assumptions that inform the participants’ view of the world generally and the subject matter in particular. The investigator comes to this undertaking with a sense of what the literature says ought to be there, a sense of how the topic at issue is constituted in his or her own experience, and “a glancing sense of what took place in the interview itself” (McCracken 1988). McCracken (1988, p.42) purports,

The investigator must be prepared to use all of this material as a guide to what exists there, but he or she must also be prepared to ignore all of this material to see what none of it anticipates. If the full powers of discovery inherent in the qualitative interview are to be fully exploited, the investigator must be prepared to glimpse and systematically reconstruct a view of the world that bears no relation to his or her own view or the one evident in the literature (McCracken 1988, p.42).

In this study it was decided to analyse the data utilising methodology based on a thematic analysis framework. Thematic analysis is concerned with searching for patterns in data (Shank 2006). Another name for such a pattern is, naturally, a theme (Shank 2006). Thematic analysis was considered to be most appropriate for this study and is described in the following section.

3.16.1 Thematic Analysis

Thematic analysis is traditionally a conventional practice in qualitative research which entails searching through data in order to identify recurrent issues (Creswell 1994; Dey 1993; Miles and Huberman 1994; Patton 2002). Thematic analysis is a search for themes that appear as being significant to the description of the phenomenon (Daly et al. 1997). A theme is a cluster or collection of linked categories that convey similar meanings. The process involves the classification of themes through “careful reading and re-reading of the information” (Rice and Ezzy 1999, p.258). It is a form of pattern recognition within the data, where emerging themes become the categories for analysis.
In this form of analysis, the data collection and analysis take place simultaneously (Dawson 2007). Analysing the data collected from the primary research involved an iterative process of collection and analysis to make sense of Polish entrepreneurship. To achieve this goal Dey (1993, p.30) advocates a qualitative analysis process of describing phenomena, classifying it, and seeing how our concepts interconnect. To achieve a thorough description, the advice of Dey (1993) was followed to gain an understanding of context (situating action), intention (describing the world as it is seen by others) and process (change, circumstances and resulting action) of Polish entrepreneurship.

In classifying the data gathered from the interviews, the audio tapes were transcribed verbatim. This approach was taken as transcripts provide a comprehensive corroboration of the interview content and the non-verbal cues indicated by pauses and raised tones (Robson 2002; Silverman 2006). A process of funnelling followed in which the data was reduced by “selecting, focussing, simplifying, abstracting, and transforming the data that appear in written-up field notes or transcriptions” (Miles and Huberman 1994, p.10). Following the advice of Robson (2002), the interview themes as illustrated in the interview framework (see Figure 3.1), which paralleled the literature, identified the various themes to categorise the data. Table 3.10 below illustrates the key themes reflected in the literature review within the context of this study. From the data analysis, a number of themes and sub-themes emerged and the findings relating to these themes are presented and analysed in Chapter Four.
### Table 3.10: Interview Themes

<table>
<thead>
<tr>
<th>Key Theme</th>
<th>Sub Theme</th>
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<tr>
<td><strong>Human Capital</strong></td>
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<tr>
<td>Language Proficiency</td>
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<tr>
<td>Education and Academic Qualifications</td>
<td></td>
</tr>
<tr>
<td>Ownership/Managerial Experience</td>
<td></td>
</tr>
<tr>
<td>Start Your Own Business Training</td>
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<tr>
<td>Motivation for Start Up</td>
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<tr>
<td>Attitude to Work</td>
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<tr>
<td>Parental Influences on Entrepreneurial Activity</td>
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<tr>
<td><strong>Economic Capital</strong></td>
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<tr>
<td>Sources of Start-up Capital for Business</td>
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<tr>
<td>State Agency Awareness and Accessibility</td>
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<tr>
<td>Risk-Averse Behaviour</td>
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<tr>
<td>Finance as a Barrier for Polish Entrepreneurs</td>
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<tr>
<td>Start-up Process</td>
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<tr>
<td>Business Planning</td>
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<tr>
<td><strong>Social Capital</strong></td>
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<tr>
<td>Friends and Family as a Support Mechanism</td>
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<tr>
<td>Target Market</td>
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<tr>
<td>Mentoring Support</td>
<td></td>
</tr>
<tr>
<td>Mainstream Formal Networking Connections</td>
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<tr>
<td>Association with Polish Community</td>
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</tbody>
</table>
As previously discussed in section 3.6, original constructs based on the forms of capital model were utilised for framing the analysis of the interviews and coding the data. The organisation and construction of the data around common themes facilitated the creation of numerous cases where comparisons and dissimilarities were investigated. Similarly, Nee and Sanders (2001); Ram et al (2008) and Vershinina et al (2010) employed a thematic approach in their study of immigrant entrepreneurs. As part of the coding process, the general themes illustrated in Table 3.10 were assigned identifying nodes and, consecutively, the sub themes and unanticipated themes that materialised were allocated further tags and identifiers to assist extracting data from the transcripts. The coded data was connected to arrive at patterns, regularities and at times, variations (Dey 1993).

An example of the coding process used in this study is seen in the issue of ‘risk averse behaviour’. This theme which emerged from the data serves to illustrate the coding process for all of the interview data collected and its categorisation. The research theme regarding risk averse behaviour was intended to examine whether Polish entrepreneurs in Ireland were risk averse regarding sourcing finance from external parties. Clearly, coding the data according to risk averse behaviour was essentially a data reduction task. Segmenting and coding the data according to risk averse behaviour allowed the researcher to characterise what each stretch of the interview was about in terms of general thematic content. Such wide, generic categories facilitated the retrieval of different segments of data that dealt with risk averse behaviour. The nature of qualitative interview data meant that data relating to one particular topic were not found neatly bundled together at exactly the same spot in each interview; therefore, sifting through vast amounts of data to find preliminary codes was a slow process.

In this research study, the patterns between the respective data sources served to assist in drawing conclusions (Miles and Huberman 1994). In displaying data Miles and Huberman (1994) acknowledge that visual displays may be appropriate to the presentation of qualitative data regarding noting patterns and clustering. Similarly, Dey (1993, p.198) advocates the use of data display tables and numbers in qualitative research, and asserts that the “use of numbers makes qualitative data emerge with greater clarity.” Therefore, this research sought to generate understanding from “drawing diagrams, tabulating tables and writing text” to produce a coherent account of
the forms of capital utilised by first generation Polish immigrants in their pursuit of self-employment in Ireland (Dey 1993, p.237). The reliability and validity of the data is addressed in the next section.

3.17 Reliability and Validity

While it is accepted that qualitative research may facilitate a deep understanding of the key issues within a study results are nevertheless often criticised in terms of objectivity or rigour (Yin 2003). Subjective research, in particular, faces denigration with respect to generalisation outside of the case, researcher bias, and a potential lack of replicability (Bryman 2004; Sarantakos 2005). The in-built flexibility and subjective nature of qualitative research has led to questions about its ability to produce valid and reliable data. Reflective of this Remenyi et al (2005, p.168) assert that researchers need to be prepared for a distinct challenge. According to Diamantopoulos and Schlegelmilch (2000, p. 33), the ensuring of validity and reliability is a prerequisite for research data in order to circumvent possible shortcomings and pitfalls in research results. Reliability refers to the ability to get the same answer when using it on different occasions, while validity refers to measuring what you think you are measuring (Golafshani 2003). Thus, reliability and validity of the research study is addressed in the subsequent section.

3.17.1 Reliability

While the term ‘reliability’ is a concept employed for testing quantitative research, the idea is frequently used in all types of research studies (Golafshani 2003). If we perceive the notion of testing as a means of information elicitation then the most significant test of any qualitative study is its quality (Golafshani 2003). Eisner (1991, p.58) posits a good qualitative study can help us “understand a situation that would otherwise be enigmatic or confusing”. This relates to the idea of a good quality research when reliability is a concept in quantitative study with a “purpose of explaining” while quality concept in qualitative study has the purpose of “generating understandings” (Stenbacka 2001, p.551). The dissimilarities in purposes of assessing the quality of studies in quantitative and qualitative research is one of the reasons that the idea of reliability is inappropriate in qualitative research (Golafshani 2003). Stenbacka (2001, p.552) states “the concept of reliability is even misleading in qualitative research. If a qualitative study is discussed with reliability as a criterion, the consequence is rather that the study
is no good.” Conversely, Patton (2002) purports that reliability and validity are two elements which any qualitative investigator should be concerned about while designing a study, analysing results and judging the quality of the research study. This relates to the question that “how can an inquirer persuade his or her audiences that the research findings of an inquiry are worth paying attention to?” (Lincoln and Guba 1985, p.290). To answer this question, Healy and Perry (2000) propose that the quality of a study in each paradigm should be judged by its own paradigm terms. Lincoln and Guba (1985) advocate that reliability and validity are essential criterion for quality in quantitative paradigms however, in qualitative paradigms the terms credibility, neutrality or confirmability, consistency or dependability and applicability or transferability are to be the vital criteria for quality. Lincoln and Guba (1985, p.300) use “dependability”, in qualitative research, which closely corresponds to the notion of “reliability” in quantitative research. Lincoln and Guba (1985, p.317) further highlight “inquiry audit” as one measure which might enrich the dependability of qualitative research. Hoepfl (1997) posits that this can be utilised to inspect both the process and the product of the research for consistency.

In a similar vein, Clont (1992) and Seale (1999) endorse the idea of dependability with the concept of consistency or reliability in qualitative research. Campbell (1996) purports that the consistency of data will be achieved when the steps of the research are verified through examination of such items as raw data, data reduction products, and process notes. To ensure reliability in qualitative research, consideration of trustworthiness is critical (Golafshani 2003). Seale (1999, p.266) states that the “trustworthiness of a research report lies at the heart of issues conventionally discussed as validity and reliability.” When testing qualitative work, Strauss and Corbin (1990, p.250) purport that the usual “canons of good science…require redefinition in order to fit the realities of qualitative research.” In contrast, Stenbacka (2001) argues that since reliability issue concerns measurements then it has no relevance in qualitative research. Stenbacka (2001) posits the issue of reliability as an irrelevant matter in the judgement of quality of qualitative research. Stenbacka (2001, p.552) notes if it is used then the “consequence is rather that the study is no good.” To widen the spectrum of conceptualisation of reliability and revealing the congruence of reliability and validity in qualitative research, Lincoln and Guba (1985, p.316) state that: “Since there can be no validity without reliability, a demonstration of the former (validity) is sufficient to
establish the latter (reliability).” Patton (2002), with regards to the researcher’s ability and skill in any qualitative research, also states that reliability is a consequence of the validity in a study. Thus the validity of the research is addressed in the subsequent section.

3.17.2 Validity

Winter (2000, p.1) posits the concept of validity is not a single, fixed or universal concept, but “rather a contingent construct, inescapably grounded in the processes and intentions of particular research methodologies and projects.” While some qualitative researchers have argued that the term ‘validity’ is not applicable to qualitative research, they appreciate the requirement for some type of qualifying check or measure for their research (Golafshani 2003). Creswell and Miller (2000) recommend that the validity is affected by the researcher’s perception of validity in the study and his/her choice of paradigm assumption. Therefore, numerous researchers have devised their own concepts of validity and have frequently created or adopted what they reflect to be more applicable terms, such as, quality, rigor and trustworthiness (Golafshani 2003).

The argument of quality in qualitative research instigated from the concerns about validity and reliability in quantitative tradition which “involved substituting new terms for words such as validity and reliability to reflect interpretivist (qualitative) conceptions” (Seale 1999, p.465). Stenbacka (2001) argues that the notion of validity should be redefined for qualitative researchers. Stenbacka (2001, p.551) describes the concept of reliability as one of the quality notions in qualitative research which to “be solved in order to claim a study as part of proper research”. In searching for the significance of consistency in research, Davies and Dodd (2002) find that the term ‘rigor’ in research appears in reference to the debate regarding reliability and validity. They argue that the use of the concept of rigor in qualitative research should diverge from those in quantitative research by

Accepting that there is a quantitative bias in the concept of rigor, we now move on to develop our reconception of rigor by exploring subjectivity, reflexivity, and the social interaction of interviewing (Davies and Dodd 2002, p.281).
Lincoln and Guba (1985) assert that satisfying the trustworthiness of a research report depends on the issues, quantitatively, discussed as validity and reliability. The notion of determining truth through measures of reliability and validity is replaced by the idea of trustworthiness (Mishler 2000), which is “defensible” (Johnson, 1997, p.282), and establishing confidence in the results (Lincoln and Guba 1985). Golafshani (2003, p.602) asserts if the issues of reliability, validity, trustworthiness, quality and rigor are meant by distinguishing ‘good’ from ‘bad’ research, then testing and increasing the reliability, validity, trustworthiness, quality and rigor will be important to the research in any paradigm.

3.18 Testing Validity and Reliability

The concepts of reliability and validity have been redefined for their appropriateness in qualitative research (Golafshani 2003). Now the key question which remains to be addressed is how to test or maximise the validity and as a result the reliability of a qualitative study? The validity of a measure refers to the extent to which it measures what it is intended to measure (Golafshani 2003). Acknowledging such concerns in relation to validity (whether an instrument measures what it is supposed to measure (Sarantakos 2005, p.83) the advice of Yin (2003) was followed in that in-depth interviews, in conjunction with documentary analysis, are deployed and triangulated to reinforce construct validity by gathering multiple sources of evidence from multiple sources of respondents. Triangulation is typically a strategy test for enhancing the validity and reliability of research or evaluation of findings (Golafshani 2003). Mathison (1988) further elaborates by stating:

Triangulation has risen an important methodological issue in naturalistic and qualitative approaches to evaluation [in order to] control bias and establishing valid propositions because traditional scientific techniques are incompatible with this alternate epistemology (Mathison 1988, p.13)

Patton (2002, p.247) supports the use of triangulation by articulating “triangulation strengthens a study by combining methods. This can mean using several kinds of methods or data, including using both quantitative and qualitative approaches” As previously discussed in section 3.6.1 electronic documentation and publicly available material was sourced to support the primary research; this predominantly included information made available from the internet. External validity is concerned with the
issue of generalisability of findings. According to Bryman (2004), this can present a problem for qualitative researchers as qualitative researchers employ smaller sampling sizes in comparison to quantitative researchers. Lincoln and Guba (1985, p.316) question whether findings “hold in some other context, or even hold in the same context at some other time, is an empirical issue.” As an alternative, qualitative researchers are promoted to employ ‘thick descriptions’; that is, thorough descriptions of the respondents being examined (Geertz 1973). In the context of this study the researcher incorporated comprehensive profiles of each respondent, as well as an in-depth analysis of the key themes identified in the literature review.

In terms of external validity relating to the issue of the generalisability of findings, one of the major criticisms of qualitative methodology, which is seen to affect the validity of research findings, is its small sample methodology. This has led to questions about the confidence with which inferences can be made from qualitative data. However, Bryman et al (1994) denote that qualitative researchers do not conduct research with the explicit goal of generalisation as respondents are chosen because they meet specific criteria and the inherent research questions and focus are characteristically bound to their respective contexts. In a similar vein, Griggs (1987) believes it is not necessary to use large samples to make a point or make it reliable and generalisable providing rigorous sampling is adhered to. In this study qualitative samples were not selected on a random basis, but were chosen on the basis of respondent’s knowledge and willingness to participate in the research study. Thus, systematic procedures were employed which made them directly relevant to the research problem. Having decided that a qualitative exploratory approach was the most appropriate approach to take, the reliability and validity of all findings whether arrived at quantitatively, or qualitatively, depends ultimately, not only on the choice of method, but whether it is conducted in a well-planned and systematic way. Krueger (1988, p. 39) cites Lapiere (1934), who sums up the appropriateness of qualitative findings for many situations.

Quantitative measurements are quantitatively accurate, qualitative evaluations are always subject to the errors of human judgement. Yet it would be far more worthwhile to make a shrewd guess regarding that which is essential, than to accurately measure that which is likely to prove irrelevant (Krueger 1988, p. 39).
It is important to note that content validity and criterion validity are not discussed in light of this study as they are not appropriate to this research investigation. The reliability of the research study is discussed in the next section. Also impacting on the research design is whether the research activities are replicable in terms of operationalisation (Kumar 2005). Addressing this issue, Yin (2003, p.67) suggests that incorporating a protocol document “containing the instrument as well as the procedures and general rules” may facilitate another researcher to replicate the research. Cognisant of these concerns and suggestions, the research protocol outlined in Table 3.11 includes an overview of the study, selection criteria, data collection methods, duration and respondent access. The purpose of this document is to provide a blueprint of this study which another investigator may implement at a later stage.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>Timelines</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Protocol Purpose</strong></td>
<td>An exploratory examination of immigrant entrepreneurship in Ireland with a particular focus on first-generation Polish entrepreneurs. The research aims to accommodate the following research question: <em>What is the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland?</em></td>
<td></td>
</tr>
<tr>
<td><strong>Selection</strong></td>
<td>– Twenty-five in-depth interviews were conducted with first-generation Polish entrepreneurs in Ireland. – The respondents who participated in this study were a mixture of established and new firm immigrant entrepreneurs</td>
<td>April 2010 - September 2010, October 2010 - December 2010, May 2011</td>
</tr>
<tr>
<td><strong>Duration</strong></td>
<td>– Pilot stage of research encompassing information letter administration to merely identify if respondents were willing to participate in the study – In-depth interviews with twenty-five respondents</td>
<td>April 2010 - December 2010, December 2010 - May 2011</td>
</tr>
<tr>
<td><strong>Access</strong></td>
<td>– Initial access and introduction to respondents – Commencement of pilot stage interview – Completion of pilot stage interview – Commencement of in-depth interviews – Completion of primary research</td>
<td>April 2010, September 2010, October 2010, December 2010, May 2011</td>
</tr>
</tbody>
</table>
In addition to the replicability of the research, the reliability of empirical data sources is an issue of concern in qualitative research. The design of the interview guide went through several revisions and two pilot interviews were conducted thereby, contributing to the consistency of the empirical data. External reliability is the extent to which a study can be simulated (Kumar 2005). External reliability was obtained in this study by means of in-depth interviews. At the beginning of each interview the respondents were permitted to talk openly about their business background. Then during the second half of the interview a list of set questions were asked, these questions were intended to investigate the key themes that were outlined in the Literature review in Chapter Two. Subsequently, data from the second half of the interviews was used in order to draw conclusions concerning the research topic and led to the development of a ‘Contributions to the literature on forms of capital and the pursuit of self-employment by Polish entrepreneurs’ in Chapter Five. Therefore, another investigator could acquire the same information by merely posing the same list of questions that were outlined in the interview guide (see Appendix A).

### 3.19 Ethical Issues Governing the Research

During the research design process ethical considerations were taken in terms of the access to and treatment of the research participants and the management and storage of the information gathered (Saunders et al 2003; Silverman 2000). Therefore, in accordance with the research design strategy, the accommodation of ethical concerns was a leading factor. Before each interview began the respondent signed the research protocol (see Appendix B) to indicate their voluntary participation and their consent in
the research study. As previously discussed in section 3.8 the researcher informed the respondents that only aggregate data would be reported and that all information collected would be treated in the strictest confidence and under no circumstances would any data be passed on to third parties. It was emphasised that all information gathered from the interviews would only be used for the purpose of this research study and would not be utilised for any other purpose.

In compliance with Kemmy Business School Research Ethics Committee the participants were assured that the recording and typed account of the interview and these documents would be stored in a locked cabinet in the researcher’s supervisor’s office until the researcher completed the programme of study. When the research study concluded the details of the participants would also be deleted from the relevant database and the researcher would make no further contact with the participant. Soft copies of data and any information relevant to the research study were stored securely in password-protected documents and databases on the researchers PC, which was also password protected. At all times when the researchers PC was left unattended, it was locked and only the researcher was in a position to unlock it. The USB memory stick used by the researcher during the course of this study was also locked with a secure password. Furthermore, the researcher by virtue of being a student of the University of Limerick is bound by the university’s research code of ethics. In addition, the researcher attended workshops in ethical research practice which were provided by the University of Limerick. These workshops were extremely beneficial in understanding the need to remain impartial to produce unbiased research and to maintain the highest ethical standards when conducting research.

3.20 Conclusion

This chapter has sought to develop an acknowledgement of the theoretical and philosophical underpinnings associated with this research study. The chapter outlined the classification of the purpose of enquiry that this research study assumed, which is that of an exploratory research study. The research embodies an interpretivist orientation in conjunction to adopting a subjectivist methodological stance. The ensuing methodology utilises in-depth interviews given its alleged suitability for accommodating the research questions. Within the discussion on research design, consideration has also been placed on relating the chosen method of semi-structured
interviews and documentary analysis to the analysis strategy and moreover, the application, validity and reliability of these methods to the research study itself. Finally, limitations of the present study and ethical considerations have also been addressed with reference to the data collection strategy of the study. The subsequent chapter, Chapter Four presents and discusses the results of the exploratory orientated primary research. A number of key themes emerged during the course of the research, which are analysed and interpreted in the following chapter. This analysis is presented thematically, using the context of the research question and research objectives posed in Chapter One, and the literature presented in Chapter Two.
Chapter Four: Findings and Discussion

4.1 Introduction
This section will thematically present and discuss the main findings from the qualitative interviews undertaken. Direct quotations from the participants are presented in this chapter. In fulfilling the requirement to preserve the confidentiality of the respondents who participated in this study, all identifying information has been anonymised. A full transcript of each interview is available from the researcher. A number of objectives were identified by the researcher at the beginning of this research study in order to advance our understanding of the forms of capital utilised by first generation Polish entrepreneurs in their pursuit of self-employment in Ireland. This study aims to address these objectives and the data presented in this chapter seeks to answer the questions posed at the outset of this study. For the purpose of this study the forms of capital model is utilised to frame the analysis of the interviews. The interview questions focused on the three forms of capital – human, economic and social capital –that were identified as the theoretical lens for this research study as previously discussed in Chapter Two. The findings are predominantly structured around the themes and sub themes reflected within the interview framework depicted in Figure 3.1. The discussion reveals how the current study confirms, challenges, or adds to previous literature in the fields of immigrant entrepreneurship and forms of capital. Linking the findings with the themes identified in the human, economic and social capital literature serves to specifically direct this discussion in terms of the sub themes that were derived from the following overall research question:

What is the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland?

