

**Self-employment as a strategy for Indian immigrants'
settlement in New Zealand**

A thesis submitted in fulfilment of the requirements for the degree of Doctor of Philosophy in
Management in the University of Canterbury.

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Dedication

This thesis is dedicated to:

All the girls who were ever deprived of education, as once I was one of them.

My husband Sunil Ranjan, son Swastik Ranjan and daughter Swali Ranjan.

My mother, Geeta Gautam, father H.L Gautam, brother Deepak Gautam, sister-in-law Richa Yadav, and nephew Swanik Gautam.

My sister Manisha Gautam and brother-in-law Shubham Katyan.

Together we:

"Hapaitia te ara tika pumau ai te rangatiratanga mo nga uri whakatipu"

"Foster the pathway of knowledge to strength, independence, and growth for future generations."

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Abstract

As the research on immigrant entrepreneurship has evolved, so too has immigrants' profile, many of whom wish to become entrepreneurs. In contrast to 'traditional' immigrants, more recent immigrants typically have new qualifications, skills, and resources. Traditional immigrant entrepreneurship researchers have developed many theories and models to explain this phenomenon, including cultural theory (Peters, 2002), middleman theory (Blalock, 1967), disadvantage theory (Light, 1979), the interactive model (Aldrich & Waldinger, 1990), the opportunity structure theory (Fernandez & Kim, 1998), ethnic enclave theory (Portes, 1987; Wilson & Portes, 1980), the ethnoburb model (Wei 2014; 1998) and the mixed embeddedness approach (Kloosterman, 2003; Kloosterman, 2004).

These traditional perspectives are now outdated, and a significant amount of time has elapsed since the original immigrant entrepreneurship theories were formulated. Therefore, it is time to reconsider what we know about immigrant entrepreneurship. This thesis investigates the phenomenon of immigrant entrepreneurship, based on recent immigrants' entrepreneurial experiences.

In the quest for a new understanding of the immigrant entrepreneurship theories, this research conducted a case study method, utilising 30 semi-structured interviews with current immigrant entrepreneurs. This research specifically aggregates the concepts of immigrant entrepreneurship to assess their relevance for the modern-day. This method leads to developing a theoretical framework that is further assessed and measured against the real-world settings of Indian immigrant entrepreneurs (IndIErs) in New Zealand. This research also produced an Indian immigrant entrepreneurship (IndIErp) model that explains the transition process of current Indian immigrant entrepreneurs (IndIErs) into entrepreneurship.

In particular, it uses a case study approach to examine the experiences of IndIERS residing in New Zealand. This research investigates the contribution immigrant entrepreneurs make and reconsiders the theories that attempt to explain entrepreneurship. It provides vital information on how Indian immigrants integrate into and contribute to the entrepreneurial sector of New Zealand. The findings are useful for policymakers such as the Immigration Department, the Chamber of Commerce, Ministry of Business, Innovation, and Employment (MBIE) and relevant government agencies (such as BIZ offered by New Zealand Trade & Enterprise, 2010) aspiring immigrant entrepreneurs, social researchers exploring immigrant settlement phenomena, or entrepreneurial theories. Moreover, this research fills the gap in immigrant entrepreneurship's research field by focusing on a single ethnic group in New Zealand (Yamamura & Lassalle, 2019; Zhou, 2004).

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Glossary

CAQDAS- Computer-assisted qualitative data analysis

IndIErp- Indian immigrant entrepreneurship

IndIErs- Indian immigrant entrepreneurs

Chapter 1: The research of immigrant entrepreneurship

1.1. Introduction to the research

Arianna Huffington (Huffington Post), Elon Musk (Tesla, SpaceX), Sergey Brin (Google) and Sukhi Gill (Little India, New Zealand). These are not just any names but they are names of some famous and success as entrepreneurs in recent times. They all share common characteristics: they are immigrants and they have started their own business in the host country. Arianna Huffington was originally from Athens. She completed her qualifications in London and later established herself as a politician and media entrepreneur in United States of America. Similarly, Elon Musk was born in South Africa and migrated to United States of America and started exploring entrepreneurial ventures. Sergey Brin migrated from Soviet Union to the United States of America and later he cofounded Google. Sukhi Gill born in India, immigrated to New Zealand, and established chain of restaurants named Little India. These immigrant entrepreneurs navigated through global bureaucracy, complexity and variability of immigration policies of the respective nation (Haas, Czaika, Flahaux, Mahendra, Natter, Vezzoli, & Villares-Varela, 2019) to establish their businesses. The entrepreneurial stories of these immigrant entrepreneurs highlight two main points: An individual with entrepreneurial intention are more likely to immigrate; favourable immigration policy attracts such aspiring and motivated individuals (Vandor, & Franke, 2016).

In recent years, New Zealand has become one of the most popular destinations for immigrants from all over the world (Paulose, 2012). New Zealand has a relatively prosperous economy, which means that immigrants are not viewed as ‘problematic’ and, in fact, their contribution to the business and labour markets are appreciated (Pio & Dana, 2014). Such a situation resulted in an increased number of immigrants and immigrant-owned firms in New Zealand. The

changes to New Zealand's social demographics and the increased number of immigrant-owned companies have stimulated this research.

Immigrant entrepreneurship literature indicates that research in this field has progressed over time. It has focused mainly on answering three questions: What do immigrant entrepreneurs do? Why do they become entrepreneurs? How do they succeed as entrepreneurs? (Douglas & Shepherd, 2000; Stevenson & Jarillo, 1990). Previous scholars have developed many theories and models to explain this phenomenon, including cultural theory (Weber, 1958), disadvantage theory (Light, 1979), the interactive model (Aldrich & Waldinger, 1990), the ethnoburb model (Wei, 1998), and the mixed embeddedness approach (Kloosterman & Rath, 2001; Kloosterman et al., 2002; 1999). This research discusses the immigrant entrepreneurship theories in chronological order based on its origin of time. Figure 1 displays the timeline of immigrant entrepreneurship theories.

These traditional theories reflect on a particular type of immigrants. Historically, immigrants were often unemployed, struggling to find employment, had insufficient funds, no prior work experience, their qualifications were not recognised and they did not have sufficient English language skills (Paulose, 2012). Over time, the 'type' of immigrants arriving in New Zealand has changed. Nowadays, immigrants are better equipped with qualifications, prior work experience, and (higher levels of) English language skills (Chavan & Taksa, 2017). Therefore, a fundamental question arises about how well traditional entrepreneurial theories account for recent immigrant entrepreneurs' experiences. This research explores the main immigrant entrepreneurship theories by aggregating the concepts; these concepts are then assessed, and measured against real-world settings.

This thesis examined, collected, and analysed the experiences of immigrants who chose to become entrepreneurs in New Zealand. This research identifies immigrant entrepreneurship

theories' measurable concepts relevant to the 'start-up journeys' of immigrant entrepreneurs in New Zealand. This research builds a new theoretical framework or an updated picture of immigrant entrepreneurship in the context of New Zealand. It also developed an Indian immigrant entrepreneurship (IndIErp) model that presents current Indian immigrant entrepreneurs (IndIErs) transition process into entrepreneurship. While it focuses specifically on IndIErs (Indian immigrant entrepreneurs), it can be applied to other immigrants groups.

Overall, the research findings highlight the common themes across the individual stories and paint a modern picture of immigrant entrepreneurship. This research provides insight into how individual immigrants became entrepreneurs, as the traditional perspectives on settlement patterns are now historic. This research investigates what we know about immigrant settlement pathways via self-employment.

