

# Small Business Owners in Pennsylvania: A Case Study

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## ABSTRACT

African immigrant business owners create jobs and often stimulate economic growth in distressed inner-city areas, yet they continue to experience barriers obtaining financial support in the United States when trying to gain entrance into the broader economy. The objective of this multiple case study was to explore strategies African immigrant business owners used to succeed in business beyond 5 years. The conceptual framework of this study included resource-based theory, human capital theory, and disadvantage theory. Semistructured interviews were conducted with 3 African immigrant business owners in Philadelphia, Pennsylvania who had succeeded in business beyond 5 years. Thematic analysis from interviews, organizational documents, and Bureau of Labor Statistics data identified 8 emergent themes. Findings indicated that, for these 3 African immigrant business owners, education, managerial-related experience, motivation, and networking were key attributes related to small business success. Additionally, innovation, steady flow of resources, and adequate access to capital were predictive of successful businesses. This study may contribute to positive social change by providing guidance to African immigrant business owners about effective business strategies; this knowledge may help to improve the quality of life for African immigrants in the United States. Increasing the prosperity of the business community is incumbent upon the development and use of new knowledge.

**Keywords:** Small business; Immigrant; Entrepreneur; Economic costs

## 1 INTRODUCTION

African immigrant business owners create jobs and often stimulate economic growth in distressed inner-city areas. Out of necessity, African immigrants in the United States have turned to small business ownership to provide for their families [1]. Thomas [2] noted that 74% of Africans who immigrate to the United States have at least 3 years of college-level education (human capital). Furthermore, African immigrants tend to invest in additional human capital. Researchers determined that however, because the possession of college-level education does not guarantee employment for this group, many immigrants pursue business ownership as a way to make a living. Education was also not a guarantee that the person pursuing business initiatives had the strategies needed to be successful [3]. Business owners face crucial decisions and numerous challenges if the owners are to succeed in business beyond 5 years; most businesses fail within 5 years of start-up. Using Bureau of Labor Statistics (BLS) data collected between 1994-2010, statisticians from the Small Business Administration (SBA) estimated that 50% of new small businesses were profitable [4]. However, this figure means that 50% of businesses had failed or closed. The goal was to gain a deeper understanding of the phenomenon of small business failures among this group of small business owners in Philadelphia. Understanding the factors that contribute to business collapse may shed light to corrective measures that promote business success.

## 2 SCOPE OF THE RESEARCH

### 2.1 Problem Statement

Half of small businesses fail within five years [5]. African immigrant business owners are among the minorities who owned 13.2% of the enterprises in the United States [6]; yet, these business owners account for only 11.4% of gross earnings. The general business problem was some business owners embark on small business initiatives out of necessity without adequate preparation and strategies for business success. The specific business problem was some African immigrant small business owners lack the strategies necessary to succeed in small business beyond 5 years.

### 2.2 Purpose Statement

The purpose of this qualitative multiple case study was to explore the strategies that African immigrant small business owners in the United States use to succeed in business beyond 5 years. African immigrants who own small businesses in western Philadelphia, Pennsylvania, comprised the target population. Semistructured interviews were conducted with three African immigrant small business owners who had ongoing business operations for more than 5 years. By developing information useful to small business owners interested in increasing the longevity of their enterprises, I hope to stimulate positive social change. With more information about successful business strategies, other African immigrant small business owners may be better able to contribute to the local economy and create additional jobs. City managers might gain a deeper understanding of the factors that influence business decision-making among this select group of small business

owners.

## 2.3 Conceptual Framework

To address the dynamics of the business environment, I used a conceptual framework encompassing multiple theories: human capital theory [7], resource-based theory [8], and labor market disadvantage theory [9]. Becker [7] used human capital theory to focus on the intangible qualities of the business owner and employees; depending on the location of the business, the useful utility of human capital can vary. Barney [8] focused on both tangible and intangible resource quality related to value, inimitability, rarity, and substitutability. Light [9] examined the potential existence of discrimination and disadvantage as barriers to small business development, in particular, locations. These three theories created a conceptual lens for understanding the strategies used for small business success by African immigrants in western Philadelphia.

## 3 DISCUSSIONS

### 3.1 Concept of Entrepreneurship

The established social, ethnic, and economic frameworks where business begins and grows have spatial possibilities and measures. Entrepreneurship research is new as an academic endeavor, and its roots are traceable to the Irish-born banker, Cantillon, a well-established economist [10]. Cantillon's contribution to the field of entrepreneurship gave rise to the concept of entrepreneurship's monetary significance and the entrepreneur's role in commercial growth. Cantillon saw supply and demand inconsistencies as an opportunity to purchase inexpensively and to retail at greater rates. Cantillon referred to individuals who succumbed to such decisions as entrepreneurs. Entrepreneurs recognized their roles by way of buying inputs at convinced prices and retailing outputs at an indeterminate fee, hence, bringing the market method to solidity. The key feature of Cantillon's definition was solidity of market. However, the lack of a standard definition of entrepreneurship complicated the phenomenon [11].