The discussion begins by examining the role of human capital in the route to self-employment for first-generation Polish entrepreneurs in Ireland. It moves on to explore the role of economic capital for the Polish entrepreneur in Ireland. The final section of this chapter discusses the role of social capital for the Polish entrepreneur. Prior to discussing this, a demographic profile of the respondents will be presented.
4.2 Demographic Profile of Respondents

This section will provide an analysis of the characteristics of the twenty five first generation Polish entrepreneurs interviewed for this study. Table 4.1 below presents a summary description of the respondents interviewed in terms of gender, age, educational credentials, nature of the business, ownership type, establishment of the business, location, employees, target market, and market focus.
Table 4.1: Demographic Profile of Respondents

<table>
<thead>
<tr>
<th>Code</th>
<th>Gender</th>
<th>Age</th>
<th>Highest Education</th>
<th>Nature of the Business</th>
<th>Ownership</th>
<th>Est.</th>
<th>Location</th>
<th>Employees</th>
<th>Target Market</th>
<th>Market Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>F</td>
<td>25-44</td>
<td>Masters in English Studies (Poland)</td>
<td>Language and Translation School</td>
<td>Ltd.</td>
<td>2007</td>
<td>Limerick</td>
<td>5=4 Polish 1 Irish</td>
<td>Niche (Polish and Eastern European)</td>
<td>Local</td>
</tr>
<tr>
<td>B2</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Business Studies in Hotel and Business Management (Poland)</td>
<td>Food Industry Restaurant</td>
<td>Ltd.</td>
<td>2010</td>
<td>Limerick</td>
<td>5=2 Polish 2 Irish 1 Romanian</td>
<td>Mixed Market (Eastern European and Irish)</td>
<td>National</td>
</tr>
<tr>
<td>C3</td>
<td>M</td>
<td>45-64</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Medical Centre</td>
<td>Ltd.</td>
<td>2007</td>
<td>Limerick</td>
<td>8 Polish</td>
<td>Niche (Polish and Eastern European)</td>
<td>Regional</td>
</tr>
<tr>
<td>D4</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor of Arts in English and Education (Poland)</td>
<td>Translation/Interpreting</td>
<td>Sole Proprietor</td>
<td>2010</td>
<td>Limerick</td>
<td>0</td>
<td>Niche (Polish and Eastern European)</td>
<td>Local</td>
</tr>
<tr>
<td>E5</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in Geography (Poland)</td>
<td>Renewable Energy External Wall Installation</td>
<td>Ltd.</td>
<td>2009</td>
<td>Limerick</td>
<td>20=16 Polish 4 Irish</td>
<td>Irish Market</td>
<td>Regional</td>
</tr>
<tr>
<td>F6</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor in English Studies (Poland) MBS (Ireland)</td>
<td>Bookkeeping</td>
<td>Sole Proprietor</td>
<td>2009</td>
<td>Dublin</td>
<td>0</td>
<td>Niche (Polish and Eastern European)</td>
<td>Local</td>
</tr>
<tr>
<td>Code</td>
<td>Gender</td>
<td>Age</td>
<td>Highest Education</td>
<td>Nature of the Business</td>
<td>Ownership</td>
<td>Est.</td>
<td>Location</td>
<td>Employees</td>
<td>Target Market</td>
<td>Market Focus</td>
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</tr>
<tr>
<td>G7</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor in English Studies (Poland) BBS (Ireland)</td>
<td>Business Consultancy</td>
<td>Ltd.</td>
<td>2005</td>
<td>Kilkenny</td>
<td>0</td>
<td>Niche (Polish and Eastern European)</td>
<td>Local</td>
</tr>
<tr>
<td>H8</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland) MBS (Ireland)</td>
<td>Software</td>
<td>Ltd.</td>
<td>2006</td>
<td>Dublin</td>
<td>3 = 3 Irish</td>
<td>Irish Market</td>
<td>Regional</td>
</tr>
<tr>
<td>I9</td>
<td>F</td>
<td>25-44</td>
<td>Business Management and English Studies (Poland) ACCA Exams (Ireland)</td>
<td>Bookkeeping/ Consultancy and Translation</td>
<td>Ltd.</td>
<td>2006</td>
<td>Limerick</td>
<td>3= 2 Polish 1 Irish</td>
<td>Niche (Polish and Eastern European)</td>
<td>Local</td>
</tr>
<tr>
<td>J10</td>
<td>M</td>
<td>25-44</td>
<td>Masters in Marine Biology (Poland)</td>
<td>Beauty Industry</td>
<td>Partnership</td>
<td>2008</td>
<td>Waterford</td>
<td>1 = 1 Polish</td>
<td>Mixed Market (Eastern European and Irish)</td>
<td>Local</td>
</tr>
<tr>
<td>K11</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in English (Poland) Blackhall Law Exams (Ireland)</td>
<td>Language and Translation School</td>
<td>Ltd.</td>
<td>2005</td>
<td>Dublin</td>
<td>4 = 4 Polish</td>
<td>Niche (Polish and Eastern European)</td>
<td>Local</td>
</tr>
<tr>
<td>L12</td>
<td>M</td>
<td>25-44</td>
<td>Degree in Journalism (Poland)</td>
<td>Photography and Graphic Design</td>
<td>Sole Proprietor</td>
<td>2008</td>
<td>Waterford</td>
<td>0</td>
<td>Mixed (Eastern (European and Irish) Market</td>
<td>Local</td>
</tr>
<tr>
<td>Code</td>
<td>Gender</td>
<td>Age</td>
<td>Highest Education</td>
<td>Nature of the Business</td>
<td>Ownership</td>
<td>Est.</td>
<td>Location</td>
<td>Employees</td>
<td>Target Market</td>
<td>Market Focus</td>
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<tr>
<td>M13</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Digital TV Installation</td>
<td>Sole Proprietor</td>
<td>2011</td>
<td>Dublin</td>
<td>0</td>
<td>Irish Market</td>
<td>Regional</td>
</tr>
<tr>
<td>N14</td>
<td>M</td>
<td>25-44</td>
<td>Upper Secondary Start Your Own Business Course (Ireland)</td>
<td>Construction Tiling/Panelling</td>
<td>Sole Proprietor</td>
<td>2010</td>
<td>Dublin</td>
<td>0</td>
<td>Irish Market</td>
<td>Local</td>
</tr>
<tr>
<td>O15</td>
<td>M</td>
<td>25-44</td>
<td>Diploma in Marketing and Sales (Ireland)</td>
<td>Retail (Clothing)</td>
<td>Partnership</td>
<td>2010</td>
<td>Limerick</td>
<td>1 = 1 Polish</td>
<td>Mixed Market (Eastern European and Irish)</td>
<td>Local</td>
</tr>
<tr>
<td>P16</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in Psychology (Poland)</td>
<td>Psychology/ Mental Health Centre</td>
<td>Ltd.</td>
<td>2006</td>
<td>Dublin</td>
<td>35 = 35 Mixed</td>
<td>Mixed Market (Eastern European and Irish)</td>
<td>National</td>
</tr>
<tr>
<td>Q17</td>
<td>M</td>
<td>25-44</td>
<td>Degree in Construction Studies (Poland)</td>
<td>Audio Web Equipment</td>
<td>Ltd.</td>
<td>2011</td>
<td>Limerick</td>
<td>0</td>
<td>Mixed Market (Eastern European and Irish)</td>
<td>International</td>
</tr>
<tr>
<td>Code</td>
<td>Gender</td>
<td>Age</td>
<td>Highest Education</td>
<td>Nature of the Business</td>
<td>Ownership</td>
<td>Est.</td>
<td>Location</td>
<td>Employees</td>
<td>Target Market</td>
<td>Market Focus</td>
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<tr>
<td>R18</td>
<td>M</td>
<td>25-44</td>
<td>Upper Secondary Start Your Own Business Course FÁS Training (Ireland)</td>
<td>Cleaning Company</td>
<td>Partnership</td>
<td>2010</td>
<td>Limerick/Cork</td>
<td>5 = 5 Polish</td>
<td>Irish Market</td>
<td>Regional</td>
</tr>
<tr>
<td>S19</td>
<td>M</td>
<td>25-44</td>
<td>Masters in Engineering (Poland)</td>
<td>Software Engineering</td>
<td>Ltd.</td>
<td>2007</td>
<td>Dublin</td>
<td>3 = 3 Irish</td>
<td>Irish Market</td>
<td>Regional</td>
</tr>
<tr>
<td>T20</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Information Technology Consultancy</td>
<td>Ltd.</td>
<td>2008</td>
<td>Dublin</td>
<td>1 = 1 Irish</td>
<td>Irish Market</td>
<td>Local</td>
</tr>
<tr>
<td>U21</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Engineering (Poland)</td>
<td>Service Engineering</td>
<td>Sole Proprietor</td>
<td>2007</td>
<td>Limerick</td>
<td>0</td>
<td>Irish Market</td>
<td>Local</td>
</tr>
<tr>
<td>V22</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor of Arts in English Studies (Poland)</td>
<td>Solar Panels</td>
<td>Sole Proprietor</td>
<td>2006</td>
<td>Limerick</td>
<td>0</td>
<td>Irish Market</td>
<td>Local</td>
</tr>
<tr>
<td>W23</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor in Computer Systems (Poland)</td>
<td>Computer Maintenance</td>
<td>Sole Proprietor</td>
<td>2007</td>
<td>Limerick</td>
<td>0</td>
<td>Irish Market</td>
<td>Local</td>
</tr>
<tr>
<td>X24</td>
<td>M</td>
<td>25-44</td>
<td>Bachelor in English Studies (Poland)</td>
<td>Construction</td>
<td>Sole Proprietor</td>
<td>2006</td>
<td>Limerick</td>
<td>0</td>
<td>Irish Market</td>
<td>Local</td>
</tr>
<tr>
<td>Y25</td>
<td>F</td>
<td>25-44</td>
<td>Bachelor of Arts in Drama Studies (Poland)</td>
<td>Interpretation</td>
<td>Sole Proprietor</td>
<td>2008</td>
<td>Limerick</td>
<td>0</td>
<td>Irish Market</td>
<td>Local</td>
</tr>
</tbody>
</table>
As Table 4.1 above illustrates these first generation Polish entrepreneurs are predominantly male, constituting 76 per cent (nineteen) of the respondents, with the remaining 24 per cent (six) being female. Regarding the age profile of the respondents, 96 per cent (twenty four) are aged between the ages of 25 and 44, and 4 per cent (one) are aged between the ages of 45 and 64. Table 4.1 illustrates that this cohort of individuals possess a high level of educational attainment with 92 per cent (twenty three) of respondents holding a minimum of a third level academic qualification with three respondents holding a Master’s degree. Of the twenty three Polish entrepreneurs who hold a third level qualification, 60 per cent (fourteen) of respondents qualified in Business, Arts, Humanities and Social Science. The remaining 40 per cent (nine) of respondents studied within the Science and Engineering field. Furthermore, 96 per cent (twenty two) of these respondents attained these qualifications in their home country, with one respondent completing a Higher Diploma in Ireland.

As illustrated in Table 4.1, the entrepreneurs who participated in this study were representative of a broad spectrum of industries. Interestingly, Polish entrepreneurs are represented in emergent and more knowledge-based sectors of the Irish economy, such as Information Technology, Engineering, the Software Industry and Renewable Energy, as well as more traditional sectors such as the service and construction industries. Furthermore, rather encouragingly, and despite the current adverse business environment, many of the respondents expressed that they believe they have immense potential for expansion and profitability in the foreseeable future and spoke about their anticipated plans for business expansion and in some cases business diversification. For example, respondent B2 (food restaurant) planned long-term development including the opening of three more premises throughout Ireland; similarly respondent E5 (renewable energy company) had recently enlarged their business and indicated that they intend on opening another two businesses in Ireland. Moreover, they revealed that they are in the process of recruiting additional workers after two years of static employment. Regarding their business ownership situation it can be seen that 48 per cent (twelve) of respondents in this study are classified as a limited company (Ltd.), 40 per cent (ten) are sole ownership entities, with the remaining 12 per cent (three) of respondents operating as a partnership. As depicted in Table 4.1 above the age profile of Polish businesses demonstrates that the majority of respondents 52 per cent (thirteen) are new firm entrepreneurs; these individuals own and manage a business that is between 4 and 42
months old. The findings illustrate that of these thirteen respondents, four respondents established their business in 2008; two respondents in 2009; five respondents in 2010; and two respondents founded their business in 2011. The remaining 48 per cent (twelve) are classified as established entrepreneurs and have been in business for more than 42 months. Two of these respondents established their businesses in 2005; five respondents in 2006; and the remaining five respondents set up their business in 2007. As Table 4.1 illustrates Polish entrepreneurs are located throughout Ireland. Before undertaking field research the researcher was cognisant of obtaining a wide geographic spread. The researcher wanted to gather respondents from a variety of counties in the Republic of Ireland so as to be somewhat representative of the population and not be geographic specific and this was achieved within this study. As depicted in Table 4.1, 36 per cent (nine) of respondents were located in Leinster and the remaining 64 per cent (sixteen) of respondents were located in the Munster region. As illustrated in Table 4.1 above, 48 per cent (twelve) of respondents stated that at present they employ no additional staff members in their business, while it was noted that 52 per cent (thirteen) of respondents employ staff on a full-time basis. Encouragingly, the research revealed that the majority of respondents who presently do not have any employees envisage that they will be in a position to recruit staff on a full-time basis within the next five years.

From Table 4.1 above it can be seen that the target market in which the respondents operated was as follows: 28 per cent (seven) of respondents operated in a niche market serving Polish and Eastern Europeans; 24 per cent (six) of respondents served a mixed market of Eastern European and Irish customers; and 48 per cent (twelve) specially catered for the indigenous Irish market. From a geographical trading perspective the research highlighted that the respondents have a presence in local, regional, national and international markets. The local market is the primary focus for the respondents constituting 64 per cent (sixteen) of respondents. Approximately 24 per cent (six) of respondents operate in the regional market; 8 per cent (two) of respondents have the national market as their focus; and one respondent expressed that they trade goods and services internationally. In summary section 4.2 examined the demographics of the research respondents who participated in the in-depth interviews, specifically in terms of their personal demographics and business background. The following section discusses the role of human capital for first generation Polish entrepreneurs in Ireland.
4.3 Human Capital

The first objective of this study was to explore the role of human capital for first generation Polish entrepreneurs in their pursuit of self-employment in Ireland. As previously discussed in Chapter Two human capital is comprised of the knowledge and skills acquired from formal and informal learning that resides within individuals and comprises a key determinant to guarantee business achievement (Becker 1964; Chandler and Jansen 1992; Cooper et al. 1994; Honig 2001; Lafuente and Rabetino 2011). Becker (1975) suggests that the presence of high levels of human capital impact the quality of business behaviour. Furthermore, empirical studies by Brüderl et al. (1992) have found that the amount of human capital possessed by the entrepreneur may influence the survival of ventures in numerous ways as highlighted in section 2.4. Data from the interviews concerning human capital is presented in this section. The section begins by examining the language skills of first generation Polish entrepreneurs in Ireland and presents quotes from the interviews to help answer the first of the research questions presented in Chapter One, which is as follows:

*To determine what role human capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs.*

4.3.1 Language Proficiency

Language is the first theme to emerge from the analysis of the data relating to human capital and is represented using direct quotations obtained from the interviews. The respondents in this study personally believed their linguistic expertise was not an impediment to their entrepreneurial endeavours as they deemed it to be sufficient. However, the majority (80 per cent) of respondents indicated that the possession of such linguistic abilities was essential for every facet of a pre-start-up or existing company and that language deficiency is a key barrier for Polish entrepreneurs in Ireland. This is clearly evident in the interview data, as illustrated in the following excerpts:

> Lots of Polish people running their own business. I can’t see the logic in this because if you’re setting up a business in Ireland you have to know the language first. At some stage you have to be able to make a conversation and be able to speak the language. I think language is the major problem (Male, Restaurant Proprietor, Munster).
The problem is that the Polish people who want to own a business here don’t speak English very well, which is obviously a big barrier. If you don’t know the language you can hardly do anything. I can’t understand how a person who cannot speak good English could set up a business here in Ireland (Female, Interpreter/Translator, Munster).

The findings in this study also reflect previous work by Vershinina et al (2010) and support the notion that Polish entrepreneurs who have limited language skills have few alternative ways of securing economic assistance.

I really think this English barrier is so big and sometimes I think that maybe Polish people even if they have a good idea or they know what they want but they are afraid, afraid to make mistakes. They are embarrassed if they go to the bank and they make a mistake so they don’t, it discourages people I think. So even if the banks wanted to give them money many Polish people don’t go to the banks (Female, Interpretation, Munster).

The respondents in this study stressed the significance of language proficiency for the Polish entrepreneur in order to increase affiliation and integration with the mainstream business environment in the host country. The following respondent expressed the opinion that if Polish immigrants intended to settle in Ireland it is imperative that they improve their proficiency in the English language.

If you cannot understand, you cannot explain and it later brings discouragement and sometimes it is just laziness. If you want to stay here, if you want to serve English speaking people, then learn English (Male, Medical Profession, Munster).

Another key concern associated with limited English language skills is that deficiencies in terms of language skills directly impact on the Polish entrepreneur’s ability to acquire further social capital, and that varying linguistic strengths influence the ability of Polish entrepreneurs to network with, and engage with, the indigenous population.

Language could be a possibility, why not many foreign nationals take part in networking and mentoring programs. At this stage I know a guy at the moment that is looking to open his own business but he came to me because it is easier for him to communicate with me rather than Irish agencies. So yes I would say there is an issue of language barrier because when you are talking to Irish agencies you have to have a certain level of English in order for you to understand what they’re saying (Female, Consultancy, Leinster).
I suppose that your level of English has to be very good to be able to network with anybody (Female, Language School, Munster).

A key issue identified by respondents in this study stemming from perceived language barriers was the respondent’s failure to engage with the mainstream business environment and target the Irish market with their products and services as illustrated in the following quotes:

If people can’t speak very good English then it is hard for them to start a business in Ireland and serve the Irish market. If they can’t speak they are limited to serve only people they understand (Male, Computer Maintenance, Munster).

Language and knowledge – that prevents you from breaking out (Female, Bookkeeping, Leinster).

Being afraid to do business with language that isn’t strong enough affects confidence to engage with Irish people (Male, IT Consultant, Leinster).

The following respondent articulated that a significant challenge for Polish entrepreneurs was a lack of awareness of the various training programmes and business support initiatives that specifically target immigrant communities. This reflects previous work by Ram and Jones (2007) who revealed that the ability to speak the host nation’s language can be a key factor concerning immigrants’ knowledge and awareness of business support initiatives. This respondent believed that material promoting these services available in a language that Polish immigrants cannot read is not satisfactory and is the same as not having the material in the first place.

Yes, I would think language would be the main issue and this may be an explanation for the lack of awareness of such Irish agencies among Polish groups (Female, Accountant, Munster).

The findings in this study concur with the literature such as Basu and Altinay (2002); Bowles and Colton (2007); Evans (1984); Finch et al (2009); Kloosterman and Rath (2003); Kropiwiec and Chiyoko King O’ Riain (2006); Light (1972); Min and Bozorgmeher (2003); Park (1997); Portes and Bach (1985); Spencer et al (2007); Vinogradov (2008) and Wong and Ng (1998), which all highlight that for many
immigrants a limited ability to speak and understand the English language is a significant obstacle for immigrant entrepreneurs. In the ensuing section the second aspect of human capital – Education and Academic Qualifications- will be discussed.

4.3.2 Education and Academic Qualifications

The second theme to emerge from an analysis of the data on human capital was the prominence of the respondent’s educational credentials in establishing a business. Interestingly, the results indicate an impressive level of educational achievement among this cohort of young individuals. The findings highlight that in almost all cases (92 per cent) the educational attainment was of a third level standard. Additionally, the respondents who did not possess third level education stated that they have undertaken an accredited FÁS training programme in Ireland in order to up-skill their educational credentials. This finding provides support for Cooney and Flynn’s (2008) Irish study, which revealed that immigrant business owners displayed a high level of educational attainment. Furthermore, when compared to natives, immigrant entrepreneurs are highly-educated, most often to degree level (OECD 2010; 2011).

Moreover, this study feasibly supports the concept proposed by Cooney and Flynn (2008) that the educational profile of immigrants resident in Ireland reveals a cohort of the population that has, on average, progressed to higher levels of education than their indigenous counterparts as a whole. However, in interpreting the results it is important to note that the young age profile of immigrants in Ireland invariably means that they will have higher educational credentials relative to the Irish population as a whole. The findings in this study are also consistent with Ekwulugo (2006), who posits the view that many immigrant minority groups are extremely well educated and deem that they could run their own business without a great deal of support. Conversely, regarding the significance of educational credentials for their business start-up, respondents in this study reported mixed reactions to this issue. The responses to this question were divided into those individuals who indicated that education played an important role in their business start-up and those respondents who did not consider education as a significant influence regarding their decision to establish a business.
In this study over one-third (36 per cent) of respondents identified their educational qualification as a factor which influenced their decision to establish a business and revealed that education had a positive impact on their business survival and growth, as represented in the following quotations:

Yes, I studied business management in Poland and I also studied English language as well. Then I came to Ireland and undertook the ACCA Accountancy Professional exams. Yes, qualifications are important, of course, and have helped me most certainly in my business to date (Female, Accountant, Munster).

I am in my third year of my Bachelor of Business Studies degree and I am finding it extremely beneficial because there is such a mixture of different subjects like accountancy, economics, marketing, HR so I find it really helpful and it really helps me understand how the market works and it really helps me maybe to understand accountancy issues and how to handle these and maybe human resources issues not for myself but for other Polish nationals who want to open their business in Ireland. So I would use most of the skills and knowledge to maybe advise them what to do and where to go (Female, Consultant, Leinster).

My education is of huge relevance for my business (Male, Restaurant Proprietor, Munster).

However, unlike previous research, the majority of respondents in this study did not utilise this form of human capital as the basis for their business venture and is examined in the following section.

Despite the high levels of educational attainment among this cohort, over half of the respondents in this study (64 per cent) explained that their previous education in Poland was not significant in their pursuit of business opportunities in Ireland. These respondents explained that for many of them their education was only theoretical and therefore was not fundamental for their business, as represented in the following excerpts:

Honestly whatever cert, or whatever studying you do, its academic really and it does not require practical experience as well and only then can you really combine what you learn in the college with what you’re doing on a daily basis. So yes, I would say it is important to give you confidence but I wouldn’t rely on that for my business, no (Male, Software Consultant, Leinster).
I decided to study Geography because I love travelling. No it's not important for my business because I decided to study Geography because I love travelling; I have travelled half of the world already (Male, Renewable Energy, Munster).

This is further apparent as over two thirds of respondents (68 per cent) revealed that they have diversified from their primary qualification and had ventured into areas of business disparate to their academic education. Therefore, these respondents did not use their education as the basis of their new business as evidenced below:

When I came to Ireland I had completed my Master’s degree in English and a Diploma in Theatrical Animation back in Poland. I didn't have any business qualification. I didn't have any management experience whatsoever (Female, Language School, Munster).

I have a degree in engineering so it’s not really Information Technology. So, yes, it’s totally different from what I have studied (Male, IT Consultant, Leinster).

This finding is contrary to previous studies such as those by Assudani (2009); Basu (2004); Basu and Altinay (2002); Basu et al (2008); Bates and Dunham (1993); Cooney and Flynn (2008); Cooper et al (1994); Davidsson and Honig (2003); Dickson et al (2008); Hussain et al (2008); Köllinger (2008); Lafuente and Rabetino (2011); Pinowski (2009); Ram et al (2008); Roper (1999) and Storey (1994), which found that higher levels of formal education positively influences immigrant entrepreneurs’ motivations to establish a business. In the next section Polish entrepreneurs dissatisfaction with their initial employment in Ireland is examined.

The findings revealed that 40 per cent (ten) of respondents started out in employment which was inconsistent with their level of education as employers in Ireland did not recognise their educational qualifications. Interestingly, the majority of respondents in this study (88 per cent) had attained their primary degree in Poland, which oftentimes meant that such academic qualifications were not recognised or highly valued by Irish employers as they perceived the Polish education system as substandard irrespective of academic parity standards. Thus, their third level qualifications had no positive impact on their earnings capacity. This finding reflects previous work by Basu and Altinay (2002); Boyer (1996); Henderson et al (2001); Kloosterman and Rath (2003); Light (1972); Min and Bozorgmeher (2003); Lassalle et al (2010); Park (1997); Sanders and
Nee (1996); Scheinberg (2001) and Vershinina et al (2010), who all highlighted a mismatch between the high levels of education that many immigrants have attained and the low-skilled jobs in which they were employed to undertake when they first arrived in a country. When questioned about this further, respondents in this study spoke about feeling undervalued as their jobs did not match their expectations or reflect their level of education when they first arrived in Ireland as illustrated below.

*I have a Degree in Engineering from Poland. If I was to tell you that I struggled in May 2006 with my salary at €18,000. We have exactly the same problem Irish immigrants had in the US years ago. They were always underpaid; they’ve worked on the positions below their education level or work experience* (Male, Engineer, Leinster).

*I was working as a translator and a journalist in Poland and this is where my qualification and skills are. When I came to Ireland I was working for some time as an assistant in the ice rink in Waterford this was only temporary as it was so hard to get a good job* (Male, Graphic Designer, Munster).

*I am an ecologist with a Masters in Biology. I started as line operator in computer manufacturing, then six weeks contract lab technician, security at DVD rental store, various manual jobs, and then check-in agent at Dublin airport. When Kate and I came to Waterford it appeared that there is no job there. The only work she was offered was like 18 or 20 hours a week, which only let her earn €120 per week, and that was way lower than she was expected to earn over here* (Male, Beauty Proprietor, Munster).

*All the time in Ireland I was working in a factory. It wasn’t something that I really enjoyed* (Male, Retail Proprietor, Munster).

This study revealed that the amount and variety of capital available to a Polish entrepreneur in Ireland is relentlessly changing and developing, while storage and convertibility can have negative consequences. For instance, it was evident in this study that Polish educational credentials were not recognised by several Irish employers as a number of respondents did not attain employment that mirrored their education when they arrived in Ireland; thus its transferable value was insignificant. Therefore, this study demonstrates that although capital can become any other form of capital, conversions are complex and time consuming. Lassalle et al (2010) and Vershinina et al (2010) have also previously highlighted the high levels of education attained by Polish
nationals and revealed that respondents in their study were not in a position to utilise their qualifications in their host country to secure employment that reflected their educational credentials. This leads to the next issue to emerge from this study which was the respondents’ proclivity to invest in their human capital through furthering their educational qualifications. This is examined below.

An important issue revealed in this study relates to the respondents’ interest in building and investing in their human capital by up-skilling their education and training credentials whilst in Ireland. Interestingly, despite the fact that 92 per cent of respondents had already attained relatively high education credentials compared to that of their Irish counterparts, there was an extremely high proportion that wished to further enhance their levels of human capital. This was apparent as the majority (88 per cent) of respondents sought to engage in some form of further training or educational qualification in Ireland, or having not done so at the time of the interview expressed their interest in investing in their human capital in the foreseeable future as illustrated below:

_I myself am looking to do a Masters of Business Administration_ (Male, Beauty Proprietor, Munster).

_I am planning to go to a leadership programme, probably in France or US I haven’t decided yet but leadership will be the next step for me in terms of training_ (Male, Psychologist, Leinster).

The findings highlight that almost one-third (32 per cent) of these respondents have already invested in their education since they have arrived in Ireland, as represented in the following quotations:

_I recently did the Postgraduate Diploma in New Business Development that was run by Dublin Institute of Technology. I also did an Executive Diploma in Project Management, so yes, I am constantly working on my skills_ (Male, Software Consultant, Leinster).

_Now I’m studying in Dublin Business School doing Master’s Degree in Business Science. I am definitely going to do more training this year, I am thinking about doing qualifications in Taxation Law and maybe some Accounting courses as well_ (Female, Bookkeeping, Leinster).
The group’s extremely high propensity to enhance their levels of human capital is clear as only 12 per cent (three) of respondents failed to engage in any form of further training or educational qualification.

One respondent revealed they he cannot further his training and qualification credentials at present due to adverse personal circumstances, as illustrated below:

*No, I never think of this and this year has been extra hard for me as my mum was sick in Poland now she has just died so for me, this is the bigger problem, and it’s affecting my business* (Male, Panelling, Leinster).

The following respondent articulated that they are not interested in up-skilling or participating in any further training courses as they believe they have attained sufficient knowledge in order to successfully manage their business, as evidenced by the following quote:

*No, not really. I don’t think I will do any more training courses because I have all the necessary information* (Male, Web Shop Proprietor, Munster).

Another respondent remarked that investing in their education was not an option for them at present as they wished to focus solely on their business, as evidenced below:

*No, I want to concentrate on business* (Male, Engineer, Leinster).

Those respondents who had invested in advancing their educational credentials revealed that the primary reason they undertook additional training was due to their educational credentials not being relevant for their business. From the research findings in this study, the researcher can therefore infer that the significant factors associated with the development of the respondents’ levels of human capital, through the continuation of training and education, consists firstly of education bias of the host nation employers and, secondly of the disparity between their educational qualifications and their ability to gain suitable employment opportunities and thirdly the need for training in their area of business. The third of the key issues in relation to human capital identified by
respondents was prior business ownership/managerial experience and this is discussed in the next section.