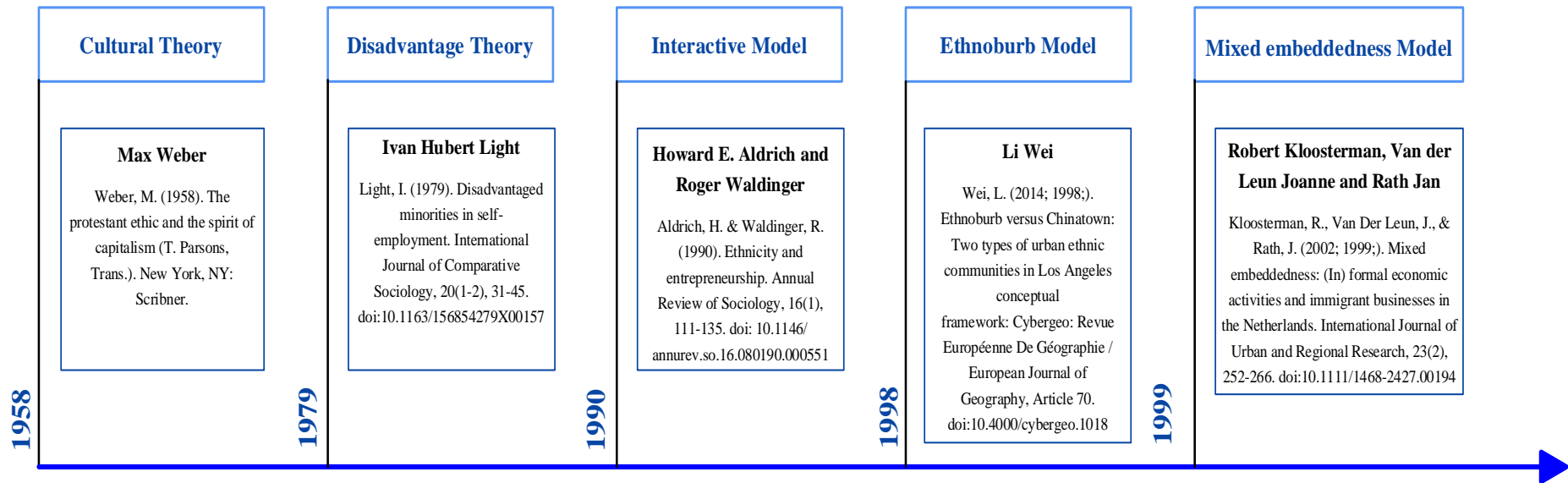


Figure 1: Immigrant entrepreneurship theories timeline

1.1.1. Motivations for entrepreneurship

The perceived potential economic gains represent a key motivation for an immigrant to choose entrepreneurship as a future journey (Alstete, 2003; Dubini, 1989; Kirkwood, 2007; McDowell, 1994; Scheinberg & MacMillan, 1988; Vivarelli, 1991). However, DeMartino and Barbato (2003) conclude that money alone does not motivate people to start a business. Several other factors, such as work-related factors and independence, are often considered more important than money (Kirkwood, 2009).

Monetary gain and flexibility are considered pull factors (Carter, Gartner, Shaver & Gatewood, 2003; Chavan & Taksa, 2017; Kirkwood, 2009) and seen as a sufficient reason become an entrepreneur (Kirkwood & Walton, 2010) for immigrants. For example, immigrants who start a new business tend to be successful (Kirkwood & Walton, 2010) and motivated by financial gain (Chavan & Taksa, 2017). Similarly, many immigrants choose self-employment because they want to enjoy flexible working hours (DeMartino & Barbato, 2003). For example, an immigrant can have a flexible routine; they can take time off when they need to and decide when to open and close their business.

Employment in the host country is often associated with greater economic and social status. An immigrant who secures better-paying employment in the host country is seen to have elevated self-respect and social status. However, not all immigrants are able to find their dream job. Some immigrants cannot obtain employment or find a job that would generate sufficient funds to live on.

1.1.2. Challenges which force an immigrant to choose entrepreneurship

Immigrants face challenges in gaining employment (Chrysostome & Lin, 2010). For example, some lack the necessary English language skills to gain employment (Chrysostome & Lin, 2010). Immigrants in this situation tend to look to self-employment as an alternative strategy (Light, 1979).

A lack of English language skills refers to immigrants who are not fluent in the local language. In short, they have difficulty in communicating in English and are unable to secure employment. This situation encourages entrepreneurial behaviour in immigrants' (Portes & Zhou, 1996). It also points out that immigrants encounter disadvantages due to a lack of English language skills in the host country.

Immigrants can also face discrimination in the job market because of being considered outsiders (Chrysostome, 2010; Mace et al., 2005). For example, Chrysostome's (2010) research found a higher rate of discrimination in Europe than in the United States. This discrimination may be a vital factor in an immigrant's decision to become self-employed. An immigrant's success depends on their experiences, education, and administrative abilities. Some immigrants decide to start their own business because they have experience running or working in a family business in their home country.

1.1.3. Opportunity in the market

Immigrants are often able to cater to a niche market because they have specific knowledge about a particular ethnic group's needs and tastes. This situation allows immigrant entrepreneurs to build a positive relationship with customers of a niche market or a specific ethnic group (Ensign & Robinson, 2011). This position demonstrates an immigrant's ability to identify gaps in the market (Hisrich & Brush, 1986; Kirkwood & Walton, 2010; Lee-Gosselin

& Grise, 1990). These gaps represent opportunities for an immigrant to enter into niche markets (Ensign & Robinson, 2011).

There is a lot of literature on immigrant entrepreneurship (Fernandez & Kim, 1998). For example, one research (Kloosterman & Rath, 2003) suggests that immigrants' entrepreneurial activity in the Netherlands tripled from 1986 to 2000. A similar pattern has been observed in both the United States of America and the United Kingdom (Jones & Ram, 2012). The literature has also suggested that an immigrant's culture may impact their decision to venture into entrepreneurship, as many social factors (Kloosterman & Rath, 2003).

1.1.4. Existing immigrant entrepreneurship theories

In the literature, various names are used to describe immigrant entrepreneurs and immigrant entrepreneurship theories and models. For example, an immigrant who seizes an opportunity in the host country is often referred to as an opportunity entrepreneur and is seen as an example of opportunity theory (Fernandez & Kim, 1998). An immigrant who is forced into self-employment to survive is called a survivalist entrepreneur and provides an example of a disadvantage theory (Light, 1979; Frederick, 2004). The cultural theory explains the influence of an immigrant's cultural characteristics and their impact on an immigrant's decision to start a business (Weber, 1958). The interactive model highlights the interaction between opportunities available in the host country and an immigrant's ethnic resources, which enable them to seize these opportunities (Aldrich & Waldinger, 1990). While the ethnoburb model highlights the role of specific locations and those with a high immigrant population (Wei 1998), the mixed embeddedness model emphasises the impact of the host country's economic demand and the legal requirements associated with establishing a business (Kloosterman, 2003; Kloosterman, 2004).

1.2. Research question

The review of the literature on immigrant entrepreneurship focussed on one central question:

To what extent are key entrepreneurial theories present in IndIers' experiences during the early stages of self-employment in New Zealand?

In short, to gain a better understanding of this phenomenon, the researcher assessed the theories against individual immigrants' experiences to determine the extent to which immigrants perceived the theories in reality. Given the immigrants' changing profile, this thesis argues that there is a need to develop a new understanding of immigrant entrepreneurship theories.