Schumpeter, who expanded on the work of Cantillon, revealed that entrepreneurs were innovators who exploited market changes in different ways. Entrepreneurship is a way to nurture innovation and surge output effectiveness at the local level [12], [13]. Schumpeter defined innovation as a key stratagem to achieve market probabilities. Both innovation and entrepreneurship encompass the creation of new knowledge and its commercialization. Researchers showed that entrepreneurial orientation contributes to new opportunities, has the first mover advantage, and facilitates innovation [14]. Entrepreneurship is a powerful influence on U.S. economic development as well as global development [14]. Entrepreneurs create opportunities and execute innovation in undefined and mysterious atmospheres.

### 3.2 Business Knowledge

One phenomenon that drives success in small business is an owner human capital that education drove [7]. The act of learning and the acquisition of knowledge confined in this experience is an important process [15]. Training is one of the trepidations involving in starting businesses. Lichtenstein

(1992) claimed the contemporary full-employment situation and slow growth of the 1990s had a significant implication for training in businesses. Business, commercial, or vocational education is an important method of training for business proprietors' use. Several researchers attested to Lichtenstein's argument [16]. Tang and Murphey [16] suggested past knowledge used in small business success included idiosyncratic information around a specific focus; knowledge accrued through work capability because previous information enriched the production of fresh merchandises and amenities. The launch of new products and services and the expansion into new geographical markets were precursors of small business growth [17], and prior entrepreneurship knowledge obtained through training and experience enhanced outputs [16].

### 3.3 Business Skills

Business, for the past three decades, has emerged as the dominant economic power around the [10]. McFarland and McConnell [11] referred to a small business as a dissimilar group of units of varying proportions, with progressive ambition, businesses, and productivities. Notwithstanding these differences, small businesses go through stages of growth that echo levels of homogeneity of the organization, technical, economic, and other tasks and wants. Management and skill development are essential components of business growth. Additionally, the types of skills used vary with the phase of business development [11]. During the initial stages, McFarland and McConnell claimed small business owners benefit from assistance in cultivating (a) a market stratagem, (b) a working strategy for distributing merchandises and amenities, and (c) a strategy for accumulating resources or capital. Brixy, Sternberg, and Stüber [18] agreed the important issues for the positive utilization of small business undertakings were comprised of human capital and intellectual physiognomies specifically. Brixy et al. generated this concept from a hypothetical viewpoint and experiential evidence. Schumpeter [13] argued that starting up a new small business was a multifaceted procedure that entailed accruing a variety of resources before transactions could occur.

### 3.4 Economic Development

The observed role of business in economic development continued to spawn more interest amongst scholars. The suggestion among researchers around the world was business was a driver of economic growth and development [1]. Small business owners contribute to the economy by increasing the country's gross domestic product and by creating jobs [19]. Small business owners provide employment opportunities and contribute to the community [20]. Starting a new small business venture is a multifaceted procedure that necessitates accruing a variety of resources before exchanges or other undertakings start [13]. However, Schjoedt, Monsen, Pearson, Barnett, and Chrisman [21] stressed the failure of new ventures was the absence of a satisfactory reserve. A satisfactory reserve was a combination of adequate financial, physical, or intangible assets, the lack of which placed the new small business action in a highly weakened situation.

Andries and Czarnitzki [22] suggested new behaviors such as regeneration and reconsidering were good measures of the

adaptation and change needed to protect the steadiness of trade. Qian [23] claimed knowledge spillovers were chiefly significant in the framework of local growth because the spillover effect remained. Business growth linked directly to economic development success. Fodor [24] argued growth was not the reason for the success. According to Fodor, the active economic development program was one that only generated work. The argument that metropolitan growth resulted in job creation and financial wealth is not right; rather, the development of opportunity entices new arrivals to transfer into the area [24].

The significance of small businesses in the economy is immeasurable [25]. Bauernschuster [26] claimed small business managers assume the roles of creating a market economy, jobs, manufacturing, and the commercialization of innovations. Henry and Treanor [27] proffered discussions on growth and economic development, suggesting business managers needed to cultivate uncluttered innovation methods to allow collaboration between the business community and universities to exploit competences. Small businesses accounted for more than half of the nation's jobs, and these small business owners created 64% of jobs since 1993 [25]. The primary function of small business owners was the creation of new ventures [21]; therefore, establishing new ventures was an acceptable means of generating jobs and employment opportunities [25].