### 4.3.3 Ownership/Managerial Experience

As previously discussed in Chapter Two, experience is an equally important success factor in immigrant businesses. Research expounds that immigrant groups who have been previously self-employed, or who have prior experience in small businesses in their country of origin, are generally more disposed towards self-employment as a viable job opportunity. However, in the context of this study there were mixed responses when this question was posed as evidenced below.

Only a small number of respondents (20 per cent) revealed they had prior managerial/ownership experience. Business ownership experience was acknowledged as a relevant type of specific human capital in the case of entrepreneurship for these respondents as illustrated in the following quotations:

> I have been running my own businesses for fourteen years. Of course my experiences helped me. You should never stop because of fear. I not only learned from my studies but also from my experience (Male, Medical Profession, Munster).

Of those with prior managerial/ownership experience 40 per cent indicated that they were business owners back in Poland.

> Back in Poland yes I was Managing Director for a few years. I was also Chief Executive in one company for give or take a year and a half. I was the Account Manager in one of the other companies I worked with so yes I had a lot of experience, absolutely (Male, Engineer, Leinster).

The following respondent utilised their previous experience and drew on skills developed in their host country as evidenced in the following excerpt:

> I have also worked managing hotels in Ireland, and I have been a Hotel Manager for about three years before I set up my own business. That’s why I know the Irish market and know people better. I know what kind of advertising strategies, marketing strategies you need. You have to know how to run a business because I wouldn’t be so brave to go into this business otherwise (Male, Restaurant Proprietor, Munster).
The accumulation and leverage of human capital enabled these individuals to enter self-employment. Moreover, through their relevant business ownership experience the respondents believed that they were more likely to identify entrepreneurial opportunities. Respondents who upon establishing their business in Ireland had no relevant managerial/ownership experience is the focus of the next paragraph.

The findings in this study indicate that the majority of respondents (80 per cent) did not have any previous business ownership/managerial experience prior to start-up and their previous status was as employees as illustrated in the following quotations:

No, I didn’t have any managerial experience apart from being a team leader, that somewhat prepares you for business (Male, Software Consultant, Leinster).

No, not at all. I was working as a translator and a journalist in Poland and this is where my qualification and skills are in. I had no managerial or business experience (Male, Graphic Designer, Munster).

Being the boss of the business? No, this is the very first time that I did it and you learn pretty quick. That’s the thing you learn very, very quickly especially if you are boss of three other people which is what I have, three other Irish staff, you need to learn very quickly. So you can read books, you can go to business college I think, but everything is hypothetical. It’s once you actually do it is when you learn (Male, Software Engineering, Leinster).

This diverges from previous findings (see for example Assudani 2009; Basu 2004; Basu et al 2008; Bhachu 1982; Bosma et al 2004; Brüderl et al 1992; Deakins and Whitam 2000; Dyke et al 1992; Feeser and Willard 1990; Friar and Meyer 2003; Lafuente and Rabetino 2011; Shepherd et al 2000; Stringfellow and Shaw 2009; Schutjens and Wever 2000 and Westhead and Birley 1995), who all contend that previous experience influences the formation of business ideas and immigrants ability to establish a business. However, the results demonstrate that a lack of ownership/managerial experience did not hinder respondent’s pathways to entrepreneurship. Furthermore, almost one-third (30 per cent) of the respondents who had no previous ownership/managerial experience prior to start-up served a predominantly ethnic market, while interestingly the majority (70 per cent) of respondents who had no preceding ownership/managerial experience served both a mixed market and an Irish market. This study is contrary to Chaganti and Greene (2002), who propose that less
experienced entrepreneurs are more probable to serve an ethnic clientele and as a result are confined to their ethnic community. This is an important finding as it highlights that Polish entrepreneurs in this study are engaging in more mainstream entrepreneurship activities rather than restricting themselves to an ethnic market, and is contrary to previous work on immigrant entrepreneurs. This is discussed further in section 4.5.2. The next section examines the involvement of Polish entrepreneurs with business training programmes delivered by mainstream enterprise agencies in Ireland.

4.3.4 Start Your Own Business Training Course

Respondents’ propensity to engage in business training programmes in Ireland was also raised by the entrepreneurs. The results highlighted that nearly one-third (32 per cent) of respondents participated in a ‘Start Your Own Business Course’ prior to start-up. The respondents indicated that these training programmes provided practical support, advice and guidance in a broad range of business areas and enabled them to gain a practical insight into how to establish a business in Ireland and in some cases manage an existing business as evidenced below.

I did the Start Your Own Business Course first then I did a marketing course, then the last course was a mixed course covering marketing, finance, networking and other areas in business. These courses were great and they were free and they really helped me. I got them for nothing as I did the courses through FÁS as I was on the European Global Fund programme this is the programme for ex Dell workers (Male, Web Shop Proprietor, Munster).

Yes, I did a Start Your Own Business Programme that was organised by the Limerick Enterprise Boards. The ‘Start Your Own Business’ was very helpful and I got some useful knowledge before I set up the business, so it was definitely beneficial (Male, Retail Proprietor, Munster).

Interestingly, three-quarters (75 per cent) of those respondents who participated in these programmes further revealed that they were involved with mainstream mentoring and networking programmes as a result of partaking in such training programmes. Additionally, over half of the respondents (63 per cent) who participated in the ‘Start Your Own Business Course’ indicated that they received financial assistance from mainstream enterprise agencies. Consequently, this demonstrates that participation in such training provided these entrepreneurs with access to social capital through
networking/mentoring and access to economic capital via direct exposure to the mainstream enterprise agencies. Moreover, this supports Bourdieu’s (1986) forms of capital on the convertibility of capital (how these forms of capital transform into one another) and how this process forms the basis of the strategies assumed by individuals to guarantee the reproduction of capital which is discussed further in this study in sections 4.5.3 and 4.5.4.

However, it was evident from this study that there were low participation rates in business training programmes as the majority of respondents (68 per cent) had not participated in such programmes. The reason for low participation was the lack of awareness of the existence of such training programmes. The respondents further highlighted that this lack of awareness of business support initiatives makes it extremely difficult for the Polish community to fully comprehend the training services that are available in their local community. This finding reflects previous work by Birdthistle et al (2012) and Cooney and Flynn (2008) which highlighted an awareness deficiency as the prime reason for non-engagement with mainstream enterprise agencies among immigrant entrepreneurs in Ireland. Furthermore, Barrett et al 1996; Deakins et al (2005) and Ram and Jones (2007) highlighted a lack of awareness of sources of support as a key challenge for immigrant entrepreneurs. This theme emerged again later in the interviews and will be examined in section 4.4.2. The motives and rationale for Polish entrepreneurs to establish a business are discussed in the following section.

4.3.5 Motivation For Start Up
The analysis of empirical data from the interviews confirms the diverse set of contributing factors for establishing a business considering the personal background, motivation prior to emigration, and self-perception of the entrepreneur; all of which are characteristics of the utilisation of human capital. As previously discussed in Chapter Two an individual may become an entrepreneur by ‘necessity’ or ‘opportunity’. The distinction between the two types of entrepreneurs derives from the motives for entrepreneurial decisions. In this study both types of entrepreneurs emerged as highlighted below.
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As previously discussed in Chapter Two, the Necessity Entrepreneur establishes their business as the only chance for survival in the employment market. The findings of this study did reveal that a minority (20 per cent) of respondents were pushed into self-employment because of the global economic crisis which is clearly evident in the interview data.

*It was always in my mind to set up my own business for a few years but I decided to open the business when Dell closed down in Limerick and I was eligible to receive the European Government Funding, so I decided to do it and it was the right time to do it* (Male, Web Shop Proprietor, Munster).

This finding reflects previous work by Basu and Altinay (2002); Hammarstedt (2006); Jones *et al* (1992); Phizacklea and Ram (1995); Ram (1994); Severie (2010) and Storey (1994) as respondents in their studies similarly expressed that they encountered difficulties in securing employment and revealed there were limited prospects to find suitable work.

As discussed earlier (section 4.3.2) 40 per cent (ten) of respondents in this study were dissatisfied with their employment when they initially came to Ireland and started out in jobs inconsistent with their level of education. Thus, their initial experience with the Irish employment market was not ideal, but it enabled these individuals to secure capital for their ventures. The findings highlight that 40 per cent (four) of these respondents remarked that they were pushed into employment. Therefore, these individuals represent necessity entrepreneurship as they had little alternative but to set up their own business because of a lack of opportunities in the market place, and working in poorly paid jobs that did not reflect the educational credentials that they had received in Poland as evidenced below.

*Because I had lost my job in the factory, this is why I set up the business. At the time the situation in the market was not really easy. It was very hard to find any job. After two months searching for a job I decided with my friend to try something for ourselves. The main reason was I had lost my job so this is why I set up a business* (Male, Retail Proprietor, Munster).

Furthermore, of the five respondents who were pushed into entrepreneurship, 80 per cent highlighted that their employment did not reflect their level of education as
previously highlighted in section 4.3.2 therefore, they decided to establish their own business. The following respondent spoke about the difficulties he encountered transforming human capital in the form of twelve years’ work experience and impressive educational credentials into financial capital as he could not secure employment in the labour market that reflected his experience and education. Therefore, this finding demonstrates that although capital can become any other form of capital, conversions are complex and time consuming.

*I have a degree in Engineering from Poland. My 12 years experience, my skills doesn’t matter. You wouldn’t believe that if I tell you that give or take 10, maybe 15 times, and my CV when I was applying for the job, and the answer was off the record of course, you are overqualified they said* (Male, Engineer, Leinster).

These five respondents revealed that by setting up their own business they were taking control of their career and were not reliant on the labour market to secure employment. They further highlighted that by working for themselves they had a much stronger chance of achieving personal success and economic prosperity. Recent evidence from Lassalle *et al* (2010) supports this view point. Their Scottish study revealed that the majority of respondents were pushed into self-employment because of their job dissatisfaction while working in low-skilled employment that did not reflect their educational qualifications. However, the data shows that entrepreneurship among the Polish cohort in this study is primarily opportunity driven. The identification of a business opportunity was acknowledged as the key motive regarding respondents’ decision to set up their own business. Therefore, the majority of respondents in this study can be classified as opportunity entrepreneurs. This is examined in the following section. As previously discussed in Chapter Two, *opportunity entrepreneurs* are those individuals who recognise a business opportunity and are prepared to exploit it. Community networks, the ability of foreign nationals to identify business opportunities and the aspiration for independence/to ‘be their own boss’ are factors that pull foreign nationals into the realm of entrepreneurship. The majority of respondents (80 per cent) declared that their choice of business start-up was primarily influenced by the discovery of a business opportunity, rather than an inability to secure employment. Consequently, Polish business owners in Ireland prove to be opportunity entrepreneurs and are pulled into the entrepreneurial realm. This provides support for the findings of many authors including Auster and Aldrich (1984); Barrett *et al* (1996); Barrett *et al* (2001); Basu
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(1998); Basu et al (2008); Chaudhry and Crick (2004); Chrysostome (2010); Cooney and Flynn (2008); Fregetto (2004); Iyer and Shapiro (1999); Keh et al (2002); Kumcu (2001); McMullen and Shepherd (2006); Portes (1995); Ram (1997); Shinnar and Young (2008); Swedberg (2000) and Waldinger (1990). Additionally, over one-quarter (28 per cent) of respondents who identified themselves as opportunity entrepreneurs primarily established their business to serve a predominantly ethnic market, providing support for the work of Altinay and Altinay (2008); Basu and Altinay (2002); Hammarstedt (2001) and Van Delft et al (2000). The respondents here highlighted their ability to identify a niche in the ethnic market which they could exploit with their product or service as the key reason for establishing a business as evidenced below:

After we moved to Waterford we saw a gap in the market for our service so we said “Right, this is it. It is right now or never”. K had all the skills and experience coming to Ireland and saw this gap and pursued her journey to be an entrepreneur (Male, Beauty Proprietor, Munster).

Consistent with Altinay and Altinay (2008); Basu et al (2008); Shinnar and Young (2008) and Swedberg (2000) the respondents (28 per cent) also revealed that immigrant communities have explicit needs which can only be satisfied by co-ethnics who possess the essential industry knowledge and skills to satisfy these desires.

Well, Polish people really needed help to fill out the applications forms, to do the book-keeping, anything that was directly connected with language barrier, and anything that they couldn’t cope or deal with (Female, Accountant, Munster).

When I was working for my company, after each job, I gave my number and told them if they needed someone to do panelling, tiling, wood flooring, just let me know, and I will do the job. That happened when I was on social welfare – people started ringing me asking me to do the job. After a couple of phone calls I thought maybe it’s a good time to do the business instead of sitting at home. I saw a niche in the market and said I could do the job (Male, Panelling, Leinster).

I saw a huge gap in the mental health in Ireland. So I decided to do something with this and that was my motivation (Male, Psychologist, Leinster).
The pursuit for self-elected goals of independence and the aspiration to ‘be their own boss’ were identified as key issues regarding their decision to set up a business, as represented below:

*I don’t like being told what I am supposed to do. I have got bad experiences from college when I was studying in Poland. What I am trying to say is that I don’t like to be pushed to do something. If I have something to do or something to say, I would like to say. In Poland if I tried to speak up they would just tell me to calm down or they close my mouth, so I said I have to work for myself* (Male, Renewable Energy, Munster).

*In Poland I had always worked freelance and worked my own schedule, and in my own time. I wanted more flexibility, definitely. I missed my independence and I didn’t want to work for someone else. Now I can get up early in the morning and work for a few hours or work late at night. I have much more independence now* (Male, Graphic Designer, Munster).

*I like it that I am responsible for myself. If I don’t get up in the morning and don’t do my job then I am just disregarding the seeds that I have been sowing* (Male, Medical Profession, Munster).

To pursue opportunities in the market, to earn higher earnings and to create employment all impacted on the entrepreneurs’ motivation for entry into business and for business development, as evidenced below:

*We want to run our business and be happy, be ambitious and do whatever we want. Create jobs and money that’s the main point because we are hiring Irish people and some Romanian people at the moment. We don’t want to do any damage to the country; we want to help* (Male, Restaurant Proprietor, Munster).

*I have a wife, and children, and working for somebody else is always limited in how much money you can make, and how big a company, how far you can go in the company, so I wanted to create my own life, my own opportunities, and if you do that in business you have to work five times, ten times more hard, so that’s what motivates me. Food for my family house and you work very hard for it because it is your own* (Male, IT Consultant, Leinster).
Human capital characteristics, such as educational attainments and prior business knowledge were also highlighted as a factor which influenced these entrepreneurs’ motivations to establish a business, as illustrated by the following quote:

> When I came to Ireland I had completed my Master’s Degree in English and a Diploma in Theatrical Animation back in Poland and straight away I started working here. It was a time of the Celtic Tiger, the spirit was high and there was no problem with jobs. I also got involved with Polish-Irish Cultural Business Association. This is where I started teaching English with them in 2006 and we launched our English classes programme. In 2007 I opened my own little school (Female, Language School, Munster).

An opportunity to attain high earnings, a greater sense of independence, and a flexible schedule to accommodate family needs were the key issues raised:

> Having a wife and a kid is good enough motivation. Well, basically, making a living was my main motivation (Male, Language School, Leinster).

> Having time for myself to do what I want. I just hated doing a job from 9 to 5. It only changed when I had my baby, before I didn’t mind. You want to work. You got paid and were happy, but when I had my baby staying at work all day and seeing my baby for only one hour a day was hard. So I was looking for an option where I could have more time for my child and be more independent. That was the only reason, and it still really is (Female, Bookkeeper, Leinster).

> I want to make money. That is all, does that sound bad? (Male, Software Engineer, Leinster).

Consequently, these respondents have been pulled into self-employment by these factors, rather than being pushed by unemployment or discrimination, as commonly experienced by other migrant communities. The findings of this study diverge from extant literature such as Aldrich et al (1981); Basu (1998); Bonacich (1973); Borooah and Hart (1999); Clark and Drinkwater (1998); Cooke et al (2005); Curran and Blackburn (1993); Deakins (1999); Deakins et al (2005); Granovetter (1985); Greene and Chaganti (2004); Hagen (1968); Jones et al (1994); Johnson (2000); Kloosterman et al (1998); Kloosterman and Rath (2010); Lassalle et al (2010); Li (1992); Light (1972); Light (1984); OECD (2010); Portes and Bach (2005); Portes and Rumbaut (1990); Portes and Sensenbrenner (1993); Ram (1992); Reynolds et al (2005); Volery (2007); Waldinger (1996); Yoon (1995); and Zhou (2004), who all indicate that discrimination
in the labour market and a lack of employment opportunities pushes immigrants into self-employment. This was not a factor identified in this study. Furthermore, as discussed in Chapter Two immigrant entrepreneurship is definable for the most part, by its concentration in low value-added sectors of the economy such as retailing; catering or niche markets orientated primarily to ethnic local markets. Interestingly, as observed in this study, Polish entrepreneurs are represented in emergent and more knowledge based sectors of the Irish economy, such as information technology, engineering, the software industry and renewable energy, as well as achieving growth in more traditional sectors such as the service and construction industries. Thus, it is evident that Polish respondents in this study did not gravitate towards self-employment with a concentration in low value added sectors of the economy. The significance of attitude to work as a key factor that influenced respondent’s decision to establish a business is examined in the next section.

4.3.6 **Attitude to Work**

In the context of this study, and supporting the work of Waldinger *et al* (1990), over half of the respondents in this study (60 per cent) indicated that personal attributes were a key determinant contributing to the success of their business. This finding reflects previous work by Auster and Aldrich (1984); Basu (1998); Basu (2004); Basu *et al* (2008); Becker (1964); Clark and Drinkwater (1998; 2000); Light (1972); Light and Bonacich (1988); OECD (2010); Ram (1999); Teixeira (2001); Waldinger *et al* (1990); Weber (1958) and Yasin (2011) as the majority (60 per cent) of respondents in this study spoke about culturally shaped characteristics of the Polish community and highlighted character traits such as a hard work ethic, determination, motivation and risk taking propensity, and believe these culturally embedded values provide preconditions for business formation as represented in the following statements:

*Polish workers are really good workers, and Irish people know that Polish workers are good, they are quick and they always do job on time the proper way* (Male, Engineer, Leinster).

*We are hardworking people; for example the dentist. We can afford to set up a dentist for Sunday and dentists are happy and we are happy and the clients are happy because they can reach dentists on Sundays. Our dentists are happy to work on Sundays* (Male, Medical, Profession, Munster).
Well, sometimes there is a joke that all Polish people are very hard working (Female, Translation, Munster).

You have to make sure you work very hard as I work 24 hours a day and 7 days a week. Even if I am on holiday I have to answer the phone, I still think about my business. I have left everything behind me and I don’t trust everyone. You can trust only yourself because you know what you are doing (Male, Renewable Energy, Munster).

This finding also fits with earlier work by Dana et al (2007); Light (1972); Light and Bonacich (1988); Maxim (1992); Ram (1997) and Vinogradov and Kolvereid (2007) as respondents in this study indicated that Polish nationals possess these features, and entrepreneurial initiative, and that these skills help them succeed in a foreign country. In this study these character traits were acknowledged as a valuable resource, which encouraged entrepreneurship among the Polish community as evidenced below:

I am hard working so I know from time to time it is very hard for me to maybe do the work and have life balance but because I am hard working I take full responsibility for what I’m doing so it has to be done and that’s it (Female, Consultant, Leinster).

Hard, hard, hard work. Consistently working hard this is what’s needed in my business. You have to be right now with business in Ireland 100 per cent. You have to be very hard working as it’s very difficult now. Plus for me I think I am different, well, I am…I am Polish, which is different. I need to work more to make, and justify to people, you know, that I am capable same as an Irish person (Male, IT Consultant, Leinster).

I am patient. I learn pretty quick. I’m good with my staff. I can motivate them very well. I can communicate the way the company is to go very well with my staff, and once everybody knows this then as long as we all work hard the company does well. So two things hard work and good communication. Everyone working in the one direction (Male, Software Engineer, Leinster).

An interesting point raised by a number of respondents in this study was Polish nationals’ innate entrepreneurial proclivity. The results in this study support the notion that immigrant entrepreneurs are the product of an entrepreneurial culture, are inclined towards self-employment, and are disposed to be moderately more independent, ambitious, and less risk averse than the indigenous populace, and reflect previous work by Basu et al (2008); Kloosterman and Rath (2003); Light (1972), Light and Bonacich
(1988), Raijman and Tienda (2000) and Ram (1997) as illustrated in the following quotations:

Polish people are not scared at all to set up a business. I am afraid to tell you that the Eastern Europeans are simply better than Irish (Male, Medical Profession, Munster).

I believe Polish people are born entrepreneurs and have a huge chance to succeed in business (Female, Accountant, Munster).

As discussed in section 4.3.5 80 per cent of respondents indicated that they were ‘pulled’ into their entrepreneurial endeavour by an opportunistic insight. However, it is important to acknowledge that the identification of such opportunistic insights is greatly facilitated, if not primarily driven, by the possession of culturally derived entrepreneurial traits, which significantly influences their attitude to entrepreneurial activity. The findings in this study also highlight another area linked to culturally shaped characteristics and provide support for Basu and Goswami (1999), Metcalf et al (1996) and Ram (1994), who argue that such culturally-shaped characteristics may restrict the growth of immigrant businesses due to immigrant entrepreneurs focus on informal sources of finance and their reluctance to utilise formal sources of finance and support. This issue is discussed in more detail in the section on risk averse behaviour, section 4.4.3 Parental business ownership as an essential factor influencing the entrepreneur’s fundamental strategic choice to pursue a venture strategy is the focus of the next section.

4.3.7 Parental Influences on Entrepreneurial Activity

The findings in this study indicate that the majority (72 per cent) of respondents did not come from an entrepreneurial background. Therefore, not having a self-employed parent was not an important determinant in the formation and success of their business in Ireland. However, the results did reveal that over one-quarter (28 per cent) of interviewees had one (or both) of their parents running their own businesses. These respondents indicated that parental business ownership increases the propensity of individuals to engage in entrepreneurship and ultimately these individuals have a far greater propensity to establish their own business as illustrated by the following quotations:
My parents have a business in Poland so maybe this is obviously where I get the entrepreneurial passion (Male, Solar Panels, Munster).

My family having their own business also played a role in me setting up my own business (Male, Web Shop Proprietor, Munster).

Consistent with the work of Basu (2004); Crant (1996); Matthews and Moser (1995) and Ram and Deakins (1996), the respondents in this study articulated that being raised in a family that was entrepreneurial significantly impacted on their decision to establish their own business. The data demonstrates that in terms of entrepreneurial behaviour these respondents were influenced by their parents and their parental values and work-related attitudes in their decision to become an entrepreneur. This reflects previous work by Athayde (2009); Birdthistle (2006); Chaganti and Greene (2002); Constant and Zimmermann (2006); Dunn and Holtz-Eakin (2000); Fitzsimons and O’Gorman (2008); Kinsella and Mulvenna (1993); O’Farrell (1986); and Zelweger et al (2011) each of whom emphasised that having parents who are entrepreneurs is an essential factor in understanding immigrants’ motivation to set up a business. A linked element is their reliance on family members for emotional support and guidance, which is dealt with in section 4.5.1. The following section discusses the role of economic capital for Polish entrepreneurs in their pursuit of self-employment in Ireland.

4.4 Economic Capital

The second objective of this study was to explore the role of economic capital for first generation Polish entrepreneurs in their pursuit of self-employment in Ireland. As discussed in Chapter Two both rates of business entry and performance are significantly influenced by the amount of economic capital attained by the entrepreneur. The extent of start-up capital is proposed to improve a firm’s chances for survival (Smallbone et al 2003). Furthermore, it is argued that more initial capital buys time, while the entrepreneur learns or overcomes problems (Brüderl et al 1993). The section begins by examining the respondents’ experiences of accessing and securing finance and presents quotes from the interviews to help answer the second of the research questions presented in Chapter One, which is as follows:
To determine what role economic capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs.

4.4.1 Sources of Start-up Capital for Business

Sources of start-up capital for the business is the first of the dominant themes to emerge from an analysis of the economic capital data. Polish entrepreneurs utilised various channels to access finance for their business as presented below.

In assessing the source of capital utilised by Polish entrepreneurs in Ireland, personal savings emerged as the dominant factor in this study as over half of the respondents (68 per cent) relied upon personal financial resources to finance or partially fund their business venture, as illustrated in the following statements:

*It was all my savings; I wouldn’t go to a Bank to be honest. I don’t know if it’s a Polish thing, I just don’t see if you can get your own money why not get your own money? Why go to a bank? So I saved. I mean, maybe, it’s my company, Information Technology; there is not much to invest to start off, so yeah, my savings was what I needed* (Male, IT Consultant, Leinster).

*I just think it is better to have no ties with the bank and just start with your own money because then if you fail you don’t owe money to anyone* (Male, Computer Maintenance, Munster).

The respondents’ reluctance to approach financial institutions may also be explained by considering their self-elected goals of independence as evidenced below:

*I have been doing this all my life, spending only what I have in my account. I do not take a loan out for strange and different things. I always rely on my own money, this is the way I have been my whole life. I use a credit card for the business but only the minimum amount what we have to use* (Male, Cleaning Company, Munster).

*No banks, no credit unions, nothing, just my savings, and no, not even friends, not even family, just everything that I have saved from the company that I worked in I brought to the company that I now have* (Male, Software Engineer, Leinster).

One respondent revealed that they got some financial assistance from their husband in raising the capital necessary for start-up:
Any money needed we covered it ourselves from our own personal money our savings (Female, Consultant, Leinster).

Nearly one-quarter (24 per cent) of respondents highlighted that it was a lack of economic capital in Poland that drove them to Ireland, as they perceived Ireland as a nation that provided opportunities to generate income sufficient for themselves and their families, as illustrated in the following quotes:

*I arrived to Dublin alone in 2006, after learning the hard way there were no possibilities in Poland to earn for a decent living. With Polish month’s salary in my pocket (€300) I landed in Dublin seeing this as land of opportunities* (Male, Beauty Proprietor, Munster).