Given that many of the original immigrant entrepreneurship theories were developed twenty to thirty years ago, it seems logical to explore the phenomenon based on current immigrant entrepreneurs' experiences. Further narrowing the focus, this research concentrates on IndIers (Indian immigrant entrepreneurs) residing in New Zealand. The justification for why researcher chose Indians for this research is discussed in section 1.2.2. It provides an in-depth study of an ethnic group, which previous researchers have often ignored (Yamamura & Lassalle, 2019; Zhou, 2004). This objective is achieved by subdividing the research question into a manageable set of research objectives. The division of the research question supported the development of a clear pathway to carry out this research.

Hence, this research explored the following sub-questions:

RQ1. What are the relevant immigrant entrepreneurial theories?

RQ2. How can entrepreneurial theories be deconstructed into identifiable and measurable concepts forming a lens to map Indian immigrants' experiences?

RQ3. What is the presence of entrepreneurial theories in IndIers' experiences to start their own business in New Zealand?

RQ4. What are the drivers for IndIERS to become entrepreneurs in New Zealand?

RQ5. Are there any enablers and inhibitors for IndIERS entrepreneurs during the early stages of self-employment? If yes, how do identified enablers and inhibitors inform current entrepreneurial theories?

1.2.1. Definition of immigrant entrepreneurship

Many researchers have explored the field of immigrant entrepreneurship. However, Iakovleva (2002) claims the absence of a single definition of immigrant entrepreneurship. Aldrich and Waldinger (1990, p. 112) define immigrant entrepreneurship as a “set of connections and regular patterns of interaction among people sharing a common national background or migration experiences.” Therefore, the immigrant who establishes a business in the host country is termed an immigrant entrepreneur (Najib, 1994; 1999). Accordingly, the immigrants company is known as immigrant business or immigrant entrepreneurship (Dalhammar, 2004). This research views immigrant entrepreneurs as immigrants who arrived in New Zealand from India, have founded, and are currently operating their own business. Chapter 2 discusses the justifications of chosen definition of immigrant entrepreneurship.

1.2.2. Indian immigrant entrepreneurs (IndIERS)

This research chooses IndIERS to conduct an in-depth analysis of a single ethnic group. It focuses on Indian immigrants who are New Zealand residents, had been previously employed in New Zealand, and later ventured into their own business. IndIERS were selected for the Indian community rapid increase in New Zealand in the past ten years (Indians continue to grow faster than Chinese in the third successive census of NZ, n.d.).

Current Indian immigrants’ motivation for migration is to achieve a better quality of life in New Zealand (Pio, 2005) rather than seeking refuge due to adversity in the home country (Paulose, 2012). Current immigrants have fewer limitations, and host nations attempt to attract

them to stay globally competitive (Agullo & Egawa, 2009; Kloosterman, Rath & OECD, 2010). For example, New Zealand's immigration points system offers permanent residency to immigrants with abilities that match skill-shortages in the country (Johnston et al., 2010).

The increasing number of Indian skilled immigrants arriving in New Zealand has also grown the Indian community in New Zealand (Pio, 2005). This trend is consistent with the rise of Indian-owned businesses (Pio, 2008). The recent available census data also shows that the Indian community's income through self-employment has risen from 11.4% to 15.4% (Statistics New Zealand, 2013). This entrepreneurial shift in Indian immigrant's choice from paid employment to self-employment justifies an in-depth analysis.

The research questions focus on identifying concepts from immigrant entrepreneurial theories in the experiences of IndIERS in New Zealand. This research is based on qualitative data collected via semi-structured interviews with Indian business owners throughout New Zealand. Secondary data was collected from existing literature on entrepreneurship, immigrant entrepreneurship, and Statistics New Zealand. Subsequently, this research's findings helped develop a model that portrays immigrant entrepreneurship's current situation in New Zealand. Additionally, this research provides insights into how individuals perceive their experiences and provide insights into the factors that influence their transition into entrepreneurship.

1.3. The research context

The high migration rate and rise in overseas-born entrepreneurs in New Zealand demonstrate the importance of immigrant entrepreneurship research (Masurel, Nijkamp & Vindigni, 2004). In New Zealand's booming economy, immigrants are appreciated for their input in the labour market and not considered 'problematic' (Masurel et al., 2002). Engagement in entrepreneurial activities results in immigrant entrepreneurship, although different immigrant groups approach this prospect quite differently. As Krueger and Brazeal (1994) pointed out, "entrepreneurial

activity does not occur in a vacuum. Instead, it is deeply embedded in a cultural and social context, often amid a web of personal networks that are both social and economic" (p. 230). The existing global literature on immigrant entrepreneurship concludes that self-employment increases an immigrant's economic or social status (Hunter, 2007; Masurel, Nijkamp & Vindigni, 2004; Smallbone et al., 2005).

The influx of Indian immigrants and the rise in Indian-owned businesses offer justification for this research's importance. Auckland and Christchurch have the most significant number of Indian communities (Ministry of Economic Development, 2016), and most of the Indian immigrants in these cities run small to medium enterprises. In New Zealand, Indian immigrant entrepreneurs (IndIERS) come from many different regions and backgrounds (Min & Kim, 2009; Nanda & Khanna, 2010). Literature suggests that Indian immigrants firmly adhere to their native culture and customs (Inman et al., 2007). Although, they do not see themselves as a part of one Indian community (De Vries, 2012; Wilson, 1980) because there is a cultural difference within the group regarding beliefs, traditions, festivals, food, clothes, religion, and language. Different subgroups have different levels of English competency. The disadvantages they face in the labour market differ according to the immigrant's grasp of the English language and the length of time they have been in New Zealand (Fernandez & Kim, 1998). IndIERS play a significant role in New Zealand's economic and social growth (Pio & Dana, 2014) and are able to improve their financial position in New Zealand (Atkinson & Da Voudi, 2002; Werbner, 2001).

Previous research (Roy & Roy, 2012) explored why Indian immigrants choose self-employment in New Zealand. Roy & Roy's (2012) research suggests that New Zealand's IndIERS journeys are similar to other immigrant groups elsewhere. Furthermore, a study (Roy & Roy, 2012) suggests that motivations for IndIERS residing in New Zealand and Australia are

distinct. IndIERS living in Melbourne choose self-employment to earn more income and achieve higher standards of living. In contrast, IndIERS in Christchurch are more interested in having more time to spend with their family and for leisure activities. However, Roy & Roy's (2012) research ignores that the data was collected from two different countries and disregards immigrants' previous business experiences. Thus, an immigrant entrepreneur's picture is incomplete due to dissimilarities in data collected IndIERS in Melbourne and Christchurch. Whereas the research should have only focus on one country to capture immigrant entrepreneurs' reality in the host country's context. For this reason, the current research has concentrated only on the experiences of IndIERS in New Zealand (Apitzsch, 2003; Kupferberg, 2003).

Another research (Vries, Hamilton & Voges, 2015) has explored how IndIERS embrace entrepreneurship in New Zealand. This research collected data from various nationalities such as Dutch, Chinese, Indian, and Pacific peoples. However, this research lacks sufficient depth in analysis on one ethnic group, namely, IndIERS in New Zealand.

Another research (Pio, 2005) suggested that IndIERS often struggle to achieve employment in the host country (Pio, 2005). For example, Pio (2007) reported that immigrant Indian women experienced disadvantages in the labour market due to a lack of English speaking skills, not having a New Zealand accent, a lack of recognised qualifications by the NZQA, and lacked knowledge about New Zealand's culture. These factors forced women Indian immigrants to venture into entrepreneurship in New Zealand (Pio, 2007). Pio's (2007) research focuses only on the female perspective to the detriment of the male entrepreneur's viewpoint. This research account for all Indian immigrant populations in New Zealand.