### 3.5 Small Business Ownership and Self-Employment

There has been consensus among scholars that underemployment and unemployment were precursors to immigrants' chase of small business ownership ventures [3]. However, building on a review of the literature, researchers showed how embarking on new business ventures influenced job creation, economic development, and personal wealth, and was not simply a way of avoiding underemployment or unemployment. There was a positive effect on work growth when a new small business opened [28].

### 3.6 Economic and Labor Integration of Immigrants

In this subsection of the literature review, I discuss findings on the socioeconomic and labor market integration of racial and ethnic minority immigrants. I focus this review on the integration and adjustment of immigrants and their economic performances. The aim is to identify research findings, essentially those related to business strategies (knowledge and skills) of immigrants' labor market access, and underemployment. Unemployment and underemployment are precursors to immigrants' pursuit of small business ownership ventures [29].

There have been few studies on immigrants' progress in Philadelphia [30], [31]. Corra and Borch [31], claimed the rate at which minority groups face labor discrimination in the United States needed further scholarly investigation. Corra and Borch argued the relationship of race in the United States has endured necessary changes, and the existence probabilities of individual Blacks relate to economic class rather than with encounters with Whites.

There was a consensus among scholars regarding the push and pull factors motivating the early immigrants during the 19th and 20th centuries to migrate to the New World [32].

Murtin and Viarengo [32] argued the abundance of land in the new world was the pull factor; push factors included limited opportunity in the home country, coupled with deteriorating economic and political conditions. Omar [33] conducted a meta-analysis of earlier studies and found push factors obstructed the immigrants from those employed in normal positions in the job market that made immigrants turn to self-employment.

### 3.7 Human and Social Capital

Alexy et al. [34] claimed researchers focused on the role of social capital in the business and the social capital of business owners. Researchers failed to recognize the important role venture capitalists played in the progression and success of the small business [34]. Alexy et al. claimed a strong social network of venture capital should not only clench prospects for start-ups, but also for the venture capitalists themselves by providing access to the latest information. Such information might include knowledge of new ventures and market environment. Business owners should join associations as a component of the network process critical to the attaining of support and assets for sustainability and innovation. The financial difficulties business owners faced limited their ability to make research and development investments, match assets needed to commercialize innovation; these inabilities resulted in meager innovation output.

### 3.8 Immigrants and Language Deficiencies

Several scholars have argued that newly arrived immigrants with limited English proficiency face linguistic challenges in obtaining employment [29]. Kaida [35] argued the ability to read and write English is a skill necessary for immigrant integration. Without proficiency in the English language, immigrants have difficulties in the United States in gaining access to the job market. Linguistic acculturation related to immigrants' success in the labor market. Researchers have used various theories to explain why immigrants pursue small business and why each group differs one from the [36]. Wang [3] argued that such human capital as English skill, training, and experience in business affected the growth and start-up potential of the immigrant small business owners. A report by the Migration Policy Institute [36] showed American English language training capacity was deficient. Kaida agreed immigrants could acquire skills in the language of the host country not only with language training providers but also merely with interactions with neighbors, friends, co-workers, and the media. Language skill is vital to immigrants' survivability and directly affects economic performance [3].

### 3.9 Disparities in Capital Access

Researchers investigated small business owners' characteristics such as aversion to risk-taking or change and found growth occurred with different degrees of success [34]. Bates and Robb [38] claimed financial capital constraints shaped self-employment entry. Bates and Robb quantified the lending practices of financial institutions, and found for start-up and existing small businesses, Black and immigrant entrepreneurs have less access to the capital needed to succeed in business. Despite having access to the same labor force and having op-

opportunities to participate in small business ownership, immigrants and minorities remain economically disadvantaged. Bates and Robb noted minorities are less likely to obtain loans, received smaller loans, feared rejection, and experienced higher denial rates than do non-minorities. The view that financial obstacles hindered start-up operations of minority-owned small business were a myth. Nonetheless, where the funding needs were not small, restrictions existed, and small business owners with low net worth could not secure loans. Bates and Robb claimed the deficiency of accomplishment amid Black-owned enterprises related to higher rates of business failure, and lower sales and profitability; these elements connected directly to lower levels of start-up principal, education, commerce, human capital, and disadvantaged family business nurture.

## 4 METHODOLOGY

The qualitative method was ideal for the exploration of African small business owners. Marshall and Rossman [39] noted qualitative research is beneficial when the intent of the researcher is to capture the true meaning of an experience. A qualitative research method is an appropriate tool for exploring the subject in its natural setting, and I conducted research in a way that is respectful to the interviewees. The goal was to facilitate the evolution and the emergence of the data [39]. This research method suits real world and applied business inquiry because it allows full inclusion of the complexities of the participants' experiences. The research design was a multiple case study focused on African immigrant small business owners in western Philadelphia in Pennsylvania. Through purposive sampling, three successful African immigrant small business owners in Philadelphia received invitations to contribute to this study. Scholars used purposive sampling instead of probability-based sampling in qualitative studies.