*When I came to Ireland I just had about €500 in my pocket. I took a risk. I came to new place because I never came to Ireland before. I took the risk of coming here* (Male, Renewable Energy, Munster).

*Straight away I started working here. It was a time of the Celtic Tiger, the spirit was high and there was no problem with jobs, not like Poland* (Female, Language School, Munster).

Interestingly, nearly all respondents (92 per cent) had worked in Ireland prior to establishing their business in order to raise the capital required for start-up, as illustrated in the following cases:

*K, while working at Marriott Hotel Spa, managed to save some seed capital. In reference to the funding, we were starting low, requiring €15k, having half in our pocket and the other half asked from AIB Bank* (Male, Beauty Owner, Munster).

*Back in 2007 lots of people would have savings from work and they would be starting their business with their savings* (Female, Bookkeeping, Leinster).

*First, I was doing tiles for people as a job than I saved some money and decided to open an installation business* (Male, Renewable Energy, Munster).

The findings of this study reflect Barrett *et al* (2001); Basu (1999); Cooney and Flynn (2008); Chrysostome (2010); Fitzsimons and O’Gorman (2008); Hussain and Matlay (2007); Pipperolous (2010); Portes and Zhou (1992); Ram and Carter (2003); Ram *et al*
(2003); Ram and Smallbone (2003) and Smallbone et al (2003) who all noted that immigrant entrepreneurs indicate a high dependence on self-financing. The results additionally revealed that Polish entrepreneurs in this study are reluctant to approach formal or state institutions for financial assistance when establishing a business, instead preferring to rely on their own financial resources. This is examined below.

The findings of this study mirror a high level of financial independence at the beginning of business start-up and a lack of dependency on external means of finance. The results provide persuasive evidence that respondents did not attempt to secure finance from external providers as only one-quarter of respondents approached a financial institution for assistance. This relatively low number may be attributed to the respondent’s negative perceptions of financial institutions and their deliberate avoidance of banks which will be discussed in more detail in section 4.4.3.

Of the six respondents who approached a financial institution, the success rate was high as 83 per cent (five) of these respondents were successful in securing financial assistance for their venture, which could provide a good indication as to the viability of these businesses. However, one must be cognisant of the fact that a certain amount of personal savings were also required by financial institutions in order for these respondents to secure funding for their business as evidenced below:

_We did not get funding initially but two years later we went to the bank to set up a business account and get an overdraft, and the reason for that was to have a history with the bank so if we needed more credit in the future or a loan we could have shown that we have a good history with the bank. Nationality didn’t play any role with the bank. It was just to make sure we had a history with the bank from our personal dealings with them so again it was strictly on business merit_ (Male, Software Consultant, Leinster).

Furthermore, respondents indicated that they did not perceive any unfavourable treatment by financial institutions when attempting to secure finance for their venture as illustrated below:

_Yes, I took a small loan at the beginning and then I expanded as I grew the business. At the time when I was looking for finance I had no problem securing finance for my business_ (Female, Accountant, Munster).
I had no problem with the bank from the very beginning we always had our account with AIB so when we went to them in 2008 we had been with them for three years so they could have just checked our history (Male, Beauty Proprietor, Munster).

Interestingly, the findings indicated that 80 per cent of respondents who were successful in their application for financial assistance predominantly serve the mainstream market with their product/service and not the ethnic market. The findings further revealed that one-third (33 per cent) of respondents who were eligible for assistance from financial institutions were also successful in their application for funding from mainstream business support agencies, which is discussed below.

The interview data indicated that over half (52 per cent) of respondents who were eager to establish their own business examined the services governmental support agencies offered and explored whether they were eligible for any potential financial assistance. As previously discussed in section 4.3.4, almost one-third (32 per cent) of respondents participated in a ‘Start Your Own Business’ programme provided by enterprise support bodies. The remaining respondents revealed that they went to these agencies to seek information and support for their business and to enquire whether they were eligible for any financial assistance for their venture. Their positive experiences with these agencies are illustrated in the following quotations:

Yes, I went to Waterford City Enterprise Board before I set up my business for some advice about the business start-up (Male, Graphic Designer, Munster).

There are some wonderful people in Limerick City Enterprise Board who are willing to help you with the writing of a business plan and if you don’t get it right the first time, and if they see a potential in your business, they will try to help you so that you can get the grants (Female, Interpreter/Translator, Munster).

Additionally, the results revealed that 20 per cent (five) of respondents received financial assistance from mainstream enterprise support agencies to partially fund their business, as illustrated in the following citations:

Well yes, I did go to the Enterprise Board. We applied for an Employment Grant in 2009 and we were successful with our application and granted an employment grant for one year (Female, Accountant, Munster).
Well, Enterprise Ireland kind of helps financially. I am not sure if they still offer it but I received a grant from Enterprise Ireland called CORD (Commercialisation of Research and Development) and that basically gives you 50 per cent of your salary and expenses over 12 months’ time (Male, Software Consultant, Leinster).

I lost my job in 2008, so I was unemployed for 18 months. I went to the Enterprise Board for help. They were extremely helpful and helped me get the European Global Funding. They told me about this money, which was a great help for me (Male, Cleaning Company, Munster).

Furthermore, 40 per cent (two) of these respondents also received assistance from their financial institution provider at the start-up phase of their business as previously highlighted in this section. Importantly, those respondents who received support from government support agencies articulated that they could not solely rely on this source of funding to fund their business start-up and also had to invest their own personal savings into their business, as evidenced below:

The business was self-funded from the beginning and the money that we received from Enterprise Ireland. However, although this helped the business and was an incentive I had to have my own funds to start the business. I couldn’t have just relied on this assistance from Enterprise Ireland (Male, Software Consultant, Leinster).

A common finding which permeates this research was the lack of awareness of potential sources of external funding; this was indicated by the majority of respondents who did not approach mainstream business support agencies for financial assistance. This is examined in the following section.

4.4.2 State Agency Awareness and Accessibility
This section discusses respondents’ affiliation and awareness of mainstream business support agencies in Ireland. Interestingly, nearly half of the respondents (48 per cent) did not approach mainstream business support agencies for assistance. These respondents were questioned as to their awareness of the availability of assistance for immigrant entrepreneurs from mainstream business support agencies. A key issue to emerge in this study was that a number of respondents were unaware of the various mainstream enterprise agencies and therefore this was a contributing factor to their non-engagement with business training programmes and mentoring/networking structures.
This issue is discussed further in section 4.5.3. The majority (92 per cent) of these respondents not affiliated with mainstream enterprise agencies highlighted problems concerning enterprise agency accessibility and a lack of information available for aspiring Polish entrepreneurs as the primary factor for non-participation, as evidenced below:

*Now we have been in business longer, yes I have heard about it. But certainly when going into business that was never something that we would have done or went to or trained with, or ever think about, or heard about even* (Male, IT Consultant, Leinster).

A myriad of factors were suggested when explaining their non-engagement with these agencies, with local knowledge and language barriers highlighted as two of the most significant reasons, as illustrated in the following quote:

*No, I never went to the Enterprise Boards or any business support centres for help and it was only recently that I had heard about business training courses that they offer. I didn’t know about those services being available at all at the time* (Male, Language School, Leinster).

This finding reflects previous research by Birdthistle (2012); Lassalle *et al* (2010) and Ram and Jones (2007) each of whom identified lack of awareness of business support initiatives and language barriers as key challenges for immigrant entrepreneurs when accessing formal sources of support.

The findings of this study additionally suggest that of those respondents who did go to mainstream enterprise support agencies for financial assistance (69 per cent) concur with the above sentiment. These respondents articulated that there is a significant barrier regarding awareness among the Polish community as to the availability of enterprise supports, as evidenced in the following excerpts:

*We actually didn’t even know who the County Enterprise Boards were. We only learnt about them a few months later after we had set up our business* (Male, Beauty Proprietor, Leinster).

*Am, I mean once you know they are there then, yes, they are helpful. If you don’t know they are there then you don’t know about them. I mean they are not really visible so you have to have the knowledge to know where to go to get access to*
help, and access to business facilities, but you have to know about these agencies so once you know about them then, yes, they are very helpful. But as I said I don’t think they are very visible to Polish entrepreneurs or any ethnic entrepreneur to be honest (Female, Accountant, Munster).

It’s probably the information. Most of the Polish people don’t know about these business centres. I got information from people who I am working pretty closely with and from local business people in Limerick, and loads of people like that. So these people were helping us to get access to the proper connections to get our business more attracted to people, to talk to proper people and to move the business forward (Male, Restaurant Proprietor, Munster).

Consequently, awareness of schemes and support structures available in Ireland is a key concern for Polish entrepreneurs in this study. The findings of this study support the work of Deakins et al (2005) and Ram and Smallbone (2001) and reflect prior research conducted in Ireland by Cooney and Flynn (2008) where the majority of respondents indicated that they were unaware of what was available concerning support initiatives relevant to their business therefore, inhibiting their involvement. This is a key concern given the significance of the Polish population in Ireland and the fact that this is not the first time research has identified this problem. In the context of this study, respondents discussed the use of Polish media as an appropriate means to enhance the visibility and awareness of mainstream support agencies in Ireland. This finding fits with earlier work by Cooney and Flynn (2008), where respondents advocated that ethnic media is the most suitable means in order to enhance awareness of Irish business representative organisations. Therefore, it is apparent that raising awareness of the existence and availability of business support agencies is a key concern for developing Polish entrepreneurship in Ireland. Respondents’ risk-aversion to seek financial assistance from external parties is the focus of the next section.

4.4.3 Risk-Averse Behaviour

Risk aversion to obtaining finance from institutional providers and ethnic networks was evident in this study. The findings revealed that nearly half of the respondents (44 per cent) would not approach an external party for financial assistance and indicated that they relied solely on their own funds to finance their business venture, as evidenced below:
It is not hard to save. You don’t need to have a good car to start or you don’t have to get a loan for a house straight away. You should save a few quid but people don’t understand that, they want everything now and never think about their future but I could still save some money for my business because banks they only rob you (Male, Renewable Energy, Munster).

For me talking to banks, getting charged interest for money that I could just save myself, I think it’s something that I would never do, I don’t see the reason to do it. Of all my Polish friends that I have I would say less than one-third went to get money from a bank, the rest save everything literally every penny, euro, zloty whatever they have they save. Knowing that the business that they have is 100 per cent their business so this is my money in my business and they are my staff so it’s my problem if I lose my business so that is my motivation. I know there is a lot of me’s and it might sound silly but that is essentially the way I think and I do think a lot of my friends think the same (Male, Software Engineer, Leinster).

This mind-set spilled over and was evident in terms of their unwillingness to utilise any accessible small business development support, as evidenced in the following quote:

I never asked the Irish government for any help with my business, so I don’t have an opinion on the government as I never got any help (Male, Graphic Designer, Munster).

This was mirrored by the following respondent who perceived these formal institutional business support agencies to be an impediment themselves, as illustrated by the following quote:

They are sometimes discouraging you because it is their business to say ok this is how we think you should do that, and are you able to do that or not. So they discourage you to do certain things not to lose money. I think there should be more support offered. I would definitely avail of it if it was there (Female, Language School, Munster).

The respondents further articulated that obtaining finance from ‘traditional’ funding sources was not an alternative and spoke about a cultural and risk aversion to borrowing money.

From a bank no no. I received nothing it was all savings. I wouldn’t go to a bank to be honest I don’t know if it’s a Polish thing I just don’t see if you can get your own money why not get your own money why go to a bank (Male, IT Consultant, Leinster).
I did not need to go to the bank for help. Am and I don’t like the idea of borrowing money so I think I would have gone to my parents before the bank but mostly I was ok by myself (Female, Translation, Munster).

No nothing at all this is something maybe again back to my father that you learn not to go to a bank just save what you have (Male, Service Engineer, Munster).

This issue was further highlighted by two respondents who were successful in their application for financial assistance by the Irish banks and believed that, unlike themselves, fellow Polish nationals were extremely averse and unwilling to approach a financial institution for financial backing. The following quote identifies that, although this respondent received a small loan from a financial institution, he was required to invest a significant proportion of his savings in his business; therefore he articulated that it is imperative that his business survives:

Looking at other businesses that I know who got government funding a lot of these businesses have already closed and I think it is because they just got the easy money. They didn’t work as hard as we did; they had a different mind-set to us. They were just concerned with getting more and more money and when the money ran out they couldn’t keep going, so they closed down. We had everything to lose if it didn’t work out. I know two businesses that have closed down after three years. They didn’t work hard enough; they had a lot of assistance from the government and they still didn’t survive (Male, Beauty Owner, Munster).

The respondents also reported a lack of trust between Polish entrepreneurs and the host nation’s banking system. Consequently, these individuals were hesitant to access finance from financial institutions, as evidenced in the following quotes:

I think the banks made a mistake in Ireland because they gave loads of money to everyone. They gave loans to everyone. They get interest for this but in my opinion they are robbers because they have such a high interest rate (Male, Renewable Energy, Munster).

Well, to go to the bank for a loan in the Polish banks there is so much red tape work. So most of the people think, ‘well, I can go to my friend, parents, my relatives to borrow money’, and they are afraid that it is the same in Ireland. They have never tried it, but they think well, no. They say their English is weak and they will not understand that, and they are afraid that the bank will ask them lots of questions (Male, Medical Profession, Munster).
It’s just an example of a trust issue which is obviously natural and there is no one to blame. Dealing with some institution there is trust and Polish don’t trust the banks (Female, Interpreter/Translator, Munster).

Additionally, over one-quarter (27 per cent) of respondents who did not approach a financial institution for assistance revealed that they do not have any trust in state institutions on historical grounds, citing communism as the primary factor for social and institutional distrust which resulted in these individuals being risk averse to apply for financial assistance from formal sources of finance in Ireland as illustrated in the following quote.

All the revenues in Poland treated us as potential thieves and they never treat us like they treat people here in Ireland. It is still because of the heritage from the communist time. You had to be careful you don’t know who you see in Poland (Male, Medical Profession, Munster).

One respondent who received a small loan for his business also highlighted trust as an issue of concern for Polish people, as evidenced below:

Business is about trusting people and about the people you are working with. You have to meet the right people, then you’ll get money off their pockets and your pockets. That’s the only way you can do it. I think trust is a big problem for Polish people and banks (Male, Restaurant Proprietor, Munster).

The findings of this study reflect previous work by Barret et al (1996); Deakins et al (2005); Ram and Jones (2007); Smallbone and Welter (2006) and Vershinina et al (2010), who all contend that there are deliberate evasion strategies to avoid financial institutions among immigrant entrepreneurs. Furthermore, this reluctance to utilise formal sources of finance may also be explained by considering the Polish entrepreneurs self-elected goals of independence as previously highlighted in section 4.3.5. Consistent with Basu (1999); Fitzsimons and O’Gorman (2008) and Portes and Zhou (1992), respondents in this study indicated that they preferred to rely upon their personal savings regardless whether formal sources of finance were available. Moreover, as previously discussed in section 4.4.2 there is a lack of awareness of mainstream formal sources of support/finance among this cohort of entrepreneurs. However, the lack of awareness of the existence of mainstream business support agencies is not essentially
the explanation to the lower propensity of Polish entrepreneurs to use formal sources of finance and support as the findings of this study have identified deliberate strategies to avoid engagement with formal sources of finance.

Another area of interest identified in this study was the role played by ethnic resources (networks, friends, family, ethnic communities) in providing start-up capital for business ventures. In the context of this study, social capital was not utilised for financial support, specifically it was avoided, and the majority of respondents in this study (96 per cent) indicated that their social networks (networks, friends, family, ethnic communities) were not used as a source of start-up capital for their business as illustrated below:

*No, no input from family or friends* (Male, Solar Panels, Munster).

The findings of this study demonstrate that social capital was not primarily rooted in economic capital as evidenced below:

*Friends are very important you get a lot of advice and business experience from friends and family but nothing financial from anybody, I didn’t ask family for a loan or friends for loans nothing just what they know* (Male, IT Consultant, Leinster).

The results provide persuasive evidence that ethnic networks were not utilised for financing business start-up by this group of entrepreneurs. When questioned further about this the most frequent response was that they would be extremely averse to seek financial assistance from their own ethnic community. However, this may suggest that it is a socio-cultural predisposition that Polish nationals are reluctant to borrow funds from their co-ethnic peers. Thus, the role of social capital for financing amongst Polish entrepreneurs in this study is different to the use of social capital among other ethnic communities such as African and Caribbean, South Asian, and Cuban entrepreneurs who rely on co-ethnic networks for financial assistance.

Interestingly, the results of this study deviate sharply from previous research (Deakins *et al* 1994; Deakins *et al* 2007; Deakins and Freel 2006; Light and Bonacich 1998;
Portes and Zhou 1992; Ram et al 2001; Ram et al 2003; Ram and Carter 2003; Ram and Deakins 1996; Smallbone et al 2003; Wilson and Portes 1980), which highlight the significant role played by ethnic resources in providing financial assistance for immigrant entrepreneurs. Furthermore, this finding also diverges from Cooney and Flynn’s (2008) Irish study where ethnic resources were identified as the second main source of start-up capital for immigrant entrepreneurs. Consequently, this strategy to overcome the challenges frequently experienced in securing finance from financial institutions by employing ethnic resources (networks, friends, family, ethnic communities) appears to be culture specific and is not associated with the majority of Polish respondents in this study who have displayed a considerable amount of autonomy in sourcing finance/capital. Subsequently, the findings highlighted that over half of the respondents in this study perceived the attainment of assistance from financial institutions to be extremely difficult in the current economic climate and this is discussed in the next section.

4.4.4 Finance as a Barrier for Polish Entrepreneurs

As identified in Chapter Two, immigrant entrepreneurs may encounter greater difficulties raising finance for their business in comparison to the mainstream populace of entrepreneurs (Bhachu 1982; Cooney and Flynn 2008; Rusinovic 2008; Deakins et al 2003; First Step Micro Finance 2006; Jones et al 1994; Krieger 2011; Light 1979; Ram and Deakins 1996; Ram et al 2002; Ram and Jones 1998; Smallbone et al 2003; Teixeira 2001; Vershinina et al 2010; Waldinger et al 1990). In this study over half of respondents (52 per cent) perceived access to finance as a key impediment confronting Polish entrepreneurs in Ireland. This perception may be reflected in the small number (24 per cent) of respondents who approached financial institutions for assistance, as previously discussed in section 4.4.1. Interestingly, the majority (85 per cent) of respondents who acknowledged finance as a barrier to start-up were self-sufficient and utilised their own funds to finance their business venture, and did not approach financial institutions for assistance. The remaining respondents, while they themselves received financial assistance from formal sources of finance, similarly consider access to finance as a significant challenge for Polish entrepreneurs in Ireland, as evidenced below:
It has become very difficult to get a loan nowadays but banks are very strict on everything. It’s a huge thing to get any money from anywhere nowadays (Female, Language School, Munster).

The respondents further highlighted that attempting to secure finance for a business at present is an extremely difficult task confronting all entrepreneurs, considering the weakness of Irish banks after the downturn in the domestic property market and the near-collapse of global debt markets in 2008.

It is a major problem now, yes, because I know a lot of Polish people and Eastern Europeans, Russians, Czechs, Lithuanians, Latvians. They have got an idea and want to set up a business and the problem is finance (Male, Restaurant Proprietor, Munster).

The findings of this study reflect previous work by Cooney and Flynn (2008), as respondents revealed that Polish entrepreneurs’ comparative disadvantage in seeking financial assistance may be attributed to factors such as lack of collateral, cultural inhibitions, poor credit history, language proficiency, inadequate business plans and limited growth potential of the business.

I am sure it is more difficult than Irish people. If you come from another country you don’t have, particularly with Polish people, you don’t have any assets, and it is always asset based, a loan is asset based. So yes, I would see it being difficult for Polish people to achieve a loan and therefore to set up the business (Male, Solar Panels, Munster).

The next section examines the ease of business start-up and discusses how the business environment in Ireland is accommodating for the establishment of small and medium firms.

4.4.5 Start-up Process

The start-up process in Ireland was identified as being easier than in Poland, as there are fewer bureaucratic procedures and requirements. This was noted by the majority of respondents (68 per cent), who acknowledged that they were able to establish a business in spite of not being familiar with the Irish business environment. In this study the minimal bureaucratic requirements necessary to establish a new business venture was recognised in a positive light by these entrepreneurs. It was remarked by these
respondents that the business environment in Ireland encourages entrepreneurial endeavours and business activities as illustrated below:

*Setting up a business in Ireland is definitely way easier than setting up a business in Poland. In Ireland you set up a business first and deal with the rest later. In Poland it’s the other way around. In Poland you have to worry about everything first then eventually you might come around to setting up a business, which is very frustrating. In that regard Ireland is much easier to set up a business* (Male, Engineer, Leinster).

*Very easy, very easy, little paperwork and the forms were even well laid out compared to what my Polish business friends say in Poland. So it is an easy process and quick, very quick* (Male, Solar Panels, Munster).

This finding reflects previous work by Cooney and Flynn (2008), as they found that respondents in their study acknowledged the following factors underpinning the attractiveness of Ireland in which to establish a business: minimal bureaucracy, friendly business environment, a clear legal tax structure, minimal amount of start-up capital required and a low corporate tax rate free from bureaucratic constraints as illustrated in the following quote:

*Again, comparing the business environment here in comparison to Poland it is 100 per cent easier to set up a business in Ireland. There is much less bureaucracy; it’s just a completely different environment in Ireland. It is quite easy to start on your own whether you want to setup a limited company or start as a sole trader* (Male, Software Consultant, Leinster).

The ease of the start-up process in Ireland moderately explains how immigrants, who have been made redundant or are unhappy in their employment, are in a position to establish a new business as a solution, as starting a business can be done promptly in Ireland. Another issue linked to the ease of the start-up process was the amount of capital required for start-up of their ventures which in a number of cases was minimal. The key benefits respondents allied with setting up a business in Ireland deviated sharply from the challenges and barriers they associate with business activities and entrepreneurial endeavours in Poland. It was further articulated by a number of these respondents that the disposition of the Irish market is extremely conducive for immigrant entrepreneurs when applying their skills, to a greater degree than it is in
Poland. Subsequently, the interview data reveals that the majority of respondents relied upon business plans when they were establishing their business venture in Ireland and this is discussed in the following section.

4.4.6 Business Planning
In the case of business planning the majority (92 per cent) of respondents considered themselves competent in this area. Encouragingly, and deviating from the findings of Cooney and Flynn (2008) Irish research study where respondents stated that they needed to enhance their level of competence in the case of business planning and organisation, the findings of this study demonstrate an acute business acumen amongst the majority of respondents. It was evident that the respondents in this study placed a significant emphasis on the importance of planning and further articulated that although their primary qualification was not strictly in the business field this did not affect their capability to prepare this document as they had previous experience in report writing and were familiar with the components of a business plan. Further to this, of those respondents who were self-funded (68 per cent), nearly all (95 per cent) respondents wrote a business plan despite not being required to do so by a financial institution. This is a very significant point as it highlights a savvy business intellect both from a saving and planning perspective.

The findings further highlighted that the majority of respondents (72 per cent) had prepared their business plan alone as illustrated below:

*Yes, I prepared a business plan and I found it very useful. Preparing a proper business plan is really essential* (Male, Language School, Leinster).

*Everything was me again. I prepared everything. Who would know my business? Generally we can have general business advice but it’s my business, it’s my vision, it is my duty to write up my business plan* (Male, Software Engineer, Leinster).

*A lot of people think it’s just important to have a business plan for the bank but for me it’s imperative for my business. I have my laptop plan open every day and I look at my excel sheets for my budget and if my financials change then I will have to amend the overall business plan, as well in order to react quickly to the situation. I really plan in my business most certainly* (Female, Accountant, Munster).
The remaining respondents received assistance when preparing their business plan from mainstream business support agencies where they had undertaken a business training programme as previously discussed in section 4.3.4.

*The mentor from the Enterprise Board advised me to make any necessary changes that I needed to make. This was helpful* (Male, Web Shop Proprietor, Munster).

*The mentor helped us with our financial plan and business plan. He was very helpful and guided us enormously* (Male, Cleaning Company, Munster).

*It was very helpful the girls from the Fingal leader partnership checked the business plan and said very good business plan* (Male, Panelling, Leinster).

This demonstrates that the forms of capital are inter-convertible (one form of capital transforms into another). For instance, having human capital (participated in a business training course) and the contacts made there facilitated respondents with economic capital (assistance with the business plan) as highlighted above. Furthermore, this finding supports the concept proposed by Light (2001) that the transformation of any type of capital into any other form of capital necessitates the need for initial capital of any type to initiate the change.

Irrespective of how respondents utilised their various forms of economic capital via self-funding or financial institutional funding, nearly all of the respondents (92 per cent) in this study prepared a business plan prior to establishing their business venture; the remaining respondents opting not to as they believed they had gained sufficient business experience in being employed in similar businesses in Poland as illustrated in the following quote:

*Not really, because we had our clinic business for seven years in Poland and we have learned already. It was a private clinic so we knew immediately what to do and what to expect* (Male, Medical Profession).