To conclude, there is an abundance of research on immigrant entrepreneurship (Zhou, 2004). However, the pre-existing literature lacks an in-depth analysis of a single ethnic community

(Yamamura & Lassalle, 2019). The existing theories and models are now out of date and need to undergo a fresh investigation. More importantly, no research in New Zealand has attempted to explore this avenue using such a narrow focus (Yamamura & Lassalle, 2019; Zhou, 2004). Therefore, this research has focussed solely only IndIers residing in New Zealand. The limited research on immigrant entrepreneurship in New Zealand triggered this research, particularly the absence of in-depth analysis based on a specific ethnic community. This research also adds to the pool of knowledge related to the immigration subject in New Zealand (Elliott & Gray, 2000). Additionally, this research does not undermines the importance of a large-scale global study. Instead, the findings of the research also adds to the global pool of knowledge of immigrant entrepreneurship by signalling the changes specific to IndIers. This study proposes a theoretical framework that is useful in future contextual and global study. Overall, this localised study highlights a global phenomenon of changing Immigrant entrepreneur characteristics and their experiences.

1.4. Research overview

This research identifies immigrant entrepreneurial theories measurable concepts by analysing narratives (the start-up journeys) of immigrant entrepreneurs in New Zealand. This research adapts an interpretative constructivist stance utilising an inductive approach. This research uses a multiple case study method to draw out evidence-based knowledge from immigrant entrepreneurs' narratives. These narratives were collected utilising 30 face-to-face semi-structured interviews conducted with IndIers from all over New Zealand. The data collection focused on Indian ethnic groups to facilitate in-depth analysis because it allows looking for common themes without worrying about ethnicity differences. This research proposes framework that can be applied to examine other immigrant populations elsewhere in the world. This research contains six chapters.

Chapter 1-Introduction

Chapter 1 introduces the research topic and presents an overview of immigrant entrepreneurship literature. It also points towards the motivation factors for immigrants to choose entrepreneurship. Furthermore, it outlines the challenges that exist for immigrants who opted to start a business. Chapter one also points out the existing theories in the field of immigrant entrepreneurship. It further outlines this research rationale and continues by describing the chosen methodology and presenting the research questions. This chapter also discusses and settles the definitions of immigrant entrepreneurship and immigrant entrepreneur for this research. Moreover, it addresses the context of this research regarding New Zealand. Lastly, this chapter concludes by explaining the context of this research in the context of New Zealand.

Chapter 2- Literature review

Chapter 2 builds an understanding of immigrant entrepreneurship by exploring the existing literature in the context of worldwide and New Zealand. This research identifies and examines a range of entrepreneurial theories and models: cultural theory (Peters, 2002), disadvantage theory (Light, 1979), the interactive model (Aldrich & Waldinger, 1990), opportunity structure theory (Fernandez & Kim, 1998), ethnic enclave theory (Portes, 1987; Wilson & Portes, 1980), the ethnoburb model (Wei 2014; 1998), and the mixed embeddedness approach (Kloosterman, 2003; Kloosterman, 2004) to assess whether these theories reflect the realities of recent immigrants' entrepreneurial journeys. This process involved a detailed examination of individual theories to identify the concepts underpinning these theories and theoretical constructs. It identified concepts assisted in developing a theoretical framework that guided the researcher during the data collection of this research. This framework can be seen as a lens through which the researcher interprets an individual entrepreneur's reality.

Chapter 3- Research methodology

Chapter 3 explains the research methodology approaches and outlines the entire research process. It justifies the adopted research methods by explaining the philosophical stance identified for this research. The research process utilized the interpretive constructionism paradigm to conduct this research. Further, it uses a research design that followed the data collection, and data analysis procedures. Additionally, the chapter also discusses ethical considerations and quality assurance procedures opted for this research.

Chapter 4- Data Analysis

Chapter 4 provides an overview of the first-level of data analysis and reports the preliminary findings. This chapter also includes information about the second-level analysis and provides a discussion of the results. It also outlined the prevalence rating criteria and multiple case analysis procedures. Each immigrant entrepreneurship theory is discussed separately, and findings are displayed via tables and diagrams. The chapter concludes by presenting the modern immigrant entrepreneurship framework.

Chapter 5- Discussion and Conclusion

Chapter 5 provides a summary of the findings and discussions of this research. It continues by discussing the modern immigrant entrepreneurship model. Furthermore, it outlines the contributions and limitations of this research and concludes by describing future research recommendations.

The next chapter (Chapter 2) discusses the literature review conducted for this research.

Chapter 2: A review of the literature on immigrant entrepreneurship

2.1. Introduction

This chapter reviews the extant literature on immigrant entrepreneurship to establish its place in today's reality. This chapter is divided into ten sections. Firstly, key terms are defined to provide context to entrepreneurship and the entrepreneur (Section 2.2). Secondly, it discusses the meanings of immigration and what constitutes an immigrant (Section 2.3). Thirdly, it explores the various motivations which drive migration (Section 2.4) of individuals. Further, it examines immigrants' transition into entrepreneurship and describes the factors that influence immigrants to establish businesses in the host country (Section 2.5). Then ethnicity is defined and its relationship with entrepreneurship (Section 2.6). This review to date leads to a discussion of the phenomenon of immigrant entrepreneurship, the immigrant entrepreneur, and their role in the host country (Section 2.7); and proposes a working definition of '*immigrant entrepreneurs*' to be used in this research.

Moving forward, the chapter examines various immigrant entrepreneurship theories and models to determine the key components of these theories (Section 2.8). Each selected theory is reviewed independently to identify the key 'concepts.' The term 'concept' is considered a general notion, an idea, and a mental image that forms specific characteristics (Merriam-Webster Dictionary, 2017). This research concept is referred to as immigrant entrepreneurship theories. This thesis ultimately uses the identified 'concepts' as building blocks to develop its own theoretical immigrant entrepreneurship framework. This section also discusses the relevance of selected immigrant entrepreneurship theories to this research. The penultimate section explains how the theoretical framework was developed. This framework was then used to investigate how these entrepreneurship theories are applied to current Indian immigrants' entrepreneurial journeys in New Zealand. The literature review enabled the development of the

research questions and helped determine the direction of the research (Section 2.9). The chapter concludes with a summary of the main arguments (Section 2.10).

2.2. Defining entrepreneurship and entrepreneur

Entrepreneurship refers to an accumulation of resources through novel approaches that create something valuable to society and yield monetary benefits (Bird, 1988). Although well-documented, formal businesses have been around since 1600, there is still a debate about what the term 'entrepreneurship' means (Wortman, 2016; 1987). This lack of consensus has been a fundamental problem in entrepreneurship (Carland et al., 1988).

Although no concrete definition has been established, the existing literature indicates that entrepreneurship is characterised by the procedure of 'organisational emergence' (Gartner, Bird & Starr, 2017). This term refers to an entrepreneur's ability to transform technical knowledge into financial worth. Thus, entrepreneurship serves as a vital instrument by which learning (discovery of new knowledge) can become the catalyst for a new enterprise (Carlaw, Devine, Pirich & Tullett, 2003). Therefore, entrepreneurship is defined as the process through which new organisations and economic activities come into existence (Davidsson, 2003; McMullen & Dimov, 2013; Shane & Venkataraman, 2000; Wiklund et al., 2011).

Entrepreneurship is founding new firms and can happen within an existing organisation (Amit, Glosten & Mueller, 1993; Casson, 1982). It is commonly termed corporate entrepreneurship (Ireland, Covin & Kuratko, 2009). However, entrepreneurial firms are typically new and small, and increasing numbers of new businesses can add to the individuals' financial prosperity (Cromie, 1994). New businesses also provide a way for individuals to sustain themselves and their families (Garavan & O Cinneide, 1994).