### 4.1 Data Analysis

The technique for data analysis in this study began with an examination of interview data; a thematic analytical method was appropriate [40]. Following the arrangement of the research data, it was essential to conduct in-depth analysis to identify relationships, evidence, common themes, and meaning [41]. Case study analysis is a way of truthfully building facts about life experiences. Moustakas [41] recommended the use of a modified van Kaam technique for the data analysis to achieve rigor. Transcription of the audio recording of each interview in this study involved the use a word processor and software for data analysis. Using a set of semistructured interview questions, I measured the concepts within the frameworks of the human capital theory [7], the resource-based theory [8], and disadvantage theory [9]. These questions were useful for exploring the strategies of success among African immigrant small business owners.

### 4.1 Data Analysis

Eight essential themes related to how African immigrant small business owners strive to be successful in business.

These themes include (a) potential for success, (b) potential for failure, (c) education level small business owners, (d) business skills and knowledge, (e) access to internal resources, (f) access to start-up capital, (g) business planning, and (h) business owners' characteristics.

1. Potential for success. Based on individual experience, knowledge, and skills, there was increased awareness and understanding of success factors among this group of African immigrant small business owners in western Philadelphia. This theme of small business success amenable relates to two theories within the conceptual framework: Beckers' human capital theory and Barneys' resource-based theory.

2. Potential for failure. Exploring small business failure among this group of small business owners shed light on the contributing inadequacies that existed. Each person explained the characteristics of business failure. Depending on individual's experience, knowledge, and skills, there was increased awareness and comprehension of failure factors. Among immigrants, there is a greater tendency to pursue business ownership and entrepreneurial activities because entrepreneurship offers a way to make a living. The rate of small business failures supports the assertion that some people embark on small business initiatives out of necessity without adequate preparation.

3. Education level. For immigrants to compete in regional and local economies successfully, their credentials must elevate them to an acceptable level in society. Participants in this study agreed that their level of education helped and played an important role in their business endeavors and success. Additionally, education is an intangible asset because knowledge acquired through education promotes good business decision-making processes.

4. Business skills and knowledge. Immigrant small business owners agreed that inferior education, less previous knowledge in business and minimal knowledge of how to obtain start-up capital hindered small business success. Furthermore, immigrant business owners who turned to small business without enough preparation resulted in failure. This group will benefit and become successful if they adhere to the skills and knowledge needed to succeed in business.

5. Access to internal resources. African immigrant small business owners agree that internal resources such as skills, stable cash flow, and the capability to secure the required capital are good small business owners' characteristics. Small business owners should use the internal resources effectively to advance and be competitive. A steady flow of internal resources guarantees future successes.

6. Access to start-up capital. African immigrant small business owners divided when it came to accessing a start-up capital. Two of the participants were successful obtaining loans while one of the participants used his family saving to commence his business. The small business owners agree that lack of financial support contributes to small business failures.

7. Business planning. Participants in this study agree African immigrants and minorities in Philadelphia start on small business initiatives without ample preparation and plans for business success, and lack the expertise to be successful in small business. Small business ownership requires a detailed proposal for doing and achieving success through strategy

and ideas. Hence, planning becomes about the intention or decision about what one is going to do.

8. The participants placed astonishing value to business owners' characteristics. They address the characteristics use for business success strategies such truthfulness, honesty, and cheerfulness. The effects on small business sustained viable compensation and competitive advantage.

## 5 CONCLUSIONS

The primary task confronting this group of small business owners was maintaining their education and acquiring adequate information. Business owners need adequate access to resources to achieve operational competence and to achieve prospects [38]. The resource limitations threaten immigrant and minority small business owners who operate in the inner city; moreover, greater barriers exist in this metropolitan environment than in non-African immigrant and minority communities [38]. With the existence of barriers, a higher number of small businesses may close, or owners relocate because resource limitations affect performance [42]. Leaders who possess adequate knowledge of the circumstance of African immigrant small business owners can support this group by developing strategies to increase community economic engagement. Understanding and addressing the characteristics of small business success among African immigrants might result in poverty reduction, the achievement of a higher standard of living, and improved financial outcomes for the community. This study may be of value to small business owners if its outcomes could help policy makers develop policies for avoiding small business failures among African immigrant population. Understanding and addressing the characteristics of small business success among African immigrants might result in poverty reduction, the achievement of a higher standard of living, and improved financial outcomes for the community.

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