The role of social capital for Polish entrepreneurs in Ireland is discussed in the subsequent section.
4.5 Social Capital
The role of social capital for the Polish entrepreneur is the focus of this section. As previously discussed in Chapter Two, social capital is the process that allows an individual to draw on resources from social networks such as membership of networks or broader social structures. Thus, the individual is embedded in a web of social networks, providing resources or constraints to establish a business (Fratoe 1988). The section begins by examining the role of family and friends for first generation Polish entrepreneurs in Ireland and presents anecdotal responses from the interviews to help answer the third research question presented in Chapter One:

*To determine what role social capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs.*

4.5.1 Friends and Family as a Support Mechanism
As discussed in Chapter Two, it is acknowledged that immigrant entrepreneurs are inclined to draw resources (financial and non-financial) from their family and community at the start-up phase of business (Hareven 1977; Masurel and Nijcamp 2009; Nee and Sanders 2001; Ram 1994; Ram and Jones 1998; Waldinger *et al* 1990; Ward 1987; Yans-McLaughlin 1971). The findings of this study support the work of Coleman (1988); Nee and Sanders (2001); Ram (1994); Ram and Jones (1998) and Waldinger (1996), who highlight the pivotal role of family and friends for immigrant entrepreneurs. The majority of respondents (88 per cent) in this study explained that social networks comprising family and friends were a vital support mechanism which assisted them in their business formation by providing them with non-financial resources. Consistent with Ram (2000), who acknowledges that family can play a fundamental role in the success of an immigrant enterprise; these social networks were recognised by the majority of respondents in this study as a considerable resource necessary for business activity as illustrated in the following quotation:

*The more friends you have the better. They will help you find the right person you are looking for, the right customers for your business. This support is very important. I got support from family and friends of course* (Female, Interpreter/Translator, Munster).
The respondents in this study further revealed that these intangible forms of support were influential on the development of their business and indicated that these social networks were a fundamental component of business success as evidenced below:

*P, my friend was a great inspiration for me and I read that P was going to open a Polish clinic in Limerick. So immediately I called him and met him for the first time together with my wife and he seemed like a very nice guy at the first sight and he explained to us that he would love to open it but he could not do it himself and he was looking for people who can do it and he will help them so we just set it up together. He is a great help. Now we are looking for a new location (Male, Medical Profession, Munster).*

The findings of this study are consistent with current literature Altinay and Altinay (2006); Basu (2004); Basu and Altinay (2002); Jones and Ram (2010); Ram (1994); Ram and Deakins (1996); Vershinina *et al* (2010) and reveal that the resources provided by the entrepreneurs’ immediate family and friends played a crucial role in the creation and development of their business through providing non-financial resources such as encouragement, support and advice, as represented in the following quotations:

*Yes, my wife, my children, I got a lot of support you have to tell them look I am setting up a business now you may not see me for a while but you just have to work hard. Friends are very important for me. You get a lot of advice and business experience from friends and family but nothing financial. No loans of anything like that, just what they know (Male, IT Consultant, Leinster).*

*My wife had worked in customer service in Poland so she loves working with people and doing paperwork so she is taking care of all the paperwork and organisation in our business. She deals with the customers. This is very important area so this is fantastic as she has lots of experience in this area and it is a great benefit to our business (Male, Cleaning Company, Munster).*

This finding fits with earlier work by Nee and Sanders (2001), Ram (1994), Vershinina *et al* (2010) and Ward (1987) as the results demonstrates that social networks, comprising of family and friends, are critical for Polish entrepreneurs as a means of accessing resources such as information and advice as illustrated below:

*As I said they my parents have their own business in Poland so they taught me a lot how to start-up the business. How not to make the mistakes and what to do at the very beginning (Male, Computer Maintenance, Munster).*
We used our friends who had set up businesses in Limerick to help us and give us advice. We also used some Polish friends to help us how to do a business plan. These friends have their own business so they were a great help (Male, Retail Owner, Munster).

Interestingly, and supporting the concept by Ferai et al. (2009) and Potocky-Tripodi (2004) that social capital may create additional human capital and compensate for low levels of human capital, one respondent revealed that they were reliant on their friend for business advice and information, particularly at the start-up stage of business. For this respondent, social networks were crucial when pursuing business opportunities in the market and when acquiring business contacts and emotional support. Therefore, social capital had transformed into human capital, and accumulated further social capital for the respondent as evidenced in the following quote:

I got information from people like my friend who is a successful businessman in Limerick who I am working pretty closely with and I was talking to many auctioneers, people I know and business people in Limerick and loads of friends like that. So these people were helping us to get access to the proper connections to get our business more attracted to people, to talk to proper people to move the business forward (Male, Restaurant Proprietor, Munster).

Furthermore, the results demonstrate that the family appear to be a significant feature in the Polish entrepreneur’s capability to build, expand and also preserve social capital within and beyond the entrepreneur’s personal network. One respondent who established a consultancy firm for Polish immigrants attributed her business formation to her husband as he provided her with the necessary business advice and emotional support. Therefore, this respondent drew on their partner for human and social capital when establishing her translation business as identified below:

He gave me advice and was able to explain how the Irish market worked and that was really important, and without that support I don’t think I would have been able to start the business in Ireland (Female, Consultant, Leinster).

The primary dependence of Polish entrepreneurs on their extended family for emotional support and advice, especially at the start-up phase of business, highlights the significance of this type of social capital for this cohort of entrepreneurs. These intangible forms of support had a positive impact throughout the development of the
respondents’ business, which is consistent with established literature. This may be attributed to a lack of awareness of the existence and availability of mainstream support agencies and the assistance available to immigrant entrepreneurs as previously discussed in section 4.4.2. The market in which the entrepreneur operates in, is the focus of the next section.

4.5.2 Target Market

Importantly, the findings in this study revealed that almost half of the respondents (48 per cent) do not serve their ethnic community and sell non-ethnic products and services to a predominantly mainstream Irish clientele. This is an interesting finding as it diverges from much of the previous research such as Altinay and Altinay (2008); Corsino and Soto (2005); Kloosterman and Rath (2003); Rath (2002); Reeves and Ward (1984); Singh and De Noble (2004) and Waldinger (1986) which all highlighted that the primary market for immigrant entrepreneurs is their native community, where they establish a business orientated primarily to ethnic local markets. Consistent with Jones et al (2000) and Smallbone et al (2005), this study demonstrates that Polish businesses are by no means exclusively orientated to co-ethnic customers and that these individuals have identified new markets in the general population and reached beyond their ethnic boundaries. For these businesses the Irish market was considered their key customer base as illustrated in the following quotations:

*Just Irish people, no Polish people* (Male, Panelling, Leinster).

*99 per cent Irish market, we are only talking about Irish customers who I serve* (Male, Engineer, Leinster).

*The Irish people is pretty much everybody that we do serve. It is 100 per cent Irish people. I don’t serve Polish people, unfortunately not. If I could I would it just doesn’t seem to present itself, so no, just all Irish people* (Male, IT Consultant, Leinster).

Furthermore, the results highlighted that one-third (33 per cent) of respondents who currently serve the mainstream market have expanded their business by diversifying their product and service offerings to their clients, again highlighting the respondents’ pervading entrepreneurial endeavour and attitude, as evidenced below:
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We see big potential in Cork as this is where we are bringing the business to at the moment. We are investing all our savings into new machinery and equipment for our business. We will buy two new steamer machines in the next few months and hire fifteen more people. We are diversifying our services. We clean the house and the car valeting but we also do windows, carpets. We do all types of cleaning and we trying to take care of every type of cleaning for the household and also the gardening service (Male, Cleaning Company, Munster).

I want to do the solar installation which you install in the roof of your house. This also saves loads of energy (Male, Renewable Energy, Munster).

The findings in this study further reveal that nearly one-quarter (24 per cent) of respondents serve a mixture of ethnic and mainstream customers, with non-ethnic products and services such as medical aid, beauty, graphic design, web equipment and clothing. This is an important finding and demonstrates a move from traditional orientations and may be related to the high level of educational attainment of this specific group as evidenced below:

We would serve a mixed market. I would say at the moment we would have more than 50 per cent Irish clients, approximately 35 per cent Polish and the rest would be from other countries like Spanish, French, Italian, German, Russian, Ukrainian and so on (Male, Psychologist, Leinster).

Everybody who wants to do business with me I serve. I would say now its 70 per cent base Polish and 30 per cent Irish. I have just done some posters for some local candidates in the general election. It was a huge job and it was for an Irish candidate (Male, Graphic Designer, Munster).

At the moment I would say it’s mixed with 50 per cent Irish and 20 per cent Polish and the rest mixed of Eastern Europeans and different colours (Male, Beauty Proprietor, Munster).

Despite the importance of the mainstream market for almost half of the entrepreneurs in this study, over one quarter of respondents (28 per cent) follow a more traditional orientation and are focused on serving the ethic market. These respondents indicated that they had discovered a niche market to serve. These entrepreneurs primarily served the Polish community with mainstream services such as consultancy advice, translations and interpreting services, bookkeeping advice, English language classes and medical advice. These niche businesses have little interaction with local, indigenous markets and
are therefore heavily dependent on the Polish community for custom, as illustrated below:

_The market that I serve is predominantly Polish_ (Female, Accountant, Munster).

For these respondents the Polish community is the primary market targeted and this focus on the ethnic market supports the work of Aldrich _et al_ (1985); Barrett _et al_ (2001); Iyer and Shapiro (1999); Light (1972); Ram (1997); Reeves and Ward (1984); and Waldinger _et al_ (1990).

_Mainly Eastern Europeans_ we serve (Male, Medical Profession, Munster).

These entrepreneurs identified niche market opportunities and filled perceived skills gaps in the marketplace, as evidenced in the following quotations:

_Being the first here amongst ten or fifteen thousand Polish people, who are just struggling with problems, wherever they go they could not understand, even in the doctors. Sometimes the Irish doctors just let them go with paracetamol. Everyone can buy paracetamol without having to go to the doctors and paying fifty euro. They were discouraged. I was probably the first Polish business to open and I was 99 per cent sure that it would take off very quickly. It was very easy for me to invest money_ (Male, Medical Profession, Munster).

_There was a great amount of translation work so he, my husband, said this would be great and maybe something you would like to do, and that is how the whole idea started_ (Female, Consultant, Leinster).

This finding also reflects previous work by Engelen (2001), Light and Gold (2000) and Putz (2000), as these respondents expressed that the key reason they entered this niche market was that they possessed the specialisation to do so as illustrated below.

_Now I am looking at doing business advice solely for Polish nationals because there is a language barrier and I can help them and give them the advice they need_ (Female, Consultant, Leinster).

Interestingly, the findings further highlighted that nearly half (43 per cent) of the respondents presently serving an immigrant clientele indicated that they have recently extended the range of services offered to their ethnic community, which highlights the
respondents’ entrepreneurial endeavour, attitude and propensity to find additional opportunities and develop their businesses within the confines of their immigrant group. These respondents highlighted that they are optimistic that such an expansion will garner better opportunities to grow their business and to generate a higher income.

_**I hadn’t intended to set up a bookkeeping practice at the beginning or anything like that. However, things changed and a lot of clients were looking for bookkeepers so I decided that I was going to do that as well** (Female, Accountant, Munster).

_Translations will obviously still be a small part of my business but I am looking more now to give business advice to Polish people who want to or are trying to start their own businesses in Ireland_ (Female, Consultant, Leinster).

Over half (57 per cent) of the respondents presently serving an immigrant clientele remarked that they serve their own community for cultural reasons, as firstly they have a distinct knowledge of the Polish culture, and secondly they share a common language which removes the cultural barrier for Polish consumers, as demonstrated in the following statement:

_**I think that the Polish community are afraid and not open enough up to the Irish community. They want to operate in the Irish environment but they prefer to stick to their own nationality, to the Polish people or to the Slovaks or the Czechs. And there is definitely also the language barrier and maybe the cultural differences**_ (Female, Bookkeeping, Leinster).

This fits with earlier research by Waldinger (2000) and Ward (1987), who indicated that immigrant groupings have a special set of requirements that are best served by those individuals who share those needs as illustrated below:

_**Yes, I think they do this because of the strong cultural and social connection with being Polish. This is a huge thing among the Polish community**_ (Female, Accountant, Munster).

Interestingly, one respondent who primarily serves the Irish market also made a similar observation. The following respondent believed Polish immigrants serve their own market because of cultural traditions as evidenced below:
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I think everywhere is like this. If you go to the United States you can see Irish side, English side, Polish side and Chinese sides just selling to their own people. It is their culture to do this (Male, Renewable Energy, Munster).

The advantages that Polish entrepreneurs enjoy in serving a market of which they are knowledgeable of is another reason identified in the study of why Polish entrepreneurs do not serve domestic communities. This was raised by almost one-third (29 per cent) of respondents who serve a niche market, as illustrated below:

The market that we know, we can only take it from our own experience from Poland; it’s the first idea that you have in your mind (Female, Language School, Munster).

We are not desperately looking for the Irish because of the shortage of the other clients (Male, Medical Profession).

I didn’t really need to develop my business. I wasn’t looking to expanding to Irish market (Female, Interpreter/Translator, Munster)

However, a key concern that was raised by respondents who primarily served an Irish market was that an exclusive focus on a Polish niche market imposes constraints on the prospective growth and development of the business due to a restricted number of clients/customers. The respondents in this study argued that alienation from the mainstream market is, they believe, a considerable barrier to the growth of immigrant enterprises. Thus, targeting mainstream markets becomes a necessity and is a crucial element of enterprise growth. This key issue was raised by one-quarter (25 per cent) of respondents who serve an Irish market and believe that operating in a mainstream Irish market, rather than concentrating solely on the Polish market, provides them with better opportunities to grow their business and to earn higher income, as represented in the following quotations:

From my perspective and my own experience if somebody is running a business in Ireland or another country they have to get into the mainstream business environment (Male, Software Consultant, Munster).
This finding supports the work of Altinay and Altinay (2008), Cooney and Flynn (2008), Chaudhry and Crick (2008), and Volery (2007), as respondents in this study argued that sole dependence on immigrant markets hinders growth and indicated that in order to survive, especially in the present economic climate, targeting the mainstream market is necessary.

*Lots of them they don’t know Irish market too much. Like we are a restaurant and we are concentrating on the national markets so I am targeting everyone. There are two shops that have already gone from the market and it’s because they were concentrating only on the Polish people* (Male, Restaurant Proprietor, Munster).

Additionally, respondents spoke about how the purchasing power of immigrant customers is frequently inferior to that of the indigenous populace as evidenced below:

*If I was to have an IT company just for Polish people I wouldn’t have a business* (Male, IT Consultant, Leinster).

Interestingly, almost one-third (29 per cent) of respondents who currently serve co-ethnic customers remarked that an exclusive focus on the Polish market imposes constraints on the potential for growth and development owing to a limited number of potential customers, as evidenced below:

*That’s it they are so limited. That’s something that kills me because I suppose this is the first idea and they are like wow, we don’t have it here, it’s huge in Poland, let’s go* (Female, Language School, Munster).

However, some Polish businesses cannot reach Irish customers due to the nature of the products/services they provide. For example, a consultancy service catering specifically for Polish nationals wishing to establish a business in Ireland will be limited in its scope of attracting customers from different nationalities. Likewise, an English language school will not attract many Irish clients as illustrated below:

*All of the students in the language centre were Polish, and the customers looking for translation and interpreting services were Polish. All of my advertising was in the Polish newspapers so I didn’t hope for any other nationalities really* (Male, Language School, Leinster).
Conversely, some Polish businesses cannot reach Polish customers because of the very nature of the services that they offer. For instance, Sky TV Ireland with television programmes in English will not attract many Polish customers, as illustrated in the following quote:

_This market, my primary market, is supposed to be Sky customers alright. So let’s say 99 per cent Irish market. We are only talking about Irish customers who I serve. 99 per cent of the Polish immigrants they will have at home Polish TV, Polish satellite TV_ (Male, Engineer, Leinster).

This sentiment was mirrored by one respondent who predominantly serves an Irish market. This respondent articulated that his cleaning business would not appeal to a high volume of Polish customers, as evidenced below:

_The Polish people in Ireland are focused to find a new job to get some money. They don’t think about cleaning the house because most of the people probably already clean the house so they don’t care about my cleaning business. They can clean their own car themselves, so they don’t need my business_ (Male, Cleaning Company, Munster).

Encouragingly, the findings in this study emphasise that nearly half (43 per cent) of Polish entrepreneurs serving fellow Polish nationals are developing their activities towards the mainstream business market, as evidenced in the following excerpts:

_We are absolutely very open to the Irish people and we understand that. We are here mainly to serve everybody, not only Polish, and now it seems like there is no language barriers because all of the staff speak good English and we are attracting more and more people. I am working on really great perks which would bring more Irish_ (Male, Medical Profession, Munster).

_I want to grow out my business. I would like to find opportunity not to target Polish or Eastern Europeans but also other non-nationals so I hope that I will be able to do that_ (Female, Language School, Munster).

The research has highlighted the markets in which the respondents operate and indicated that those respondents who exclusively serve fellow Polish nationals are more dependent on establishing and sustaining a strong link with this immigrant group to ensure business success. Interestingly, while traditional literature indicates immigrant
entrepreneurs are operating in the service sector, and are oriented predominantly to immigrant markets, the findings in this study provide persuasive evidence which indicates that there is a new breed of immigrant entrepreneurs who are competing in the mainstream business market and clustered in emergent and knowledge based sectors of the economy. Respondents’ affiliation with the mentoring process is the focus of the next section.

4.5.3 Mentoring Support

Chapter Two highlighted the importance of mentoring for immigrant entrepreneurs and their business. Data from the interviews regarding the impact of mentoring on the entrepreneurs business is presented in this section. The findings of this study revealed nearly 44 per cent had experience of the mentoring process, either through a formal (32 per cent) mentoring programme or an informal (12 per cent) mentoring relationship. Of these eleven respondents involved in mentoring relationships nearly three-quarters (eight) of interviewees had participated in one-to-one formal mentoring and advisory sessions prior to start up. These respondents clearly understood the benefits of being involved in a mentoring relationship, as illustrated below:

Yes, the Enterprise Board organised us to have two mentors. One was a marketing mentor and one was a merchandising mentor. This was a very good experience, especially the merchandising mentor. We made a lot of changes inside the shop and we changed the window display of the shop, which was very helpful. The merchandising mentor advised us a lot. The marketing mentor was very good as well and gave us a lot of advice and new ideas (Male, Retail Owner, Munster).

Yes, I had a mentor during the hothouse programme; it was part of the start-up support I received. When the programme finished I was involved with Dublin City Enterprise Board. I also got a mentor from them. They also run a programme called BRIGHT. It was again dedicated to technology-related companies and that is where I got my second mentor. Then I was involved in another programme called First Flight, which is run by Enterprise Ireland, which is focused on preparing the company for exporting so I got a mentor for that as well (Male, Software Consultant, Leinster).

Oh yes, yes, especially from Social Entrepreneurs Ireland organisations, that is a very, very important partner for us. They give us a lot of mentoring and the other organisation would be the ONE Foundation and that is another Irish organisation. They act as on-going mentors in our business (Male, Psychologist, Leinster).
The findings revealed that of these eleven respondents involved in mentoring three were involved in an informal mentoring relationship and talked about the benefits of this relationship for themselves personally, and their business, as evidenced in the following statements:

*Yes, I would have considered my husband as my mentor because he had great experience in sales and marketing so he was the person constantly giving me advice telling me maybe how to approach customers, and so on, and that’s why there was no need for me maybe to look for other mentors because I had him. Mentoring was very important for my business and the success of my business. He gave me advice and was able to explain how the Irish market worked and that was really important, and without that I don’t think I would have been able to start the business in Ireland* (Female, Consultant, Leinster).

*P was a mentor for me and a great inspiration for me. We meet at least once a month. We just chat and we talk and we find out new way of doing things* (Male, Medical Profession, Munster).

The findings indicate that the majority (82 per cent) of respondents acknowledged that the mentoring process was vital for effective business development and revealed that mentoring should not be underestimated; this sentiment fits with earlier work by a number of leading academic researchers such as Deakins and Whittam (2000); De Faoite et al (2004); Dreher and Ash (1990); Fagenson (1989); Ragins (1989); and Raggins and Cotton (1999). These respondents remarked that these mentoring schemes provided them with practical knowledge, business advice, and increased self-confidence during the start-up phase of their business, as evidenced in the following citations:

*It was a good experience. She helped with corrections for my business plan and as well as preparing cash flow forecasts she helped with this* (Male, Web Shop Proprietor, Munster).

*The mentor helped us with our financial plan and business plan. He was very helpful and guided us enormously* (Male, Cleaning Company, Munster).

*Yes, it is always beneficial because you always get a different perspective, a different view on your business and you know somebody really tells whether you are doing something wrong or bad. They won’t obviously do the work for you, mentoring is not about that. They mentor you, they advise you, it all depends on the mentor you have. If it is a good match then yes, it will definitely work. My own experience was extremely positive* (Male, Software Consultant, Leinster).
The respondents who received either formal or informal mentoring were very aware of the benefits of being involved in a mentoring relationship, both business and psychological benefits and expressed their satisfaction with their involvement. The findings of this study reflect previous work by Crampton and Mishra (1999); Okanlawon (1994); and Ragins (1989), who revealed that the mentoring process offered respondents access to business information, emotional support, self-confidence and networking contacts which optimised their business acumen. Half of the respondents (50 per cent) who had participated in formal mentoring programmes advised aspiring Polish entrepreneurs to engage in the mentoring process as represented in the following quotations:

_Yes, I think they could be very important; these facilities give people some ideas for their business. They can be very helpful especially for people who are afraid to go into business; it could help them a lot with their confidence. I know many people who have an idea for a business but they are too scared to set up a business. Some people might not be familiar with the legalities and formalities of business and mentors can help them with this process_ (Male, Graphic Designer, Munster).

_Yes, it is much harder if you don’t have a mentor. Here there are sort of solo business people. They are trying to build a business with their own resources, which are not great in most cases_ (Male, Medical Profession, Munster).

Furthermore, three respondents who were not involved in a mentoring relationship spoke about the significance of Polish entrepreneurs engaging in mentoring programmes, as evidenced in the following statement:

_I would definitely advise them to get a mentor, or someone who has set up a similar business, and they could guide them through the process. This can be extremely motivating. It is like looking at a skinny person in a picture before and after the weight loss; this can be very encouraging and give you the determination to succeed_ (Female, Accountant, Munster).

In this study one respondent who received formal mentoring indicated that they were currently acting as an informal mentor for a Polish acquaintance who was in the process of establishing a business. The key benefit this respondent associated with being a mentor was identified as enhancing the individual’s confidence levels by offering
companionship and acceptance. This respondent acknowledged a feeling of contentment at encouraging and advising another Polish entrepreneur about their business.

“For example, at the moment I am telling the lady who is a very good cook and she does all kinds of good food. I told her, “Why not start just with little steps and sell Polish food; bring it to people and put the advertisement?” She said she’ll try and I am encouraging her. She is a very old lady and she was surprised when I told her the things she could do and afford even with the language barrier. There needs to be a closer collaboration with the Irish and foreign people (Male, Medical Profession, Munster).

As previously discussed in section 4.3.4 nearly one third (32 per cent) of respondents in this study participated in a Start Your Own Business programmes with a mainstream business support agency prior to start-up and the results revealed that three-quarters (75 per cent) of these individuals engaged in a formal mentoring relationship. The remaining respondents revealed that they were introduced to the mentoring process from mainstream business support agencies. Therefore, these individuals were introduced to the mentoring process and had access to information concerning the availability of such a resource prior to start-up. The findings of this study reflect previous research by Deakins et al (2007); Light (1984); Nahapiet and Ghoshal (1998) and Sanders and Nee (1996) who advocate that social capital provides immigrant entrepreneurs with access to both tangible and intangible resources.

Interestingly, the findings revealed that over half of the respondents (56 per cent) were not involved in a mentoring relationship and had no affiliation with the mentoring process, as evidenced below:

“We did it all by ourselves, we did not get any help from anyone. Our education and experience helped us. Me and K had each other so we were not alone. We never asked for help and we are still here going strong (Male, Beauty Proprietor, Munster).

When questioned further regarding this issue the respondents were very clear in their views. As reflected in section 4.4.2 the respondents argued that a lack of awareness of the existence and availability of mentoring programmes on offer was the key reason in explaining non-engagement by Polish entrepreneurs; this was highlighted by the majority (80 per cent) of respondents not associated with mentoring. This finding
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concurs with prior research by Barrett et al (1996); Cooney and Flynn (2008); Deakins et al (2005); Pinkowski (2009), and Ram and Jones (2007) which highlighted problems with awareness and knowledge of business training programmes available for immigrant business owners. Therefore, the general consensus among the participants not affiliated with mentoring was that non-participation of formal mentoring is attributable to a lack of awareness regarding the availability and existence of such resources.

The following statements highlight the issues raised in this regard:

_**I never went to the Enterprise Boards or any business support centres for help and it was only recently that I had heard about business training courses that they offer. I didn’t know about those services being available at all at the time** (Male, Language School, Leinster).

_**I only knew about the mentoring network and other services when I started my studies to be honest with you** (Female, Consultant, Munster).

_**My view of the entire business is very different now than it was at the very beginning. If I would have had access to facilities at the very beginning that are available now out in the market I definitely would have availed of them. Maybe they were available and I just didn’t know about them. I would have got involved with the Enterprise Board or undertook training courses earlier, for example, if I knew about them. If I knew, definitely I would have got involved with these agencies** (Female, Accountant, Munster).

The respondents who were not involved in formal mentoring schemes further argued that in order for Polish entrepreneurs to be aware of such mentoring programmes these small business support agencies should advertise their existence and services on offer through the use of Polish media rather than using mainstream media channels. This was highlighted by one-third of respondents who were presently not involved with the mentoring process as illustrated in the following quotations:

_**I think they should be utilising the ethnic media channels more efficiently. In order for foreign nationals to open their business they have to know where the help and grants are available. I mean they really do have great ideas but they don’t know where to take them so it would be really good if the government looked at the option of targeting them through different ethnic media channels.**
Knowing where to go for help is key for foreign nationals (Female, Consultant, Leinster).

No, I did not know who the Enterprise Boards were when I set up my business. I learnt about them afterwards. I think again this language is a big issue when it comes to these boards because Polish people they need to know English well, and they need to know where to look for these advertisements, and you know we don’t often read Irish newspapers. These Irish newspapers are expensive and you know the newspapers that they advertise in are not the ones we buy so a lot of Polish people, I think, don’t know about these agencies (Female, Interpreter, Munster).