Entrepreneurship mainly refers to starting a new business, expanding within the existing business, and diversification into a new product line or new business sector. This research

focuses on the entrepreneurial behaviour of an individual (entrepreneur) as “someone who creates workplace settings for him or herself and for others” (Frederick, 2004, p. 23).

This research adapts the definition of entrepreneurship based on an individual's entrepreneurial characteristics, who either create employment for others or for themselves by venturing into self-employment for this research (De Vries, 2007). The adapted definition is appropriate to understand the incidents or events in Indian immigrants' journey of settling in New Zealand while being self-employed but not necessarily inclined towards entrepreneurship. For example, an accountant may be self-employed but have no entrepreneurial interest. This contradicting situation highlights the confusion between these two terms; entrepreneurship and self-employment. However, the literature supports that these terms have been used interchangeably (Kloosterman et al., 1999). Therefore, this research refers to self-employment as a part of the entrepreneurial activity. This research focuses on self-employed Indian immigrant entrepreneurs who provided employment to others and founded and operates small or medium-sized businesses. This definition also matches the criteria for 98.7% of companies defined as SMEs in New Zealand by the Ministry of Economic Development in 2006 (De Vries, 2007).

Therefore, setting up a clear definition of ‘entrepreneurship’ eliminated the possibility of anticipating immigrant entrepreneurs' entrepreneurial activity or behaviour during the research process. This research explores immigrant entrepreneurship concepts by defining a clear definition of ‘entrepreneurship’ that supports the researcher, to begin with, a non-judgemental starting point. The next step is to establish the definition of immigrant entrepreneurship discussed in section 2.7 before starting this research.

2.2.1. An entrepreneur

Researchers often discuss ‘*risk-taking*’ in the immigrant entrepreneurship literature’ because immigrants are taking a risk when choosing self-employment over a paid/salaried job.

However, not all scholars have agreed with this view. In Croitoru et al. (2012), Schumpeter has argued that risk-taking is not a fundamental characteristic of entrepreneurship. Instead, he has stated that risk-taking is associated with proprietorship, not entrepreneurship. However, this thesis is focused on immigrants who ventured from employment to starting their own business in New Zealand, which we infer constitutes a form of risk-taking. These entrepreneurial behaviours (Hill, Fishbein & Ajzen, 1977), such as ‘risk-taking,’ are identified as a recurring theme in entrepreneurship literature (Emmett, 2020; Knight, 2012; Long, 1983).

As with risk-taking, scholars have proposed that uncertainty is strongly associated with entrepreneurship (Emmett, 2020; Knight, 2012). French businessman Richard Cantillon argued that uncertainty is one factor that separates an entrepreneur from an employee (Long, 1983). In short, it is argued that establishing a new business involves both risk and uncertainty, and an individual who starts a business may be considered an entrepreneur (Gartner, 1985).

There are many definitions for the term entrepreneur beyond risk-taking and uncertainty (Minniti & Bygrave, 2017; 2001). According to Geroski (1995) and Bygrave (1993), entrepreneurs are individuals who perceive an opportunity and create a business. A further extension of the definition is that entrepreneurs can recover from a financial loss in business and increase their profit through their actions/decisions (Drucker, 2015; Liu, 2002). Other studies have argued that an entrepreneur is any business owner who employs others (Kirkwood, 2007; Shane, Kolvereid & Westhead, 1991). Indian immigrants who arrived in New Zealand as a skilled immigrant and later established their own business are defined as an entrepreneurs in this study.

According to Crockett (1962), an entrepreneur has unique characteristics. They are innovators or someone who can plan and mitigate the risks associated with operating a business, one who can develop new ideas and predict the results. Some definitions see boldness and intelligence

as key characteristics (Geroski, 1995), and some scholars considered these unique attributes ordinary characteristics of an entrepreneur (Kirzner, 1979).

To conclude, an entrepreneur may be considered an individual who plans to start a new business or expand an existing business (Veciana, 2007). In other words, an entrepreneur is a unique individual who starts a business and works hard to sustain it and ensure it survives (Raposo, Do Paco & Ferreira, 2008). Entrepreneurs are often called managers, business owners, innovators, industry leaders, and contractors (Davidsson & Wiklund, 1999). The next section discusses the definitions of immigration and immigrant.

2.3. Defining immigration and immigrant

As a result of globalisation, people can now travel around the world to achieve their goals (United Nations, 2010). Sometimes the opportunity and ability to travel also influence an individual's decision to migrate to another country (United Nations, 2010). Two hundred million individuals, or approximately 3% of the world's population, live outside the nation of their birth (United Nations, 2010). Migration is defined as individuals or families' movement from one area, region, or country to another (Collier & Dollar, 2002). In contrast, immigration refers specifically to individuals or families who have moved from one country to another (Wood et al., 2012).

Immigration is not a new phenomenon. While immigration has existed since the beginning of humanity, it was a retained and often slow process in the past. For example, it took hundreds of years to establish a significant population in another district or nation as a homogeneous population with a specific race, religion, culture, or dialect (Collier & Dollar, 2002). People's movement is not a new event, has changed over time, and happens much more frequently in the modern context due to such factors as changes in labour markets, the assessability of air-travel, and open immigration policies.

2.3.1. An immigrant

An immigrant is defined as “a person living in a country which is not their actual place of birth” (Wood, Davidson & Fielden, 2012, p. 105). This research focused on Indian immigrants who are New Zealand’s permanent residents (Dunstan, Boyd & Crichton, 2004). Despite differences in meaning, the words migration and immigration are often used interchangeably. The term ‘immigrant’ is used consistently in this study to depict people living permanently in New Zealand but born overseas.

2.4. Motivation for migration

Individuals migrate for various reasons. According to Millington & Millington (1994), migration happens for the following reasons: to increase lifelong income, to access improved housing, to enjoy a superior environment/climate, to enjoy better education facilities, or to achieve higher social status. In short, most immigrants are seeking a better life for themselves and their families (Dhaliwal & Kangis, 2006; Singh & Denoble, 2003).

2.5. Immigrant’s journey to entrepreneurship

In the 20th century, many economies grew because of immigration, mainly urban areas (Kloosterman & Rath, 2004). For example, Canada, the United States of America, Japan, New Zealand, and Australia have grown due to immigration (Chowbury & Pedace, 2007; United Nations, 2010). These nations' urban areas have changed significantly, with multi-cultural migration (Kloosterman & Rath, 2004). A significant number of these immigrants have established themselves as self-employed business owners. Evidence suggests that in general, immigrants have higher rates of self-employment than their host country population (Brenner, Fillion, Menzies & Dionne, 2006; Light & Bonacich, 1988).

The literature argues that immigrants are often attracted to self-employment because of the economic benefits they associate with owning a business. In other words, immigrants believe

they can make more money through self-employment than if they work as an employee (Campbell, 2017; Segal, Borgia & Schoenfeld, 2005). However, the literature divides the entrepreneurial intention into 'pull' and 'push' factors (Amit & Muller, 2013; Frederick, 2004; Kirkwood, 2009). Researchers have also demonstrated that the fundamental reason behind the immigrants' choice of self-employment is a direct result of 'push' or 'pull' factors (Pio, 2005; 2007).