One of the other issues to emerge in the interview was respondents advising the Irish government to offer a specifically tailored mentoring programme for Polish entrepreneurs’ distinct needs. Sixteen per cent of respondents in this study suggested that mainstream business support agencies should provide tailored mentoring programmes for Polish entrepreneurs’ diverse needs in order to entice a larger number of Polish nationals to participate in these schemes. Interestingly, two of the respondents who proposed this recommendation had previous experience with the formal mentoring process.

I think from an Irish government point of view it would be good to promote these agencies which are able to help or assist new foreign entrepreneurs and at the same focus on specific nationalities and have advisors and trainers at these agencies who can speak different nationalities. That would help definitely because a lot of foreign nationals would be more confident to approach state agencies if they knew there was someone there who could speak their own language. Especially if they were looking for a mentor or if the trainer giving the course could speak the language (Female, Consultant, Leinster).

The advice I would give is to find someone from Eastern Europe or Poland, to encourage them and mentor them. Because when they are not working and even some courses they don’t know how to study business and they just look at it and say it is only good for Irish. They should understand that they are the same as Irish, everything is here and they will start to be positive (Male, Medical Profession, Munster).

However, the following respondent believed that this process would not be beneficial for Polish business owners in Ireland, as evidenced below:
Then there is this question of if you want to expand your business, why would you go if there is only Polish people. For different people there are different goals for your business. Yes, maybe they would go if they felt more comfortable. But if you want to grow and go to Irish market I don’t think that this would be very helpful (Female, Bookkeeping, Leinster).

The data shows that those individuals that were involved in a mentoring relationship attested to its significance as an important form of social capital development. Interestingly, and an issue of concern, is that the findings disclose a lack of awareness of the existence and availability of mentoring programmes as the primary reason proposed in explaining non-engagement in formal and informal mentoring by the majority of respondents in this study. A linked element concerning mentoring participation is affiliation with the networking process which is dealt with in the following section.

4.5.4 Mainstream Network Connections

As identified in Chapter Two, networking is recognised as essential for the business progression of entrepreneurs (Birley 1985; Cooney and Flynn 2008; Deakins 1999; European Commission Emerge Initiative 2007; Hisrich and Brush 1986; Moore and Buttner 1997). Encouragingly, this study reveals that nearly half (48 per cent) of respondents indicated they were actively involved in mainstream formal networking and acknowledged the significance of networking for business progression, as illustrated in the following quotations:

We are involved with Dublin City Enterprise Board. They do run networking activities and yes we take part in these. The company is a member of Business Network Ireland and Dublin Business Forum so yes networking plays a big role in the business development (Male, Software Consultant, Leinster).

Yes, so I am very involved with networking events organised by social enterprise Ireland, INCIET School of Business, the One Foundation and the Wheel Organisation, the HUB and the ICCE and now I am in the process of taking part in the Seocra Fellow Business programme. Again, networking is crucial for our business. We can raise our profile, we can raise the profile of the organisation and we can spread the word of the organisation and attract supporters and attract volunteers and attract clients as well (Male, Psychologist, Leinster).

Yes we are associated with the Limerick City Enterprise Board. That was actually our first step. We went there to get some advice and some useful information. So
we used any networking events organized by the enterprise boards to promote our business. We also used Paul Partnership and they helped us a lot. We took part in a number of networking events organized by the enterprise boards. The Enterprise Boards helped us a lot with EGF funding (Male, Retail Owner, Munster).

This is an interesting finding in the Irish context and demonstrates that membership of mainstream networks was an immediate priority for nearly half of these respondents. This finding diverges from Cooney and Flynn’s earlier study (2008), where 89 per cent of respondents were not affiliated with Irish networking organisations. Interestingly, those respondents involved with mainstream networking were the same individuals that were affiliated with the mentoring process as previously discussed in section 4.5.3. Thus, the findings of this study highlight an association between networking and mentoring such that where an entrepreneur is actively involved in networking there is the likelihood that they will be involved in the mentoring process too.

The majority (67 per cent) of respondents involved with networking identified networking as a significant component for business progression. This finding supports the work of Menzies et al (2003) and Moore and Buttner (1997) who acknowledge the significance of networking for minority groups. Moreover, the positive impacts of formal business networks, was that respondents received the opportunity to enhance their understanding and appreciation of wider business and operational issues which enabled them to add valuable and practical contributions to their business, as illustrated below:

*We met many people through these networking events who gave us lots of useful information connections for our business. Yes, I believe these are very important tools and very helpful for your business. You can use knowledge of other business people and their experiences and this is very helpful* (Male, Retail Owner, Munster).

*So these people were helping us to get access to the proper connections to get our business more attracted to people, to talk to proper people to move the business forward* (Male, Restaurant Proprietor, Munster).

*Yes, I think they could be very important. These facilities give people some ideas for their business. They can be very helpful, especially for people who are afraid to go into business. It could help them a lot with their confidence* (Male, Graphic Designer, Munster).
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The respondents also remarked that limited access to these formal networks was believed to result in a lack of access to important contacts, sources of information and potential business opportunities for immigrant entrepreneurs. This reflects Basu et al (2008); Cooney and Flynn (2008); Deakins (1999); Deakins et al (1997) and Ram and Hillin (1994) who highlighted that an immigrants’ inability to effectively integrate with mainstream indigenous businesses plays a key role in hindering development and business diversification as illustrated below.

*I think networking generally is critical for any business because it may be a cliché but after all business is done between people and not companies, working on your relationships is critical for the business* (Male, Software Consultant, Leinster).

*Here in Ireland doing business relies on networking and knowing the right people. That is how you can actually get customers at your door. I recommend Polish people to reach out to other people and not only their own people* (Female, Interpreter/Translator, Munster).

The majority (83 per cent) of respondents in this study associated with networking advised aspiring and established immigrant entrepreneurs to partake in networking activities, as evidenced below:

*It is crucial to get involved with networking* (Male, Psychologist, Leinster).

*Engage in networking you have to start promoting your business so yes get out there and talk about your business and developing relationships* (Male, Software Consultant, Leinster).

*Yes, getting involved with formal network associations. This could actually facilitate both Irish and the Polish and other nationalities because the Irish economy can thrive on ethnic minorities as well and vice versa and help each other* (Female, Interpreter/Translator, Munster).

*I would encourage them to undertake training courses and get involved with networking activities* (Female, Accountant, Munster).

This study also reflects the work of Menzies et al (2003), who posit the view that if you want to operate in the mainstream market it is essential to be actively involved with the networking process, as evidenced below:
I think networking is very important when you want to serve the mainstream market. If you want to expand to the mainstream then definitely because then Irish people wouldn’t know about you (Female, Bookkeeping, Leinster).

Of the twelve respondents who engaged with mainstream networking, 50 per cent of respondents serve a mixed market and 16 per cent specifically cater for the Irish market. A linkage was also apparent between the respondents’ propensity to participate in networking events and their exposure to Start Your Own Business programmes, which was dealt with in section 4.3.4. The findings reveal that 75 per cent of respondents who participated in such business training courses were involved with mainstream networking organisations. These respondents revealed that they were encouraged to participate in networking events by their trainer on such programmes, which were delivered by mainstream enterprise support agencies. Thus, this highlights the convertibility of one form of capital to another, namely that of human capital during the Start Your Own Business Training, into social capital through networking opportunities. Furthermore, this finding supports Bourdieu’s (1986) viewpoint that capital can be converted from one form into another and that this conversion process is used by individuals to ensure the reproduction of capital.

A lack of connectivity of immigrant businesses to the mainstream business environment was revealed by the findings as over half (52 per cent) of respondents were not involved with any mainstream networking organisations, as evidenced below:

No, I don’t have involvement with any networking organisations (Male, Panelling, Leinster).

No, I’m not. I have never thought about becoming a member of any of these groups to be honest with you and a lot of my Polish clients wouldn’t be members (Female, Consultant, Leinster).

No just polish associations (Male, Language School, Leinster).

As previously highlighted in sections 4.4.2 and 4.5.3 the key reason put forward by respondents for non-engagement in networking programmes was a lack of awareness of the existence and availability of support programmes on offer. This was highlighted by
over half (69 per cent) of respondents who were not involved with networking, as evidenced in the following quotes:

*No, this is the first time I have heard of it* (Male, Renewable Energy, Munster).

*When I set up the business it wasn’t something I knew about but now sometimes in business you get desperate, well not desperate, you need as much help as possible. Then I went out of my way, I spent a long time finding out about these things. Yeah, they’re beneficial but I don’t hear about them. Nobody ever told me, none of my Polish friends know about them, so I think that is a problem for Irish Government. There is not enough information. There should be because there is lots of Polish people with good ideas willing to work very hard from Eastern Europe but they don’t know that the government will help* (Male, Software Engineer, Leinster).

*I was not aware of them when I set up my business though only after. If I knew at the time I might have got involved* (Male, Solar Panels, Munster).

*Going into business that was never something that we would have done or went to or trained with or ever even think about or heard about even* (Male, IT Consultant, Leinster).

Less than one-quarter (23 per cent) of respondents who were not affiliated with networking indicated that they primarily serve their own market and are not interested in partaking in such networking programmes. The following respondents remarked that they avoid extending their offerings to the Irish population, as illustrated below:

*Regarding networking with Irish associations, I don’t feel networking would have benefited me in any way. Maybe I live in the dark, I’m not sure, but my client base was predominately Polish so there was no need* (Male, Language School, Leinster).

*I didn’t really need to develop my business I wasn’t looking to expanding to Irish market. I never thought about joining it because I wanted to keep that small for at least 2 years. I am not saying that now if I decided to grow, I might join. As I said I didn’t think about it because I didn’t need it* (Female, Bookkeeping, Leinster).

As previously discussed in section 4.5.3 the respondents in this study spoke about mainstream business support agencies advertising their presence and services to Polish entrepreneurs through the use of Polish media rather than mainstream media channels.
This point was highlighted by over half (52 per cent) of the respondents in this study. Furthermore, the majority (77 per cent) of respondents who recommended this proposal were not affiliated with the networking process and believe that increasing awareness of the agencies existence and services would enable Polish entrepreneurs to understand the assistance that is available to them should they desire to develop their business towards the mainstream business environment, as evidenced below:

“They could be doing more, especially creating awareness of these training courses. Immigrants hardly ever read the Irish Times; they only read ethnic papers so we need to target them using their own media tools. So you need to advertise these services in the Polish papers and on the Polish websites to make people aware. I would have participated in these training courses on offer from the Enterprise Boards if I had been aware of them at the time (Male, Language School, Leinster).

Well there is a lot of Polish people in Ireland now and there are Polish media and there are channels and ways that you can target Polish people without having just in mainstream newspapers that Polish people don’t buy (Female, Interpreter, Munster).

Yes I think if they promoted more to Polish people using media they’d definitely get more people (Female, Bookkeeping, Leinster).

“They should advertise where polish go like the polish shops and polish magazines” (Male, Software Engineer, Leinster).

The findings indicate that mainstream business networks comprise a valuable source of social capital for Polish business owners in Ireland. However, the primary reason proposed by respondents for a lack of engagement with Irish business networks was a lack of awareness of their existence and the services they provide among the Polish community in Ireland. In the next section the role played by the Polish community in terms of respondents’ association and involvement with Polish networks is examined.

4.5.5 Association with Polish Community

Previous research such as Aldrich and Zimmer (1986); Basu (1998); Bonacich et al (1977); Chaudhry and Crick (2004); Deakins et al (1997); Dyer and Ross (2000); Iyer and Shapiro (1999); Kloosterman et al (1998); Light (1984); Light et al (1993); Morrison (2000); Peterson and Roquebert (1993); Ram (1994); Teixeira (1998);
Waldinger (1988); and Wilson and Portes (1980) has highlighted the vital role of the immigrant community and informal ethnic networks for immigrant businesses. However, the findings of this study revealed that nearly three-quarters (72 per cent) of respondents indicated that they did not utilise ethnic networks, and that they were not involved with, or have any desire to integrate with, their local Polish community.

Such reluctance to engage with co-ethnics is further represented in the following statements:

_No, and I wouldn’t be interested in getting involved with them either. Some small differences between me this time and other Polish immigrants, some people they find it hard to believe, but since I got to Ireland in May 2006 I wasn’t back in Poland even once. 99 per cent of the Polish immigrants they will have at home Polish TV, Polish satellite TV, I have got for five years Sky. I want to assimilate here, if you know what I mean, that’s it, end of the story_ (Male, Engineer, Leinster).

_Not at all I leave Poland and I want to leave Polish people as well. I marry one Irish girl, not a Polish girl_ (Male, Service Engineer, Munster).

The following respondent revealed that they have limited reliance and interaction with their local community as illustrated in the following quote:

_No, no, I don’t meet Polish people. I think Polish people are a bit strange with Polish people because we leave home and sometimes you don’t want to, you want to get away. I don’t know, maybe it’s strange, maybe it’s me, I don’t know_ (Male, IT Consultant, Leinster).

Additionally, respondents articulated that the prevailing culture and collective nature of the Polish community does not lend itself to supportive behaviour in unfamiliar environments, as evidenced in the following quotations:

_In Poland and Eastern Europe, we are not taught how to relate to one another. You know the old saying which comes from the Romans’ time? ‘By dividing we fall’ so the communism was very strong they were discouraging people from having any informal meetings or conduct. They wanted everything under their own control so they had everything under their control. That was in my generation but the younger generation should not suffer but still they have got some problems that hold them from getting involved in such world and with each other_ (Male, Medical Profession, Munster).
No, I have no association with any ethnic or Polish networks. I think it’s very much the way we are raised in Poland. It is really hard and could be much easier for you to come just to meet Polish people and join these networks, but not me and K, we are in a new country so we don’t want to do this we want to integrate (Male, Beauty Proprietor, Munster).

This sentiment was echoed in the following excerpt:

It’s also from the past in history from the business background and from their personality. Some people want to integrate with the Polish community and some people want to stay away from them (Male, Restaurant Proprietor, Munster).

The following respondent remarked that they do not recognise their immigrant group as a vital source of support required for business start-up as evidenced below:

I don’t believe in networking within the Polish community. I think it’s our thinking; it’s our mentality of Polish people. They wouldn’t really be willing to help each other (Female, Bookkeeping, Munster).

Mistrust between Polish nationals is apparent in the following citations:

I was in a World Business Meeting in Limerick, it is a worldwide organisation and if I were to go to such meetings back in Poland, no one would have shaken my hand. But here in Ireland you are so warmly welcomed. I was absolutely surprised. I wish they were like this among the Eastern Europe and have this kind of attitude towards one another (Male, Medical Profession, Munster).

This respondent likened this to a Polish personality trait:

It’s all about thinking and I think it’s because of our own thinking that I think it’s sad to say you can’t count on the Polish population. Friends and family are different. I trust them but I think they would be happier trusting an Irish person than a Polish person (Female, Bookkeeping, Munster).

Consistent with traditional literature such as Assudani (2009), the European Commission Emerge Initiative (2007), and Ram and Hillin (1994), the majority of respondents highlighted that socially closed networks and an over-dependence on co-ethnic networks inhibits a business’s ability to access mainstream markets, and thus,
general market business opportunities. This again links back to the earlier point in section 4.4.2 concerning the market that Polish entrepreneurs predominantly serve.

No, we don’t integrate with Polish community. We try to integrate with Irish communities as we don’t want to feel isolated from Irish communities. My intention is always to be open and deal with everybody and don’t be closed with just Polish communities. We are not members of any Polish associations (Female, Accountant, Munster).

This sentiment is echoed by the following respondents as illustrated below:

I am not involved with any ethnic activities or organisations as all the networking I do, all the business organisation, business associations are mainstream here in Ireland (Male, Software Consultant, Leinster).

I would not get any business if I went to these ethnic networking events (Male, Cleaning Company, Munster).

The following respondents revealed that strong social capital can also act as a negative aspect for diversification strategies. Thus, embeddedness in their Polish community did not take precedence over interaction with the open market as evidenced in the following quotations:

I would be much more inclined to join an Irish group as opposed to a Polish group; I think this would be more beneficial to my business to be honest (Male, Beauty Proprietor, Munster).

I think the way of doing business in Ireland is that you have to concentrate on the nation and then on your own people (Male, Restaurant Proprietor, Leinster).

I think networking is very important when you want to serve the mainstream market. But I don’t think it’s that important or beneficial when you stick to your own ethnic community (Female, Bookkeeping, Leinster).

Furthermore, one respondent indicated that the dependence of immigrant entrepreneurs on their co-ethnic networks varies drastically between industry sectors. This respondent noted that if you are operating in the service industry, specifically in an ethnic grocery store, then you would be heavily dependent on immigrant clients as you would be
catering for large volumes of co-ethnic clients with a preference for ethnic produce as illustrated in the following quote:

*I think with the shop, groceries shops; it’s different because they know exactly what they want to do. They want to sell Polish food to Polish people. I don’t think they are looking to expand to the Irish market because that’s what they want to focus on and they are happy with that* (Female, Bookkeeping, Leinster).

Interestingly, of those respondents who were not involved with ethnic networks, the majority (83 per cent) were operating in the mainstream business environment. The findings further highlighted that over one-third (39 per cent) of these respondents were affiliated with mainstream networking programmes. This finding supports the work of Basu et al (2008); Bates and Dunham (1993); Birley and Ghaie (1992); Cooney and Flynn (2008); Min and Bozorgmehr (2000) and Van Delft et al (2000), who assert that ethnic resources are more significant for certain immigrant groups and dependence on the immigrant community varies considerably from one culture to another.

However, the findings did reveal that almost one-quarter (24 per cent) of respondents were actively involved with informal ethnic networks and perceived their immigrant group as a significant source of resources necessary for business venturing. Over half of these respondents (67 per cent) served a predominantly immigrant market with key benefits identified as loyal co-ethnic clientele, supply of reliable labour and information pertinent to the sourcing of business opportunities. These respondents revealed that engaging with informal ethnic networks was essential for their business as these informal networks provided initial contacts, sources of information, and emotional support from other group members when needed as evidenced below.

*I'd say it has been very beneficial to me because you meet a lot of people and you do a lot of things and taking parts in events and organising them. That also creates certain networks. I was the chairperson of the Polish Cultural Association in Limerick in 2007* (Female, Language School, Munster).

*Yes, I am involved. There are about 15 Polish companies in Waterford that I know of and we meet up informally and talk about our business. It’s not an official organisation but we meet up and talk about life and business as well* (Male, Graphic Designer, Munster).
This following statement reflects Menzies et al (2003) viewpoint that ethnic networks provide the entrepreneur with support and benefits which include pools of ethnic customers.

*I was only involved with just Polish associations. I utilised the Polish to get my business out there as Polish nationals were my target client base* (Male, Language School, Leinster).

One respondent indicated that relations with co-ethnics networks assisted them to acquire the knowledge and information necessary to establish their business as evidenced below:

*At the beginning it was very crucial because the whole English classes started with the association* (Female, Language School, Munster).

However, one respondent who primarily serves a mainstream market remarked that they had affiliations with Polish organisations but specified that this association was not beneficial for their business, as illustrated in the following quote:

*I am the Director of European Hearts of the Open Centre of Health and Support in Limerick for Polish and Irish Community. I have loads of contacts in the Polish community but it does not help for my business. This is only for charity* (Male, Renewable Energy).

The findings of this study is contrary to Assudani (2009); Chattopadhyay and Ghosh (2008); Greene (1997a); Greene and Butler (1996); Masurel et al (2002); Masurel and Nijcamp (2009); Sequeira and Rasheed (2006); Van Delft et al (2000); Vinogradov (2008); Waldinger and Lichter (2003) and Walsh and Mottiar (2011), who indicate that ethnic networks are a crucial component of business success for immigrant entrepreneurs. The respondents’ weak relationship with the Polish community and informal ethnic networks highlighted that embeddedness in the Polish community was not a distinct characteristic of Polish immigrants in Ireland as less than one-quarter of respondents were affiliated with ethnic networks. The following section overviews the major key findings regarding how Polish entrepreneurs utilised the three forms of capital in their pursuit of self-employment in Ireland.
4.6 Conclusion
Arriving at the conclusion stage of the study provides a timely opportunity to illustrate the role of human, economic and social capital for the Polish entrepreneur in their route to self-employment in Ireland. In the next section a conclusion of the key findings regarding how Polish entrepreneurs utilised human capital in their pursuit of self-employment in Ireland is presented.

4.6.1 Human Capital Overview and Conclusion
Having conducted a detailed literature review in Chapter Two, section 2.4, it is evident that human capital has a role to play in entrepreneurial activities of immigrant entrepreneurs. This study however aimed to examine what role human capital plays in the pursuit of self-employment for Polish entrepreneurs therefore the following objective was developed: To determine what role human capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs. Initially, it is apparent from the findings that literacy (English language ability) played a significant role in assisting the respondents to identify and successfully exploit entrepreneurial opportunities. The identification of their non-ethnic business opportunities was primarily driven by their ability to converse with English speaking prospective clients. Furthermore, the respondents highlighted that their ability to access larger indigenous, English speaking markets was of primary importance to grow and sustain their business venture. The majority of respondents attested to the significance of possessing what they perceived as adequate English literacy in the development of their business venture in Ireland. Additionally, the research revealed that the majority of respondents perceive limited English language skills as a key challenge for Polish entrepreneurs in Ireland, particularly when approaching financial institutions and joining a network outside the immigrant entrepreneurs’ own ethnic community.

The effects of human capital accrued from third level education were not apparent among the respondents in this study. The majority highlighted that a university education did not play a significant role in pursuing an entrepreneurial career in Ireland. Furthermore, it is evident from the findings that this foreign earned human capital was not highly valued by Irish employers, as a number of respondents found it difficult to secure employment which was representative of their educational credentials when they initially came to Ireland. Reflective of educational qualifications not being recognised
by Irish employers, the majority of respondents indicated a future willingness to invest in their human capital by furthering their English language based education in Ireland.

Moreover, the results established that previous managerial/ownership experience did not have an impact on entrepreneurial entry decisions for the majority of respondents in this study. Furthermore, a lack of such experience did not impact on the opportunity identification and exploration stage of establishing their business. In reference to the motivation for establishing a business, the findings reveal that the majority of respondents can be classified as opportunity entrepreneurs. The ability to identify a business opportunity, and the possession of such entrepreneurial acumen, highlights the innate human capital the respondents possess. Thus, the decision to establish a business was opportunity-based and influenced by various pull factors.

In terms of business training programmes provided by government support agencies, the findings indicated that these programmes played an important role for respondents, and were acknowledged as a significant extension of their human capital when entering into self-employment. However, the findings further revealed that a lack of awareness was the primary reason proposed in explaining why many Polish business owners did not participate in training programmes. Furthermore, it is apparent from the findings that Polish entrepreneurs possess character traits that influence the decision to enter self-employment. In this study, there was a general consensus amongst respondents that Polish nationals possess cultural characteristics such as a hard work ethic, risk taking, determination and motivation and that these characteristics themselves encourage entrepreneurship. Finally, it emerged that parental business ownership as an essential factor influencing the entrepreneur’s decision to pursue a venture strategy was not evident in this study. In the next section a conclusion of the key findings regarding how Polish entrepreneurs utilised economic capital in their pursuit of self-employment in Ireland is presented.

4.6.2 Economic Capital Overview and Conclusion
As outlined in Chapter Two, section 2.5, it is evident that economic capital has a role to play in entrepreneurial activities of immigrant entrepreneurs. This study however aimed to examine what role economic capital plays in the pursuit of self-employment for Polish entrepreneurs therefore the following objective was developed: To determine
what role economic capital plays in the pursuit of self-employment in Ireland for first-
generation Polish entrepreneurs. In respect of financing, the majority of respondents
relied exclusively on personal savings to finance their business. It is clear from the
findings that respondents were uninterested in sourcing funds from financial institutions
and did not attempt to secure funding from an external funding source. A lack of trust in
State institutions was cited by a number of respondents as the primary reason why they
would not attempt to secure external funding for their business. Furthermore,
respondents did not show an awareness of external sources of finance beyond financial
institutions and personal contacts. A lack of awareness of business support agencies and
the services they offer clients was acknowledged by respondents as the key reason why
they have not attempted to secure assistance from these support agencies.

The findings further reveal that social capital was not employed in securing financial
assistance for Polish businesses. The results indicate that Polish entrepreneurs, unlike
other immigrant groups, who have a propensity to access finance from informal sources,
did not utilise ethnic resources (family, friends and community) in providing financial
backing for their business, and instead relied exclusively on their own financial
resources. Additionally, the findings highlight that the majority of respondents revealed
that they perceived availability of finance as a serious concern for all entrepreneurs in
the financial crisis. The respondent’s indicated that the global financial crisis has
severely impacted entrepreneurs who are dependent on credit and reliant on external
financial resources. It was raised by a number of respondents as a significant concern
facing aspiring and established entrepreneurs in Ireland, irrespective of nationality.

The majority of respondents’ articulated that the economic and social environment in
Ireland encourages and promotes entrepreneurial endeavours. Furthermore, they
highlighted the ease of the start-up process in Ireland in comparison to Poland and
indicated that this was a significant feature of the decision making process to establish a
business in Ireland. Finally, the findings revealed the importance of planning should
never be overlooked in a business. This research has shown that the majority of
respondents demonstrated a comprehensive understanding of core business functions
and good business acumen as they prepared a business plan prior to start-up despite not
having a business degree. The respondents indicated that taking time to create an
extensive business plan provides you with insight into your business. In the subsequent
section a conclusion of the key findings regarding how Polish entrepreneurs utilised social capital in their pursuit of self-employment in Ireland is presented.