The pull factors, such as having the freedom to make business and personal decisions, acts as a positive driver for immigrants to venture into exploring entrepreneurial opportunities (Cassar, 2007; DeFreitas, 1991; Morrison, 2001). For example, entrepreneurs in New Zealand were motivated by pull factors (Shane, Kolvereid & Westhead, 1991). In contrast, the push factors such as facing hardship in securing a job, discrimination in the job market, and fear of losing a job (Basu & Goswami, 1999; Dobrev & Barnett, 2005; Frederick & Chittock, 2006; Morrison, 2001; Kirkwood, 2009) are negative drivers that push individuals into self-employment (Dobrev & Barnett, 2005; Frederick & Chittock, 2006; Morrison, 2001; Basu & Goswami, 1999). This situation also highlights the probability of underpayment and the perception of lesser monetary gains than a salaried job compared to owning a business (Benzing & Chu, 2009).

Some scholars have also argued that entry to the host labour market is often conditional on the host country's language proficiency and experience (Portes, Guarnizo & Haller, 2002). These issues were exacerbated by language difficulties and disputed educational qualifications or training, which means that professional paths are hindered (Butler, 1999). In short, by starting their own business, immigrants create a job for themselves and avoid obstacles associated with the labour market (Watson, Keasey & Baker, 2000). Shinnar and Young have (2008) argued that pull factors have a greater influence on an individual's decision to become an entrepreneur than push factors. For example, financial compensation is considered a 'pull' factor. However,

not all individuals starting a business are motivated by money (DeMartino & Barbato, 2003; Fischer et al., 1993; Rosa & Dawson, 2006). However, the way they characterise and translate these push or pull factors depends on the immigrants settlement experiences. For this push-pull phenomenon, studies have focussed on two different types of factors: ‘necessity driven’ (Castells & Portes, 1989; Gallin, 2001; Raijman, 2001; Tremblay, 1985) and ‘opportunity-driven’ (Williams, 2008). Entrepreneurs driven by ‘necessity’ are the individuals who are pushed into entrepreneurship because they have no other work choices in the host country’s formal economy. In contrast, those described as ‘opportunity’ entrepreneurs are looking to exploit available business opportunities in their new homeland (Williams, 2008).

Necessity driven individuals engage in entrepreneurship as a way to survive or as a final resort in the host country’s employment market (Castells & Portes, 1989; Gallin, 2001; Raijman, 2001; Tremblay, 1985). Immigrants are forced to accept low paid work and cannot progress career-wise (Basu & Altinay, 2016). Push factors are those variables that hamper or block chances to follow a traditional method of employment, which results in immigrants choosing self-employment (Portes & Rumbaut, 1996). For example, as Light’s (1979) disadvantage theory explains, immigrants often face low wages, widespread joblessness, a lack of employment, a shortage of life necessities, and oppressive political atmospheres. It is further argued that immigrant workers often decide to become self-employed in their own communities to maintain a strategic distance from the people of the host nation (Light, 1979).

Lastly, in terms of their economic integration, immigrants commonly rely on their ethnic networks because, compared to the country’s nationals or those who have resided in a country for many years, they have limited knowledge about the host country’s labour market. Ethnic networks consist of a group of people who share a common cultural background (Kobrin & Speare, 1983) and help new immigrants adapt to the new environment in the host country based

on shared language, social norms, and culture (Young et al., 2014). Furthermore, the literature has confirmed that immigrants prefer to live in areas where other immigrants are from their country of origin (Kobrin & Speare, 1983). In this way, immigrants who are new to the nation slowly adapt to the new environment and prefer to mix with other members of their own ethnic immigrant community (Young et al., 2014).

Historically immigrants were often seen as 'low skilled' workers in the western economies (Singh & Denoble, 2003). These low-skilled workers were usually employed in low-status jobs as they lacked tertiary qualifications and had limited proficiency in the host country's language (Portes et al., 2002). Some immigrants strived to benefit from a host country's welfare programs (Portes et al., 2002), such as financial support from the work and income department of New Zealand. However, in recent times, the mind-set of the host country's population is changing, and immigrants are recognised for their contribution to the host country's economy (Duncan et al., 1997).

Research on immigrant entrepreneurship has identified other factors, apart from financial aspects, for starting a business: a desire for independence, work-related factors, family-related factors, factors relating to living in an enclave, lack of language skills, and an immigrant's visa status.

2.5.1. Financial factors

The extant literature indicates that financial aspirations are a key motivator in starting a business (Alstete, 2003). For example, Lofstrom (2011; 2013) suggests that self-employed immigrants seem to be financially better off than waged immigrant workers. Li (1997) confirms Lofstrom (2000; 2013) claims that higher financial returns are a key reason immigrants enter self-employment. However, the literature also indicates that male and female entrepreneurs are motivated differently in terms of money (Borooah et al., 1997; DeMartino & Barbato, 2003;

Marlow, 1997; Pinfeld, 2001; Still & Walker, 2006; Sundin & Holmquist, 1991; Wilson et al., 2004). For example, immigrant women entrepreneurs in New Zealand were less money-driven than male immigrant entrepreneurs (De Vries & Dana, 2012). Women entrepreneurs engaged in business prioritised autonomy and lifestyle over money, whereas male counterparts were money and success-driven (De Vries & Dana, 2012).

2.5.2. Desire for independence

The desire to be independent is often a primary motivating factor for many individuals starting a business (Alstete, 2008; Borooah et al., 1997; Cassar, 2007; Constant & Zimmermann, 2006; Hamilton & Fox, 1998; Harrison & Mason, 2007; Wilson et al., 2004). This desire for independence is classified as a pull factor. For example, Khosravi (1999) found that knowledgeable and middle-class immigrants opted for self-employment because it gave them the freedom to be their own boss (Rissman, 2006).

Owning a business enables an immigrant to decide about their time and place and give (rather than taking) instructions to others. The global survey (Hessels, Van Gelderen & Thurik, 2008) found that independence was a crucial factor in immigrant entrepreneurs' decisions to start businesses (Figure 2). It was also confirmed in studies from Canada (Lee-Gosselin & Grise, 1990) and the United Kingdom (Mallon & Cohen, 2001).