4.6.3 Social Capital Overview and Conclusion
As highlighted in Chapter Two, section 2.6, it is evident that social capital has a role to play in entrepreneurial activities of immigrant entrepreneurs. This study however aimed to examine what role social capital plays in the pursuit of self-employment for Polish entrepreneurs therefore the following objective was developed: To determine what role social capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs. The findings somewhat surprisingly revealed that the majority of respondents in this study serve a predominantly mainstream market, catering primarily to the indigenous population. It was apparent that the majority of respondents had employed a diversification strategy and reached beyond their ethnic boundaries. Therefore, respondents were not restricted to niche ethnic markets within the economy and instead targeted the Irish community with their product/service.

The family was highlighted as a significant form of social capital that Polish entrepreneurs utilised when entering into self-employment. The findings of this study indicated that social capital developed within the confines of the family offered respondents non-financial resources. These were predominantly in the form of emotional support, essential in facilitating entrepreneurial activity. The results indicated that social capital embodied in family and social networks encouraged and transmitted positive attitudes about a career in entrepreneurship. The literature on immigrant entrepreneurship emphasises the role of social capital, predominantly the role of ethnic resources (family and friends) in providing start-up capital for their venture. The findings in this study however indicate the role of the family was in the provision of social support rather than financial support. This is an interesting and important finding as previous studies highlight immigrant entrepreneurs’ dependence on obtaining finance from ethnic resources (family and friends). Thus, in this study social capital was not called upon for financing their business and the majority of Polish entrepreneurs relied exclusively on their own financial resources.

Furthermore, the findings indicated the strong role played by Irish formal networks in pursuing entrepreneurial endeavours for this cohort of entrepreneurs. With reference to
mainstream networking, the findings revealed that nearly half of the respondents had official involvement or contact with Irish professional business organisations. The respondents acknowledged formal networks as a crucial component for business success and provided access to financial and non-financial resources such as information, customers, grants, experts, support and guidance pertinent for business activity. Additionally, social capital arising from mentoring programmes was another form of capital employed by this cohort of entrepreneurs. The respondents highlighted the value of mentoring for their business and acknowledged mentors as a valuable resource for entrepreneurial endeavours. Respondents reported positive sentiments towards mentoring and highlighted the numerous advantages accruing from this relationship. However, the findings indicate that a lack of awareness of the availability of networking and mentoring programmes on offer is the prime reason in explaining non-engagement with these programmes among Polish entrepreneurs in this study. Furthermore, respondents who attended such programmes concurred that a lack of awareness of the availability and existence of networking and mentoring programmes is a key challenge facing immigrant businesses in Ireland.

Interestingly, this research, from a co-ethnic network perspective, has shown that co-ethnic networks were not a central source of social capital for respondents in this study and had no impact on the launch of their business. Additionally, respondents revealed that ethnic networks inhibit entrepreneurs’ ability to affectively access mainstream markets and business opportunities. Thus, the findings highlight a lack of connectivity of Polish entrepreneurs to their co-ethnic community and co-ethnic business networks. Three research objectives were identified at the beginning of this research in order to determine the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland. Through a synthesis of the findings presented the research objectives posed in Chapter One have been answered. Chapter Five, now turns to the conclusions, contributions, and recommendations derived from this research study.
Chapter Five: Concluding Discussion

5.1 Introduction

The objective of this chapter is to summarise the key issues and research findings that underpin this thesis, which in turn, have an influence on the nature and direction of further studies in the field of immigrant entrepreneurship and can assist aspiring Polish entrepreneurs in their entrepreneurial activities. The overall purpose of this exploratory study was to contribute to and expand the existing body of knowledge on immigrant entrepreneurship and forms of capital. This chapter is divided into six sections. Section 5.1 provides an introduction to the chapter, reiterates the research question and its objectives. Section 5.2 identifies the empirical and theoretical contributions to knowledge derived from this study. Section 5.3 draws together the findings and discussion, enabling recommendations to be drawn from the study. Moving from this, implications for research are presented and recommendations for future research are also suggested. The final section provides a concluding statement to the study.

The key question this thesis addresses is: What is the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland? This research question is further examined through the identification of three research objectives:

2. To determine what role economic capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs.
3. To determine what role social capital plays in the pursuit of self-employment in Ireland for first-generation Polish entrepreneurs.

A two stage approach was conducted in order to answer the overarching research question. Firstly, a critical review of the established literature was undertaken to explore the forms of capital underpinning Polish entrepreneurial activity in Ireland. Secondly, twenty five in-depth interviews were undertaken to examine the ways Polish
entrepreneur’s access, utilise and convert human, economic and social capital in their pursuit of self-employment in Ireland. The purpose of using in-depth interviews as the primary data collection method was to gain valuable insights into the minds of the subjects and to obtain large amounts of detailed data. The key contributions of the study are presented in the next section.

5.2 Empirical and Theoretical Contributions of the Thesis
Key findings based on the empirical evidence are presented in this section. This thesis has identified a number of unique factors that were found in relation to the role of capital in the pursuit of self-employment by Polish entrepreneurs. In order to highlight these findings, Figure 5.1 identifies the ‘Forms of capital in Polish immigrant entrepreneurship’. This figure aims to capture the key elements within Bourdieu’s (1986) forms of capital model which are employed by Polish immigrants in their pursuit of self-employment in Ireland. By using the forms of capital model this study identified the origins and significance of human, economic and social capital Polish entrepreneurs utilised, accumulated and converted for their entrepreneurial activity in Ireland. The forms of capital possessed and subsequently accumulated are discussed in the following section.
Forms of Capital

Forms of human capital found within this study
- Primary motivation to establish a business was to pursue a business opportunity.
- English language skills played a significant role in starting a business in Ireland.
- Entrepreneurial and cultural traits encouraged entrepreneurship.

Forms of economic capital found within this study
- Investment in business training played an important role in setting up a business.
- Utilised personal savings to finance business start-up.
- Business planning played a key role in starting a business.
- Positive perception of Irish business environment which encouraged entrepreneurship.

Forms of social capital found within this study
- Dependence on mainstream markets played an important role in setting up a business.
- Formal Networking played a significant role in establishing a business.
- Positive perception of Irish business environment which encouraged entrepreneurship.
- Relied heavily on family and friends for emotional support and advice.
- Mentoring support was key when establishing a business.

Figure 5.1 Forms of Capital in Polish Immigrant Entrepreneurship
As identified in Figure 5.1 Polish entrepreneurs rely on a mix of human, economic and social capital when establishing their business in Ireland. The findings highlighted that Polish immigrants’ route to self-employment in Ireland is governed by a mix of Bourdieus’s (1986) three forms of capital: human, economic and social capital. This is an important finding and indicates that social capital is only one component in a variable combination of resources for Polish entrepreneurs in this study. Therefore, it is the interplay between the three forms of capital that account for entrepreneurial activity and success among Polish entrepreneurs in this study. For instance, respondents were able to convert human capital into social capital by means of opportunity recognition serving the mainstream and co-ethnic community. Respondents demonstrated their ability to identify business opportunities and exploit a niche in the market as a result of their high levels of human capital. This is an interesting finding and demonstrates that the decision to establish a business was opportunity driven among Polish entrepreneurs in this study. The results further demonstrated that having competent English language skills facilitated respondents to approach external parties for financial assistance, have superior access to state agency support, create networking/mentoring contacts, and serve a mainstream clientele. This is an important finding and demonstrates that English language ability was key for Polish entrepreneurs in their pursuit of self-employment in Ireland.

Additionally, a further contribution of this study is the identification of the respondents’ entrepreneurial and cultural traits which constituted a key determinant to business performance and facilitated the identification and exploitation of business opportunities in the market. Respondents used their entrepreneurial attributes to create enterprises and diversify into mainstream markets of the economy. Further to this the respondents’ cultural attitude towards personally financing their business led to the development of economic capital in the form of personal savings which were utilised to establish their business venture. This finding therefore extends our understanding about the importance of entrepreneurial and cultural traits in fuelling entrepreneurial activities among Polish entrepreneurs and is an important addition to the literature. Finally participation on a business training course assisted respondent’s with additional human capital by means of business knowledge and information essential for their business. Furthermore, it provided them with access to economic capital, financial assistance from government support agencies, support and guidance when preparing a business plan and access to
social capital via networking and mentoring contacts. This finding extends our understanding regarding the role of state agency supported training in the route to self-employment for Polish entrepreneurs and is an important addition to the literature. Therefore, it is evident that respondents in this study converted human capital into social and economic capital by means of identifying business opportunities, English language proficiency, entrepreneurial and cultural attributes, and investment in training. For respondents in this study human capital is at the core of all the other types of capital and it is apparent that economic and social capital can be derived from human capital. Therefore, the variety and amount of human capital possessed by and accessible to Polish entrepreneurs in this study positively impacted on both their understanding of business ownership and the performance of their business. This finding therefore extends our understanding about the role of human capital for Polish entrepreneurs in their pursuit of self-employment in Ireland.

Additionally, the findings demonstrated that economic capital played an important role and was relevant for the establishment of the respondents’ businesses. It was apparent that economic capital was utilised and converted into other forms of capital by the respondents in this study. Initially, respondents transformed economic capital by means of personal savings into social capital by identifying and exploiting opportunities in the market by catering for the needs of co-ethnic and Irish clientele. This is an interesting and important finding and has contributed to our knowledge of Polish entrepreneur’s dependence on personal financial resources to finance their business. Furthermore, the utilisation of their human capital via participation in a business training course led to the development of their economic capital through the creation of a business plan, and into social capital via mentoring and networking support. Additionally, this business plan assisted the entrepreneur in pursuing a business strategy and identifying which markets to serve. This finding extends our understanding regarding the significance of planning for Polish entrepreneurs in their pursuit of self-employment. An important influencer in the route to self-employment for Polish entrepreneurs was the ease of the start-up process in Ireland, and respondents further articulated that the start-up process in Ireland is easier in comparison to Poland as there are fewer bureaucratic requirements and procedures in Ireland. This finding extends our understanding about the importance of Ireland’s economic and institutional environment in facilitating entrepreneurial activities among Polish entrepreneurs.
Figure 5.1 illustrates that social capital was a pertinent form of capital to these Polish entrepreneurs. The respondents in this study utilised and effectively converted social capital into human and economic capital. By operating in the mainstream market, catering to an Irish and mixed clientele, Polish entrepreneurs acquired economic capital necessary to sustain the operation of their business venture. The results indicated that the majority of respondents are represented in the mainstream market in emergent and developing sectors of the economy. This finding therefore extends our knowledge regarding our understanding of the entrepreneurial sectors Polish communities are concentrated in and the business strategies pursued by Polish entrepreneurs in Ireland. Social capital by means of formal networks created additional human capital through the development of further knowledge pertaining to the successful operation of a business venture. In addition the respondents leveraged the social capital they acquired through networking to form linkages with new business clients, thus expanding their social capital further. This finding extends our understanding concerning the role of formal networking for Polish entrepreneurs in their pursuit of self-employment. Additionally, a further contribution of this study is the significance of mentors for Polish entrepreneurs in their pursuit of self-employment in Ireland. With advanced experience and knowledge, these individuals offered respondents assistance with the preparation of the business plan and information relevant to their business. This finding extends our knowledge regarding the impact of mentoring for Polish entrepreneurs. Finally, social capital embedded in social networks (family and friends) provided respondents with non-financial resources predominantly emotional support. This finding extends our knowledge in this area and is an interesting and important addition to the literature about the role played by social networks for Polish entrepreneurs.

It is evident that an adequate understanding of Polish entrepreneurship requires an appreciation of how Polish entrepreneurs utilise the diverse forms of capital in the host society. The results of this study provide support for Bourdieu’s (1986) viewpoint that capital can be converted from one form into another and how this process forms the basis of the strategies adopted by individuals to ensure the reproduction of capital. In this study the forms of capital (human, economic and social capital) were interdependent, with capability for convertibility. However, the findings of this study demonstrated that the transformation of capital into any other form of capital requires capital to initiate the change. The development of Figure 5.1 is an important
contribution to the literature in this area. The literature on forms of capital has typically focussed on individual forms of capital and the impact of the overlapping, convertible nature of the diverse forms of capital has received little empirical attention. In response this research examined the ways different groups of Polish entrepreneurs accessed, utilised and converted human, economic and social capital in their pursuit of self-employment in Ireland. The content contained in Figure 5.1 provides us with additional perspectives on the role of human, economic and social capital for Polish entrepreneurs and presents an important new contribution to the extant literature on this phenomenon. As a result this may allow future researchers in the field to adopt a similar focus as a basis for exploring the forms of capital underpinning immigrant entrepreneurial activity. The theoretical and methodological contributions of the thesis are presented in the next section.

Additionally, this research study contributes to and expands the existing body of research on immigrant entrepreneurship in Ireland. There is an outstanding dearth of knowledge concerning immigrant entrepreneurship in Ireland. Limited attention has been afforded in research and academic inquiry in terms of immigrant entrepreneurship in the Irish context. This study has responded to strong calls for new research on immigrant entrepreneurs in Ireland (Cooney and Flynn 2008; First-step Microfinance 2006; Fitzsimons and O’Gorman 2008; Forfás 2007; McGinnity et al 2011; Onyeljelem 2003; Shoesmith 2006; Small Business Forum 2006). With reference to the existing literature in the field of immigrant entrepreneurship in Ireland, prior research was of a quantitative nature with a region specific focus. This exploratory study is a timely response to address the paucity of empirical studies on immigrant entrepreneurship in the Irish context. It is within this theoretical space that this research study seeks to make its contribution. Understanding this under researched phenomenon from a qualitative perspective adds an additional research opportunity. The field of immigrant entrepreneurship is still in its infancy in Ireland and through the synthesis of the literature conducted in Chapter Two this study provides a comprehensive setting for future academic studies of immigrant entrepreneurship in Ireland. This thesis has contributed to the development of an understanding of Polish entrepreneurs in Ireland. The literature review, presented a discussion on how Polish entrepreneurs could emerge as a key aspect for future indigenous entrepreneurial activity throughout Ireland. However, there is a paucity of research concerning Polish nationals in Ireland;
consequently Polish immigrants have largely remained omitted from empirical studies in Ireland. Although Polish entrepreneurial research is young as a field of inquiry, it is gaining increasing interest among a diverse group of researchers. This thesis contributes to the growing stream of research on Polish entrepreneurs by exploring the forms of capital underpinning Polish entrepreneurial activity in Ireland, an area where the research has been particularly scare. A key contribution of this thesis to the field of immigrant entrepreneurship is that exploring Polish immigrant entrepreneurs has raised awareness for particular needs of this group, as well as their contribution to Ireland, and it is hoped that this study will stimulate further research in Ireland concerning this cohort of entrepreneurs.

This thesis has also contributed to the development of an understanding of the forms of capital employed by first generation Polish entrepreneurs in Ireland. The literature review, in Chapter Two, presented a discussion on how it has been identified that research on entrepreneurial capital has placed limited weight on the three forms of capital, and instead focussed on individual forms of capital (Cope et al 2007; Davidsson and Honig 2003; De Carolis and Saporito 2006; Firkin 2003; Lam et al 2007; Renzulli et al 2000; Shaw et al 2005). Moreover, Ram et al (2008) assert that traditional studies in the field have focused, at times, exclusively on the role of social capital and, as such, neglected the other forms of capital (human and economic capital) impacting immigrants in their pursuit of self-employment. A limited number of studies have specifically studied the three forms of capital none of which have been examined in the Irish context. Accordingly, Nee and Sanders (2001) called for further research embodying a more in-depth analysis than has currently been achieved in the available body of literature in the area. In response, this research study has taken a forms of capital approach but used Bourdieu’s (1986) human, economic and social capital as the theoretical lens through which to explore Polish entrepreneurs pathway to self-employment in Ireland. The forms of capital model enabled the researcher to show that social capital is widely embraced by immigrant entrepreneurship researchers (Ram and Jones 2007), while important, it is only one form of capital pertinent to Polish business activity in Ireland. For instance many challenges Polish entrepreneurs encountered were related to political-economic conditions of the Irish environment and how accessible some forms of capital like human and economic capital were to these individuals. Thus, using the forms of capital model, this study has shown how Polish entrepreneurs route
to self-employment in Ireland is shaped by their possession and accumulation of human, economic and social capital. Consequently, a key contribution of this thesis consists of an innovative deployment of the forms of capital model and empirical focus of the Polish community in Ireland, which is neglected within the immigrant entrepreneurship field.

In conjunction with responding to the various calls for further research within the immigrant entrepreneurship field, and with particular reference to an Irish context, this study achieved methodological in addition to theoretical contributions. In relation to methodology, this research recognised the lack of qualitative studies that focus on understanding the entrepreneurial process of immigrants within an Irish context. In response to the vociferous calls for further research embodying a more in-depth analysis than what has currently been achieved in the available body of literature in the area, this research study encompasses an exploratory and interpretive approach to illuminate understanding of the forms of capital underpinning Polish entrepreneurial activity in Ireland. Furthermore, from a methodological perspective, Chapter Three has presented a new instrument that was used to determine the forms of capital employed by Polish entrepreneurs in their pursuit of self-employment in Ireland. Therefore, future researchers who wish to explore the forms of capital underpinning immigrant entrepreneurial activity have an instrument they can utilise which has been validated by this study and other studies. At a methodological level this study also provides guidance in the form of designing an appropriate interview guide, mitigating interview bias and ensuring the interviewer is cognisant of ethical considerations which need to be adhered to when undertaking similar sensitive research topics. Additionally, this thesis demonstrates how one can gather contact details of Polish entrepreneurs in Ireland for future research projects. This study identified the ineffectiveness of adopting a direct approach to gaining access to respondents. The researcher’s successful access of respondents through snowball sampling has been validated by this research study and other immigrant entrepreneurship studies. Furthermore, this study designed a research protocol document (Table 3.11) containing the rules and procedures which may facilitate another researcher to replicate the research study. This table included an overview of the study, selection criteria, data collection methods, duration and respondent access. The purpose of this document was to provide a blueprint of this study which another investigator may implement at a later stage. The next section
focuses on strategic recommendations for policy makers in Ireland. It discusses areas where intervention could facilitate and promote new immigrant entrepreneurship in Ireland.

5.3 Strategic Recommendations for Policy Makers

The identification of immigrant entrepreneurs as a potential key source of future indigenous activity in Ireland has brought to the fore questions regarding the specific role that enterprise support agencies and the state should perform in this process. It is within this context that the strategic recommendations deriving from this research are framed. Please see Appendix C for further recommendations for Support Agencies in Ireland.

Immediate publication of an Entrepreneurship Policy Statement, which should include a coherent programme for immigrant entrepreneurship:

1. To date there has been no policies designed addressing immigrant entrepreneurs in Ireland. This study supports the recommendation of the Small Business Forum report that support for immigrant entrepreneurs should inform any national policy. The Small Business Forum advocates that a national entrepreneurship policy should be built on three precise platforms, one of which was stimulating latent entrepreneurial potential, particularly among the immigrant community and women (Small Business Forum 2006). It is now essential that the representatives of immigrant entrepreneurs send out an urgent call for the long delayed publication of such a statement, which is timely in the context of the recent changes in government and in our general economic circumstances.

Raise the awareness of immigrant businesses of the support that is available:

1. Enterprise support agencies and financial institutions in Ireland should advertise their existence and services available to immigrant entrepreneurs through the use of ethnic media rather than through mainstream media channels. Building awareness of their existence would assist immigrant entrepreneurs in
understanding what assistance is available to them specifically and for small business owners in Ireland.

**Raise the awareness of stakeholders as regards the contribution that these businesses can contribute to the economy:**

1. Showcasing of successful immigrant entrepreneurs in Ireland should be undertaken by Enterprise State Agencies. This would assist in reducing negative prejudgments of other stakeholders that might prevent immigrant entrepreneurs from expanding into mainstream markets. Furthermore, the identification of these successful immigrants could lead to the identification of role models for nascent ethnic entrepreneurs in Ireland.

**Develop a one-stop-shop website aimed at aspiring immigrant entrepreneurs in Ireland:**

1. There are various websites offering particularly useful information and resources to entrepreneurs in Ireland. Examples include those of the financial institutions, CEBs, and the Business Access to State Information and Services (B.A.S.I.S) website to name a few. The researcher believes that the impact of all these, excellent but dispersed channels, could be greatly improved by migrating them to a dedicated entrepreneurship one-stop-portal translated into several foreign languages. It would serve as a dynamic forum for exchange of views from all immigrant entrepreneurs.

**Review EU enterprise policy level for the identification of best practice:**

1. The Department of Jobs, Enterprise and Innovation in association with the Department of Finance need to review the EU policy designed for supporting indigenous and immigrant entrepreneurs as we are falling behind our European counterparts. Conducting a best practice review of financial supports and incentives offered by other governments throughout Europe will identify policies that the Irish government can adopt so as to create a better climate for entrepreneurship, inclusive of immigrant entrepreneurship, in Ireland.
Chapter Five: Concluding Discussion

**Review best practice models of training for immigrant entrepreneurs in Europe:**

1. It is recommended that third level institutions and private training providers identify international best practice models in the field of immigrant entrepreneurship education. An example of this would be that of a Start Your Own Business Training Course specifically designed for immigrant entrepreneurs. It is also advised that third level institutions introduce immigrant entrepreneurship as an element of their enterprise/entrepreneurship education programmes. Furthermore, third level institutions should be encouraged to promote immigrant entrepreneurship as an area of study for masters and/or PhD researchers.

**Tailor the business support to the needs of the individual:**

1. A careful analysis of individual needs of immigrant businesses is fundamental to the success of any business service offered. It is recommended that the enterprise support agencies provide a service to potential immigrant entrepreneurs that evaluate their skillset and knowledge of the Irish business environment prior to start-up so that they can tailor their support specifically to the needs of that entrepreneur.

2. It is recommended that enterprise support agencies recruit coaches and trainers from migrant communities to deliver their training programmes so that they can be all inclusive in their training. Employing business mentors and trainers from ethnic minorities will significantly assist to increase the credibility of enterprise support agencies in Ireland.

3. Intercultural training should be provided for all staff involved with enterprise support agencies in order to address cultural differences among expanding immigrant communities in Ireland in an effort to ensure that cultural differences will not represent a barrier when delivering training and support.
Provide a broad range of services and support and involve a vast amount of service providers:

1. Provision of targeted enterprise support for immigrant entrepreneurs in Ireland is crucial. Support organisations for immigrant businesses should not be separate organisations as this enhances the risk of isolating their business from the mainstream business environment. Therefore, this study recommends that targeted intervention followed by mainstreaming of enterprise support services needs to be provided for immigrant entrepreneurs. It is advised that all government enterprise support agencies should have distinct and clearly flagged initiatives in order to attract and support immigrant businesses in Ireland.

2. It is not feasible for one service provider to cover all the requirements of immigrant businesses. It is recommended that effective networking among a multitude of service providers, immigrant businesses, and policy makers is therefore significant for success.

3. To enhance the inclusion of immigrant businesses in the mainstream economy, mainstream businesses should implement a diversity programme. Such programmes aspire to offer equal opportunities to immigrant businesses to vie for contracts with public authorities and bigger companies.

Disadvantaged areas could represent a considerable pool of entrepreneurship:

1. Individuals in disadvantaged communities encounter significant challenges in making a contribution to the economy. Specific policies which focus on individuals in disadvantaged areas can help conquer these barriers and encourage small business creation and employment. Targeting disadvantaged areas has the potential to increase immigrant entrepreneurship in Ireland because immigrant communities are excessively concentrated in these areas. The next section outlines the recommendations for Polish entrepreneurs.
Develop basis skills of immigrant entrepreneurs at the start-up phase of business:

1. Proficiency in the English language is a prerequisite for conducting a business in Ireland. Therefore, language training is a crucial component of the training package provided to immigrant entrepreneurs. However, it is recommended that business training should also be offered in the language of the immigrant entrepreneur.

2. A review of best practice in the support for immigrant entrepreneurs and minority businesses at European level is required in order to promote immigrant entrepreneurship in Ireland and provide a better climate for entrepreneurship.

3. It is proposed that enterprise support agencies maintain contact with immigrant entrepreneurs after they participate in a pre-enterprise training programme in order to encourage respondents to participate in future training programmes relevant to the development of their business and possibly act as a point of contact for other immigrant entrepreneurs who are considering establishing a business in the region.

4. It is recommended that enterprise support agencies work the entrepreneur with the preparation and development of the business plan.

5.3.1 Recommendations for the Polish Entrepreneur

Based on the empirical findings, several recommendations may be offered to potential and present Polish entrepreneurs.

- It is advisable that the Polish entrepreneur prepares a business plan as without a business plan, a business is fundamentally without direction. A competent business plan will show potential investors that the entrepreneur has confidence in their venture and they have thought about future circumstances.

- It is recommended that Polish entrepreneurs engage with the Company Registration Office website for registering their business (Ltd company status) and/or registering the business name (sole trader/partnership) so that they are legally compliant to run and operate a business in Ireland.

- If a Polish entrepreneur has limited English it is recommended that they participate in a Business English course to improve their English skills.
Where education is a barrier to the Polish entrepreneur, it is suggested that they should be encouraged to complete some form of study so as to be able to overcome this challenge.

Polish entrepreneurs should approach an external provider (banks/building societies, credit unions) of finance in order to attempt to secure finance for their business.

If the Polish entrepreneur serves the mainstream community then it is recommended that they become members of an Irish business organisation (their local Chamber of Commerce), in order to foster linkages between the Polish community and mainstream Irish business representative organisations. These organisations can prove very beneficial and offer Polish immigrants the opportunity to interact with and form relationships with other business people.

It is advisable that Polish entrepreneurs approach enterprise support agencies and government bodies in Ireland in order to determine if they are eligible for funding for their business.

Polish entrepreneurs should participate in business training programmes that are offered at the various stages of business development by both mainstream employment and enterprise support agencies (FAS, Local Enterprise Offices) and agencies explicitly assigned to assist immigrant entrepreneurs in establishing or growing their business (Institute of Minority Entrepreneurship).