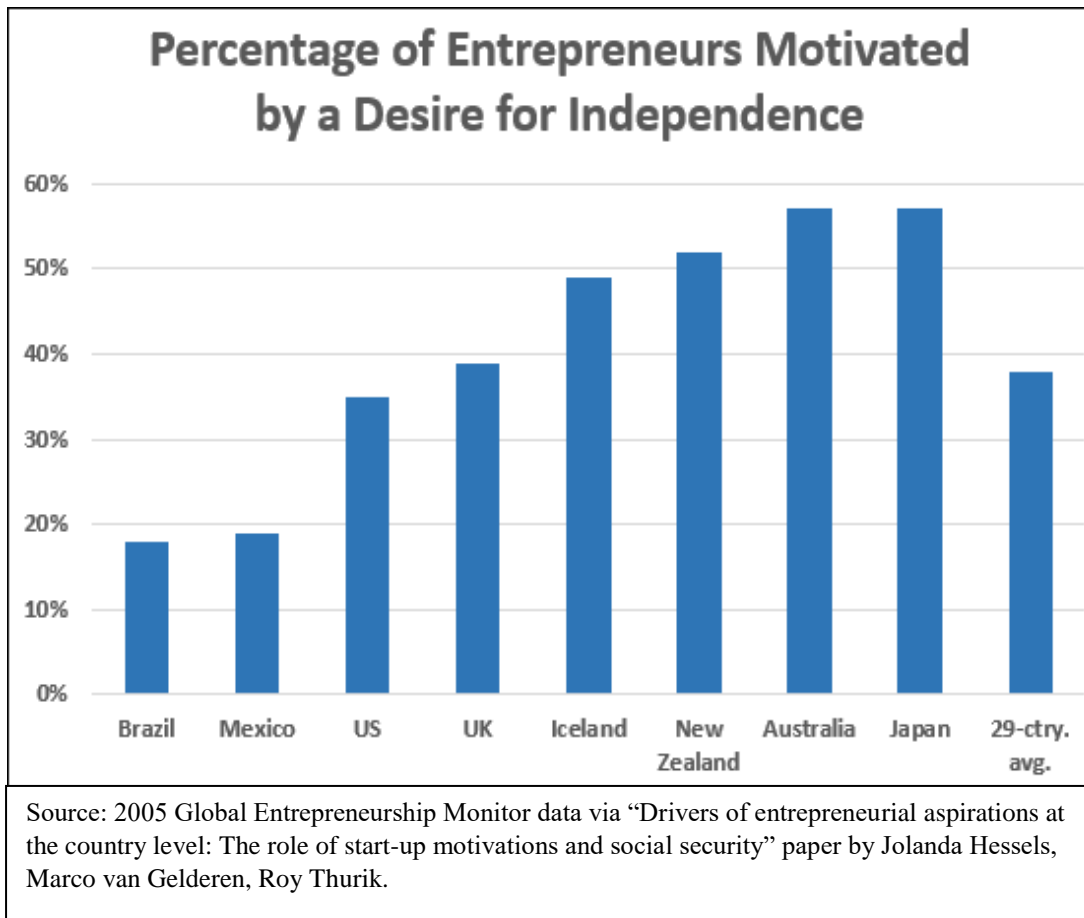


Figure 2: Global survey results (Hessels, van Gelderen & Thurik, 2008).

Image retrieved from <https://foundr.com/21-reasons-to-start-a-business-today/>

2.5.3. Work-related factors

Job dissatisfaction and job instability are crucial factors in an individual’s decision to start a business. Scholars have also suggested that immigrants are typically unable to adapt to a host country’s work culture (DeMartino & Barbato, 2003) or unhappy in their current profession (Marlow, 1997). In some cases, limited work opportunities motivate immigrants to start their own businesses (Rissman, 2006). Individuals may opt for self-employment due to their inability to meet the demands of a salaried job, such as being unable to commit to long work hours, travel requirements, or a lack of specific skills (Bauder, 2008; DeMartino & Barbato, 2003).

Therefore, because of unfavourable labour markets Ensign & Robinson, 2011 state that more immigrants are entrepreneurs than the host country's nationals. This disparity highlights employers' negative perception of immigrants' ability to meet the host country's job market needs. Firstly, the labour market fails to recognise the skills that immigrants bring to a company. Secondly, some immigrants are unlikely to be employed because they are less likely to have certified previous qualifications, unsuitable language skills, and a lack of knowledge of the host country culture. It could be argued that immigrants' insecurities in the job market push them into entrepreneurial activities (Ensign & Robinson, 2011). The Butcher, Spoonley & Trlin (2006) New Zealand study supports this situation. They found that immigrants faced discrimination in the labour market as they found themselves underemployed or were unsuccessful in finding employment; they did not have evidence of their overseas experience and qualifications.

Some lacked proficiency in English language skills. Even though some immigrants had excellent English language skills, they still faced discrimination (Mace et al., 2005; Palakshappa, 1980) in the labour market because their accent was different (Butcher, Spoonley & Trlin, 2006; Gendall, Spoonley & Trlin, 2007). Notably, these issues acted as push factors for some of the study's individuals to engage in entrepreneurial behaviour (Butcher, Spoonley & Trlin, 2006; Gendall, Spoonley & Trlin, 2007).

2.5.4. Family-related factors

Family support is beneficial for anyone considering starting their own business (Anwar & Daniel, 2017; Shane, Kolvereid & Westhead, 1991). Family support makes it a lot easier to venture into business (Belcourt, 1987). Various family-related factors are critical, like hands-on support from a family member such as a spouse (Shinnar & Young, 2008; Still & Soutar, 2001). Additionally, coming from a business background, for example, parents who own a

business may influence a family member to decide to start their own business (Aldrich & Cliff, 2003; Kirkwood, 2009). In the immigrants' context, parents may act as role models, mainly if they were entrepreneurs in their home country. For example, New Zealand has many IndIERS who had experience with parents' family businesses prior to immigrating to New Zealand (Pio, 2010). Agrawal and Chavan (1997) also suggest that Lebanese respondents stated that their 'family business' background was an essential factor in starting a new business. In most cases, the respondents' uncles, fathers, or siblings had their own businesses and therefore supported respondents with ideas, finance, acting as guarantors for their business loans, and business advice (Agrawal & Chavan, 1997). Worldwide, family-related factors also act as pull factors for both genders (Verheul et al., 2006).

2.5.5. Enclaves

Clark and Drinkwater (2000) explain the term 'enclave' as referring to a group of people from a similar ethnic background who all reside in a particular geographical area in a host country. Enclaves provide a market for an immigrant entrepreneur within their ethnic group (Zhou & Logan, 1989) demand for ethnic products and services and the luxury to communicate in their native language. As the entrepreneur has in-depth knowledge of the ethnic group's tastes, traditions, likes, and demands for specific goods (Ram et al. 2000), they can establish their business in such enclaves.

Entrepreneurs active in enclaves have many advantages: high customer loyalty, ground to build community networking, and access to the local ethnic labour force (Zhou & Logan, 1989). However, it is considerably harder to build a business in host nation markets (Dalhammar, 2004). A new immigrant entrepreneur may face high competition from existing immigrant companies. This competition may lower earnings, particularly in the initial stage of their business (Clark & Drinkwater, 2000).

2.5.6. Language

Language proficiency is a significant challenge for most immigrants when they arrive in a host nation. An immigrant's lack of fluency in the host country's language is another factor that often motivates immigrants to start their own businesses. A lack of a host country's language skills may mean that an immigrant is in a disadvantaged position when securing employment (Clark & Drinkwater, 2000).

In other words, an immigrant with low English language skills may struggle to find a job in the standard labour market in a native English speaking nation. As a result of this disadvantage (Light, 1979), they may choose to start their own business. Such a company may be related to their ethnic group or a similar language background (Paulose, 2012). This situation may reveal a gap in the host country's business environment, which may be catered by immigrant entrepreneurs. It could be a low-cost entry venture in the well established ethnic community, and their customers enjoy the experience of buying from businesses where they can share the same language and have a "home" like shopping experience (Evans, 2004; Evans, 1989).

Table 1 displays the factors of pull and push factors of immigrant entrepreneurship identified during literature review.

Table 1: A summary of pull and push factors identified in literature review

No	Factors of immigrant entrepreneurship	Characteristics	Previous studies
Pull factors of immigrant entrepreneurship			
1	Autonomy	<ul style="list-style-type: none"> Immigrants liked to become ‘one’s own boss’ rather working for others. This gives them a sense of empowerment, a feeling of satisfaction and pride. 	<ul style="list-style-type: none"> (Cassar, 2007; DeFreitas, 1991; Morrison, 2001). (Shane, Kolvereid & Westhead, 1991) (Alstete, 2008; Borooah et al., 1997; Cassar, 2007; Constant & Zimmermann, 2006; Hamilton & Fox, 1998; Harrison & Mason, 2007; Wilson et al., 2004). Khosravi, (1999) Rissman, (2006). (Hessels, Van Gelderen & Thurik, 2008) (Lee-Gosselin & Grise, 1990) (Mallon & Cohen, 2001). (Volery, 2007; Smith-Hunter & Boyd, 2004). (Masurel, Nijkamp & Vindigni, 2004; Werbner, 2001).
2	Money	<ul style="list-style-type: none"> Immigrants believe that more money could be earned in business than through employment. 	<ul style="list-style-type: none"> (Shimmar and Young, 2008) (Alstete, 2003). Lofstrom (2011; 2013)