It is advisable that Polish entrepreneurs engage in networking.

It is recommended that Polish entrepreneurs participate in mentoring programmes provided by enterprise support agencies and/or government bodies in the region. Mentors can provide advice and support to Polish entrepreneurs on the start-up, running and growth of their business enterprise.

Polish networks in the host country should be an important source of business related advice. Polish entrepreneurs should be encouraged to contact their co-ethnics for advice because many of these individuals may have a vast amount of prior business experience. Furthermore, Polish entrepreneurs may be afforded the opportunity to identify potential business partners among co-ethnics. This section has identified recommendations that the Polish entrepreneur could adopt before they establish their business. In the next section, implications for research are presented.
5.4 Implications of the Research Study

Emerging from the conclusions drawn from this study a number of research implications have also emerged. While this study provides a contribution on both a theoretical and empirical level, cognisance is also taken of the limitations of the present study. As such, a number of research-related implications have surfaced and these include:

- Throughout this study, from conceptualising the research proposal to the write up of the thesis, the researcher has been solely responsible for undertaking each step of the research exercise herself. Therefore, despite extensive efforts to prepare and manage the primary research in a consistent, semi-structured and unbiased manner, there remains a risk that personal morals, values, bias and reactivity may have arisen to a degree, impacting on the reliability and validity of the information collated. Consequently, there may be scope for a multi-researcher approach to research in this area, predominantly for larger sample studies.

- Moving to the methodological issues associated with adopting interview design, cognisance is taken of the potentially limited generalisability of the findings. Qualitative research allows for small sample sizes, as the focus is on the analysis of insights, rather than providing a representative, statistically accurate representation. Furthermore, the researcher’s aim was not to generalise or provide statistical validity but intended to add depth by asking the respondent ‘why’ and ‘how’. To promote more generalisable findings, a more diverse and structured (both quantitative and qualitative) may have merit.

- Regarding the sampling frame adopted within this study, the sample itself was influenced by gatekeepers and snowball sampling. Therefore, adopting a statistical approach to sampling may be an option in future studies to enhance the validity and generalisability of research findings.

- Concerning the research respondents, the very nature of pursuing qualitative methods introduces the threat that respondent bias may provide inaccurate reflections of respondent experiences. Triangulation (which has featured in this research study design) may be an appropriate focus for research in this instance.
Given the potential sensitivity of investigating business owners from communities that have been subjected to political unrest, the initial challenge in this study was one of accessing respondents to participate in the study. To overcome the trust barrier, future data collection could be undertaken by a Polish native who has extensive links with the Polish community.

In order for respondents to participate in this study they were required to have conversational level English; therefore, this may restrict the extension of the research study results to Polish nationals with poor and non-English speaking skills. An option for future research could be for a trusted Polish intermediary to conduct the interviews in Polish. The use of native language by interviewers may facilitate in building rapport with respondents. From conducting this study, a number of recommendations for further research have emerged and these are examined in the subsequent section.

5.5 Recommendations for Further Research

Current knowledge of immigrant entrepreneurship in Ireland is limited thus; the following topics are areas for further research.

As suggested by the literature review conducted in this thesis, our knowledge of immigrant entrepreneurs in Ireland is modest. Additional empirical studies are required in order to develop ethically solid research methods for conducting studies on immigrant entrepreneurs in Ireland.

This study specifically focused on one particular ethnic minority group. Therefore, a logical course of action for future researchers would be to examine other immigrant groups in Ireland particularly Latvians and Lithuanians who are other significant immigrant groups in Ireland.

A cross cultural comparative study of entrepreneurial traits between Eastern European and South Asian immigrant entrepreneurs in Ireland are needed to highlight inter-group differences in immigrant entrepreneurship.

It is recommended that an examination of African female entrepreneurs in an Irish context be conducted since research in the United Kingdom revealed that they were six times more probable to establish a business than their national counterparts and their male African counterparts.
Interviewing Polish immigrant entrepreneurs in other countries would also be of interest and would generate significant cross-country comparative data. Comparative analysis of diverse Polish immigrant groups would add to the existing knowledge base in the field. This will allow for superior assistance, training and facilitation on the part of educators, service providers and governments to increase the establishment rates, growth and success strategies of Polish minority businesses in Ireland.

This thesis provides an insight into the forms of capital underpinning Polish entrepreneurial activity in Ireland. Therefore, additional research is required in order to illuminate the role of human, economic and social capital in business start-up among diverse immigrant groups in Ireland. It is suggested that cross national comparative studies will have the potential to yield insightful findings to contribute to growing knowledge and interest in entrepreneurial capital and immigrant entrepreneurship.

Future research could look at the impact of the economic crisis on entrepreneurial activity among diverse immigrant groups in Ireland and the effect on the different forms of capital available.

More comparative studies are needed to examine how community and institutional structures affect entrepreneurship in Ireland.

The role of ethnicity and race must be addressed in future studies of immigrant entrepreneurship. Furthermore, the role of gender and class merits investigation and discussion in the literature.

A cross comparison study of Male versus Female immigrant entrepreneurs in Ireland could prove an interesting avenue of further research.

Further work could include investigating transnational entrepreneurship and the immigrant community in Ireland.

In order to enhance the understanding of the nascent entrepreneurial journey of an immigrant situated within an Irish context longitudinal studies considering both periods before and after migration would be of great interest.

An area for future research is to conduct an in-depth investigation examining the relationship between banks and immigrant entrepreneurs in Ireland with the intention of obtaining an insight into the banks perception and attitudes towards immigrant minority groups.
• Comparative studies of survival rates of businesses established by immigrants of diverse origins would be of great interest.

• This study indicated that social capital was not called upon for financing new business ventures among the Polish community. Thus, comparative studies examining the role of social capital in the start-up process among immigrants of diverse origins would be of great interest.

• Future research might include an in-depth analysis of the characteristics and traits of immigrant entrepreneurs who have succeeded in growing their business in Ireland.

• This study has drawn attention to the limited level of awareness of schemes and support structures of relevance to their business. Future studies should build on this and seek to uncover ways to raise awareness among the immigrant communities of the availability to them of state agency support.

• Research on immigrant entrepreneurship can greatly benefit from an investigation of the motivational factors for business entry among diverse immigrant groups in Ireland.

• Further research regarding the reasons why certain immigrant groups are more entrepreneurial than their stay at home peers appeals for additional research in this area.

• Research specifically focusing on the role that immigrants play in job creation and innovation in Ireland may have particular merit.

• An opportunity presented by the ‘Contributions to the literature on the forms of capital for Polish entrepreneurs’ (illustrated in Figure 5.1) is to explore the interplay of diverse forms of capital and the implications for the performance of immigrant businesses in relation to three extant stages of the new venture creation process: nascent, start-up and the development stage. This should allow a clearer representation to emerge concerning the dynamics of the various capitals that support entrepreneurship, and contribute to knowledge regarding how diverse capital configurations and the resources which flow from them influence performance at different stages in the entrepreneurial process.
5.6  Concluding Statement

Immigrant entrepreneurs are a fundamental facet of entrepreneurialism from both an Irish and global economic context. A significant step in consistently nurturing such enterprise is ensuring there is a holistic comprehension of this unique cohort from both a behavioural and resource based view. The attainment of such a perspective contributes to our understanding of the challenges and opportunities these immigrant entrepreneurs encounter from a micro and macro economic perspective, and can also be utilised to affect positive change from a policy level. Despite the prevalence of such literature at an international level it has been highlighted that limited attention has been afforded in research and academic enquiry in terms of immigrant entrepreneurship, in the Irish context, because high levels of immigration is a relatively new phenomenon. Cooney and Flynn (2008) argue that highlighting aspects of ethnic entrepreneurship in Ireland and thus building upon our knowledge base and understanding, is of paramount importance to ensure effective integration into the economic system. Additionally, Pinkowski (2009) recognises the significance of immigrant businesses to the Irish economy and propose that the search for new engines of growth in Ireland should encompass the potential contribution that immigrant entrepreneurs can make to their new locations. Echoing this position, First-step Microfinance (2006), McGinnity et al (2011) Onyeljelem (2003) and Shoesmith (2006) have reiterated the necessity to enhance our understanding of immigrant entrepreneurship and deem this new area of entrepreneurship worthy of further research. Given these extensive calls for research on immigrant entrepreneurship in Ireland this thesis has addressed this aperture in the empirical research taking, as its unique focus an exploration of the forms of capital (human, economic, and social capital) utilised by Polish immigrants in their pursuit of self-employment in Ireland.

The research findings in this study represent the first attempt to explore the forms of capital underpinning Polish entrepreneurial activity in Ireland. It was the aim of this research study to explore the nature of Polish entrepreneurship in Ireland with a view to better informing policy formulation regarding immigrant entrepreneurial activity in Ireland. The results reveal that Polish entrepreneurs pathway to entrepreneurship in Ireland is governed by a mix of Bourdieu’s (1986) three forms of capital: human, economic and social capital. The findings of this study further indicate that Polish entrepreneurs in Ireland are a diverse group, and that it is not sufficient to rely solely on
social capital in order to understand business creation among this cohort. These results provide a rich representation of Polish entrepreneur’s motivations to enter self-employment and offer further understanding as to why Polish immigrants chose self-employment as a vocation in Ireland. It is apparent that motivations for entrepreneurship change over time and the findings of this study provide persuasive evidence that a combination of human, economic and social capital were very evident in the decision to enter self-employment among Polish immigrant groups in Ireland. The findings further highlight that the increasing diversity and heterogeneity of the Irish population is a changing phenomenon and this affects the forms of capital available to immigrant entrepreneurs. Importantly, this study advocates that such diversity should be acknowledged as these Polish immigrants are not a homogenous group and have diverse requirements in comparison to their Irish national counterparts, which must be addressed. The results clearly demonstrate the significance of the economic and social contribution of Polish entrepreneurs in the Irish context. The findings indicate that this group of individuals are young, hardworking, and vibrant, with comparable educational attainments to their Irish national counterparts and if nurtured appropriately could emerge as a key aspect for future indigenous entrepreneurial activity throughout Ireland. The findings additionally reveal that the majority of respondents are not confined to their ethnic community and sell non-ethnic products and services to a predominantly mainstream Irish clientele. Encouragingly, the research findings indicate that fostering entrepreneurship has immense potential to benefit not only the entrepreneur but in addition these individuals are provided with the opportunity to contribute to the growth of the economy and the creation of value-added employment across all sectors of the economy. Therefore, it is evident that the inward migration of this Polish cohort are a positive contributing asset to the future of Ireland’s vision of an enterprising society and the Irish government should recognise the potential importance of this emerging demographic group by harnessing and developing their entrepreneurial potential.
Bibliography


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Bibliography


Bibliography


Bibliography


Appendix A: Interview Guide

I am going to pose a range of questions, grouped under various themes that will require you to reflect on your experiences in terms of the role of capital employed in your business. Beyond these questions, please feel free to contribute any additional insights you might have in terms of the role of capital utilised by Polish entrepreneurs in their pursuit of self-employment in Ireland.

**Human Capital Concept**

1. Do you believe English is a barrier for Polish entrepreneurs in Ireland?
2. Tell me about your educational background?
3. Did you have any management/ownership experience before setting up your own business in Ireland? If so how important was this experience, or lack thereof, in starting your own enterprise?
4. Did you participate in any business training courses prior to start-up?
5. Would you like to undertake additional training and development in any area of your business?
6. What was your motivation for start-up?
7. What personal attitudes, characteristics, and skills are necessary for the success of your enterprise?
8. Do you have any family members who run their own business?

**Economic Concept**

1. Tell me about how you financed the start-up of your business? Did you receive any financial assistance from an external party? If yes/no please tell me about your experience?
2. Do you consider access to finance a barrier for Polish entrepreneurs in Ireland?
3. Tell me about the start-up process for your business?
4. Did you prepare a business plan prior for your business?
Social Concept

1. Did you receive any support from your family and friends when you were starting your business?
2. What market/customers do you serve?
3. Are you aware of the availability of mentoring programmes in Ireland?
4. Can you tell me if your experience with the mentoring process has been useful to your business?
5. Would you be interested in availing of a business mentoring programme designed specifically for non-Irish business persons?
6. Do you think that the Irish government agencies are doing enough to make you aware of such services?
7. Are you aware/are you a member of an Irish small business organisation/small business network?
8. Do you think that the Irish government agencies are doing enough to make you aware of such services?
9. Are you a member of an ethnic business organisation/ethnic business network?
10. If yes how has your experience been with these ethnic networking organisations?
Appendix B: Interview Documentation

Information Letter

Dear

My name is Jane Hession. I am a second year doctorate student at the Kemmy Business School, University of Limerick under the supervision of Dr Naomi Birdthistle and Dr Christine Cross. My PhD aims to explore the role of human, economic and social capital in the development of entrepreneurial activity in Ireland. There is a considerable lack of research in relation to the area of forms of capital underpinning Polish entrepreneurial activity in Ireland. This apparent lack of research provides the context for this study. My research study will involve a two-stage study. The second stage of my research study will involve a series of in-depth interviews with first generation Polish entrepreneurs in Ireland. A crucial element of the process is to source respondents to participate in this research study, which involves the completion of a survey and a one-to-one interview. Your co-operation in participating in this study is crucial, as each response to the enclosed questionnaire will make this study more meaningful. Findings will be released only as summaries in which no individual’s answers can be identified. All interviews are absolutely confidential and anonymity is guaranteed. This is to encourage you to be frank and open in your answers. If you volunteer to take part in this exercise, you will be asked to participate in a one-to-one interview or a telephone interview at a time and place convenient to you. Interviews will be audio recorded and the time to complete each interview will vary.

During the interview you will be asked to discuss such issues as:

- Personal characteristics
- Business characteristics
- Owner characteristics
- Main challenges facing non-Irish business owners
- Access to finance
- Business skills
- Ownership/Managerial experience
- Network/Mentoring connections
- Business performance
If you volunteer to participate in this study, you may, of course, choose not to answer any of the questions put to you during the interview. Further, you may choose to withdraw from the exercise at any time without giving a reason. In the days following our interview, I will produce a typed account of our discussion. If you wish to check the accuracy of this account, I will arrange to meet with you for this purpose at a time convenient to you. It should suffice to say that all information collated for the purpose of this study will remain confidential. If you have any questions regarding this research project, or would like additional information to assist you in reaching a decision about participation, please don’t hesitate to contact me, Jane Hession, at jane.hession@ul.ie. You are also welcome to contact my supervisor, Dr Naomi Birdthistle at Naomi.birdthistle@ul.ie or Christine.cross@ul.ie we would be happy to answer any queries you may have.

If you are happy to participate in this interview, I will ask you to sign the attached consent form, which details your rights as a participant. All the information collected will be kept confidential and at no point will your name be disclosed as participating in this study. Results from this study will be used to improve the understanding of the needs and characteristics of immigrant entrepreneurs, and will provide deeper policy insights, assisting in the development of an environment in which immigrant entrepreneurship may prosper.

I would like to thank you for taking the time to consider participating in this project.

Yours sincerely,

____________________________
Jane Hession
Jane.hession@ul.ie
Qualitative Information Sheet

We would like to invite you to participate in a research study examining the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland? There is no hidden agenda and the questions and statements are in no way intended to be ambiguous. I ask you to respond openly and frankly to the interview since your identity will remain confidential. If you are willing to participate I would ask you to complete this consent form. The length of time to complete the interview varies.

Consent
I agree to take part in this interview of my own free will.

Yes No
Standard Consent Form

Consent Section:

I, the undersigned, declare that I am willing to take part in research for the project entitled

**What is the role of human, economic and social capital for first-generation Polish entrepreneurs in their pursuit of self-employment in Ireland?**

- I am 18 years of age or older.
- I declare that I have been fully briefed on the nature of this study and my role in it and have been given the opportunity to ask questions before agreeing to participate.
- The nature of my participation has been explained to me and I have full knowledge of how the information collected will be used.
- I am also aware that my participation in this study may be recorded (audio) and I agree to this. However, should I feel uncomfortable at any time I can request that the recording equipment be switched off. I am entitled to copies of all recordings made and am fully informed as to what will happen to these recordings once the study is completed.
- I fully understand that there is no obligation on me to participate in this study.
- I fully understand that I am free to withdraw my participation at any time without having to explain or give a reason.
- I am also entitled to full confidentiality in terms of my participation and personal details.

I would like a copy of the transcript of the interview.

Yes ☐ No ☐

Signature of participant Date__
Respondent Profile

1. Are you the owner (or co-owner) of a business in Ireland?

2. Please state your NATIONALITY.

3. Please state your COUNTRY of BIRTH.

4. In which COUNTY in Ireland do you live?

5. How long have you lived in Ireland?

6. What AGE category are you?
   - 15-24 years
   - 25-44 year
   - 45-64 years
   - 65+ years

7. Please state your HIGHEST LEVEL OF EDUCATION COMPLETED
   - Primary
   - Lower Secondary
   - Upper Secondary
   - Third Level (Non-Degree)
Third Level (Degree or Higher)

8. If you have a third level degree, please identify the area in which you studied:
   Education
   Humanities and Arts (including languages, history, politics and philosophy)
   Social Science/Business Law
   Life Science/Physical Science/Mathematics/Statistics
   Computing
   Engineering/Manufacturing/Construction
   Agriculture and Veterinary
   Health (including medicine, nursing, dentistry, pharmacy)
   Social Services
   Services (including hotel, catering, sports, transport)
   Other (please specify)
Ulotka Informacyjna

Drogi

Twoje współpracy w biorącą udział w badaniu ma zasadnicze znaczenie, ponieważ każdy odpowiedzi na załączony kwestionariusz będzie tym badaniu bardziej znaczące. Ocena zostanie wydany tylko podsumowania, w których nie indywidualne odpowiedzi może być zidentyfikowana. Wszystkie kwestionariusze są całkowicie poufne i mają zagwarantowaną anonimowość. Ma to na celu zachęcić do szczerej i otwartej w answers. If się wolontariuszy do udziału w tym ćwiczeniu, będzie zaproszona do udziału w jeden-do-jeden wywiad w czasie i miejscu dogodnym dla Ciebie. Wywiady będą rejestrowane i audio czasu na ukończenie każdego wywiadu będą się różnić.

Wtracie rozmowy zostaniesz poproszony, aby omówić takie zagadnienia jak:

- Charakterystyka
- Biznes
- Charakterystyka
- Właściciel
- Głównych wyzwań dla irlandzkich właścicieli firm
Jeśli ochotnik do udziału w tym badaniu, może oczywiście zdecydować, że nie odpowiemy na wszelkie pytania zadane w czasie trwania rozmowy. Ponadto, można wybrać do odstąpienia od wykonywania w każdym czasie bez podania przyczyny. W dniach następujących po naszym wywiadzie, będę produkować wpisane konto naszej dyskusji. Jeśli chcesz sprawdzić prawdziwość tego konta, wykonam się spotkać w tym celu w czasie dogodnym dla Ciebie. Należy wystarczy powiedzieć, że wszystkie informacje zebrane do celów niniejszego badania pozostaną poufne. Jeśli masz jakieś pytania dotyczące tego projektu badawczego, lub chciałbyś uzyskać dodatkowe informacje, aby pomóc przy podejmowaniu decyzji o udziale, nie wahaj się ze mną skontaktować, Jane Hession w jane.hession @ ul.ie. Możesz również skontaktować się z moim przełożonym, dr Naomi Birdthistle w Naomi.birdthistle @ ul.ie lub Christine.cross @ ul.ie. Chętnie odpowiem na wszelkie pytania mogą mieć.

Skontaktuję się z Tobą ponownie w ciągu 2 tygodni do poszukiwania swojej decyzji. Jeżeli jesteś zadowolony z udziału w tym wywiadzie, poproszę Cię o podpisanie załączonego formularza zgody, którego dane swoich praw jako uczestnika. Wszystkie zebrane informacje będą traktowane jako poufne i w żadnym punkcie, będzie imię i nazwisko mogły zostać ujawnione, uczestniczących w badaniu. Chciałbym podziękować za poświęcenie czasu, aby rozważyć udział w tym projekcie.

Z poważaniem,

______________________________

Jane Hession
Jane.hession@ ul.ie
KARTA informacji o charakterze jakościowym

Chcielibyśmy zaprosić Państwa do udziału w badaniu badań patrząc na Etnicznych w Irlandii i Przedsiębiorczości rola i znaczenie kapitału społecznego i ludzkiego na wzrost i rozwój przedsiębiorstw etnicznych. Nie ma żadnych ukrytych zamiarów i pytania i wypowiedzi są w żaden sposób mają być niejednoznaczne. Proszę was o otwarcie i szczerze odpowiedzieć na rozmowę kwalifikacyjną od tożsamości pozostaną poufne. Jeśli są chętni do udziału chciałbyś prosić o wypełnienie poniższego formularza zgody. Czas do przeprowadzenia wywiadu jest różna.

Zgoda
Zgadzam się wziąć udział w tym wywiad z własnej woli.

Tak Nie

Formularz zgody Standard

Sekcja zgody:

Ja, niżej podpisany, oświadczam, że jestem gotów wziąć udział w badaniach dla projektu pt

• Jestem w wieku 18 lat lub starszych.
• Oświadczam, że zostały w pełni poinformowani o charakterze pracy i mojej w nim roli i otrzymali możliwość zadawania pytań przed wyrażeniem zgody na udział.
• charakter mojej uczestnictwo zostało mi wyjaśnione i mam pełną świadomość, w jaki sposób zebrane informacje będą wykorzystywane.
• Zdaję sobie również sprawę, że mój udział w tym badaniu mogą być rejestrowane (audio) i zgadzam się z tym. Należy jednak czuć się nieswojo, w każdej chwili mogę poprosić, że urządzenie rejestrujące być wyłączone. Mam prawo do kopii wszystkich nagrani i jestem w pełni poinformowani o tym, co się z tych nagrań, gdy badanie zostało zakończone.

• W pełni rozumiem, że nie ma obowiązku mnie do udziału w tym badaniu.
• W pełni rozumiem, że jestem wolny wycofać swój udział w dowolnym czasie bez konieczności wyjaśnienia lub podania powodu.
• Jestem również prawo do pełnej poufności w zakresie mojego udziału i danych osobowych.
• Chcę kopię zapis rozmowy.
• Tak
• Nie
• Podpis uczestnika Data

____________________ ____________________
Appendix C: Recommendations for Key Support Agencies

- **Networking providers:** Active measures need to be taken regarding the limited access to Irish formal networking facilities by Polish entrepreneurs, in an effort to increase the level of Polish entrepreneurial activity in Ireland and to sustain the development of existing Polish-owned businesses. It is recommended that in order to raise their profile, mainstream Irish network organisations should advertise their services to Polish entrepreneurs through the use of Polish media Polska Gazeta, Polski Express, Polski Herald, StrefaÉire and Metro Éireann as opposed to mainstream ethnic media outlets.

- **Financial service providers:** It is recommended that Ireland’s financial institutions should provide their website in the Polish language as to date none of them have done so. While the researcher concedes that national financial institutions may not necessarily be required to offer such a service as Ireland is predominately an English-speaking nation, a one-page link outlining their services, and offered in various languages, would be extremely beneficial for foreign nationals who don’t speak English. Additionally, providing such a service could portray a positive corporate citizen image and that they wish to communicate effectively with non-English speaking nationals, and also that they have a vested interest in providing for their specific requirements. Moreover, it is recommended that financial institutions devise new banking programmes in order to encourage immigrant entrepreneurs to deposit their money with the banks. A microcredit scheme should be offered to immigrant entrepreneurs particularly in the current economic climate when access to finance is a key challenge for entrepreneurs.

- **Financial service providers:** It is recommended that in order for financial institutions to cater for clients from diverse backgrounds they should recruit multi-lingual employees who are in a position to liaise with these customers and offer advice and assistance with the application process.

- **Financial service providers:** A national campaign in conjunction with Bank of Irelands National Enterprise Week should be undertaken in an effort to ensure immigrant entrepreneurship is effectively fostered and harnessed throughout Ireland. Such an initiative could take the form of an annual ‘Immigrant Entrepreneurship Day’. This day would include a focus on increasing immigrant entrepreneur’s awareness of
the assistance available to them in terms of business training, schemes and support structures, business representative bodies contact details, and financial support that is available. Importantly, in order to advertise ‘Immigrant Entrepreneurship Day’ it is imperative that ethnic media outlets are utilised.

- **National Enterprise Support Agencies:** Polish entrepreneurs should be encouraged to participate in mentoring programmes by enterprise support agencies at all stages of business development and not just pre-start up. Furthermore, entrepreneurs who have participated in mentoring programmes with enterprise support agencies could then be asked to participate in a mentoring role for Polish entrepreneurs who are in the process of establishing a business in Ireland. It is also advised that the mentors delivering the programmes are experienced professionals who are culturally aware of the individual and understand their fears and worries and are in a position to offer individually tailored support and advice to Polish entrepreneurs.

- **Enterprise Ireland:** Enterprise Ireland does not have a Polish translated equivalent webpage. It is recommended that this portal, which provides fundamental information for aspiring and established entrepreneurs, should be translated into Polish and other languages to encourage entrepreneurial activity among immigrant groups.

- **Ernst & Young:** The Ernst & Young Entrepreneur of the Year Awards Programme has been running in Ireland for over 15 years. Its aim is to profile Ireland’s most successful entrepreneurs. Therefore, it is recommended that Ernst and Young introduce an awards category specifically for immigrant entrepreneurs. This would demonstrate a commitment to supporting and promoting immigrant entrepreneurship in Ireland.

- **Company’s Registration Office:** It is recommended when a Polish entrepreneur registers their business name with the Company’s Registration Office they should automatically be emailed a comprehensive business start-up guidebook in the Polish language. This package would include all pertinent information concerning setting up a business in Ireland, and would also contain information highlighting support and funding schemes available, financial and legal information and state agencies contact details.