3	Lifestyle	<ul style="list-style-type: none"> • Immigrants chose to be self-employed to achieve work-life balance. 	<ul style="list-style-type: none"> • (<i>Borooah et al., 1997; DeMartino & Barbato, 2003; Marlow, 1997; Pinfold, 2001; Still & Walker, 2006; Sundin & Holmquist, 1991; Wilson et al., 2004</i>). • (<i>De Vries & Dana, 2012</i>).
4	Family support and family legacy	<ul style="list-style-type: none"> • Immigrants utilise available family support through family members in establishing their businesses. • Some immigrants prefer to work in the family business instead of exploring employment. 	<ul style="list-style-type: none"> • (<i>Anwar & Daniel, 2017; Shane, Kolvereid & Westhead, 1991</i>). • (<i>Belcourt, 1987</i>). • (<i>Shinnar & Young, 2008; Still & Soutar, 2001</i>) • (<i>Aldrich & Cliff, 2003; Kirkwood, 2009</i>). • (<i>Agrawal and Chavan (1997)</i>) • (<i>De Vries, 2012</i>).
5	Enclaves (Dominant ethnic population residing in the specific area).	<p>Enclaves offer many advantages for immigrants who intent to start a businesses :</p> <ul style="list-style-type: none"> • Immigrants establishe businesses in ethnic enclaves to cater for the needs of their own ethnicity community. • Businesses in such enclaves often have business owners and staff from the same ethnic background. • Immigrants gain business knowledge and skills from such enclave. • Immigrant entrepreneurs unique abilty and knowledge allows them to identify the gap in the market; and exploit this 	<ul style="list-style-type: none"> • (<i>Zhou & Logan, 1989</i>) • (<i>Ram et al. 2000</i>), • (<i>Dalhammar, 2004</i>). • (<i>Clark & Drinkwater, 2000</i>). • (<i>Evans, 2004; Evans, 1989</i>).

		gap which encouraged them to start a business.	
Push factors of immigrant entrepreneurship			
1	Unfavourable labour markets	<ul style="list-style-type: none"> • Immigrants that are unable to gain employment are pushed to start their own businesses. 	<ul style="list-style-type: none"> • (<i>Basu & Goswami, 1999; Dobrev & Barnett, 2005; Frederick & Chittock, 2006; Morrison, 2001; Kirkwood, 2009</i>) • (<i>Dobrev & Barnett, 2005; Frederick & Chittock, 2006; Morrison, 2001; Basu & Goswami, 1999</i>). • (<i>DeMartino & Barbato, 2003</i>) • (<i>Marlow, 1997</i>). • (<i>Rissman, 2006</i>). • (<i>De Vries, 2012</i>). • (<i>Bauder, 2008; DeMartino & Barbato, 2003</i>). • (<i>Ensign & Robinson, 2011</i>) • (<i>Butcher, Spoonley & Trlin (2006)</i>)
2	Language difficulties and disputed educational qualifications or training	<ul style="list-style-type: none"> • Immigrants' qualifications and work experience are unrecognised or undervalued in the host country. • Immigrants faces difficulties to secure jobs due to lack of proficiency in English language. 	<ul style="list-style-type: none"> • (<i>Butler, 1999</i>) • (<i>Mace et al., 2005; Palakshappa, 1980</i>) • (<i>Butcher, Spoonley & Trlin, 2006; Gendall, Spoonley & Trlin, 2007</i>). • (<i>Light, 1979</i>), • (<i>Clark & Drinkwater, 2000</i>). • (<i>Paulose, 2012</i>). • (<i>De Vries, 2012</i>).

3	Survival strategy	<ul style="list-style-type: none"> Immigrant entrepreneurs feel fearful of unemployment, which acts as a push factor to start a business for survival. 	<ul style="list-style-type: none"> <i>(Castells & Portes, 1989; Gallin, 2001; Rajman, 2001; Tremblay, 1985).</i> <i>(Portes & Rumbaut, 1996).</i> <i>low wages, widespread joblessness, a lack of employment</i> <i>(Light, 1979).</i>
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2.6. Ethnicity and relationship with entrepreneurship

The term ‘ethnicity’ is used to define a group of people who share a common origin and similar cultural behaviours (Basu, 2004; Min & Kim, 2009). Christopher (2006) expressed the lack of a single definition of ethnicity. While Wallace (2000, p. 155) suggests, Weber’s definition was appropriate as in “groups that entertain a subjective belief in [members’] common descent.” This research conducts interviews with immigrant entrepreneurs of one ethnic group (Indian) to conduct an in-depth analysis of a single ethnicity. The rationale for the chosen ethnic group is explained in section 1.3 of Chapter 1.

The relationship between ethnicity and entrepreneurship has been examined extensively in the extant literature, with scholars noting a link as early as the 19th century (Volery, 2007). Generally, the term, immigrant business is used to refer to a business that supplies goods and services to an immigrant community (Volery, 2007). One common example in New Zealand is the IndIERS, who establish a grocery shop to cater to the Indian community (Volery, 2007). Many businesses also serve the host nation’s peoples, such as convenience stores, car sales, commercial cleaners, taxis, etc. Therefore, any immigrant who starts a business in their adopted host country is considered an immigrant entrepreneur. Aldrich & Waldinger (1990) defines an ethnic enterprise, or immigrant entrepreneurship is:

“no more than a set of connections and regular patterns of interaction among people sharing common national background or migratory experiences. We emphasize the subcultural dimension of ethnicity-the social structures through which members of an ethnic group are attached to one another and the ways in which those social structures are used” (p. 112.)

2.7. Immigrant entrepreneurship, immigrant entrepreneurs and their role in the host country

In 2003, there were more than 1700 reports, books, monographs, journal articles, chapters, and different issues on immigrant entrepreneurship (Kloosterman & Rath, 2003). At the same time, there is a lot of interest in the topic; much of the research about immigrant entrepreneurship has focused on the United States and Europe (Barret et al., 1996; Kloosterman & Rath, 2003; Nazareno et al., 2018, 2019; Ram et al. 2000; Smallbone et al., 2005). Blocked opportunities in the labour market initiated the earliest immigrant entrepreneurship theories in the 1880s (Barret et al., 1996). Post-World War 2, Europe allowed immigrants to fill the demand for industrial labour. Immigrants were employed as provisional workers and did not require specific skills (Waldinger et al., 1990).

Researchers have also utilised the term ethnic entrepreneurship to distinguish it from immigrant entrepreneurs or ethnic minority entrepreneurship. Though both these terms have comparable significance, there is a slight distinction between the two. ‘Ethnic entrepreneurship’ is commonly used when referring to entrepreneurship associated with specific ethnic groups, while ‘immigrant entrepreneurship’ indicates entrepreneurship associated with all immigrant groups in a nation (Dalhammar, 2004). The terms “migrant entrepreneurship”, immigrant entrepreneurship, and ethnic entrepreneurship are often used interchangeably in the immigrant entrepreneurship literature” (Basu, 2006, p. 582). In drawing conclusions on the meaning of ‘immigrant entrepreneurship,’ Najib (1994; 1999) concluded that if an immigrant establishes a

business in the host nation, then he/she is an immigrant entrepreneur, and the company is considered an immigrant business or a form of immigrant entrepreneurship. This research adopts the terms 'immigrant entrepreneurship' as referring to the immigrant-owned and operated businesses, and 'immigrant entrepreneurs refer to IndIERS to address the research subject matter and the participants.

Research on immigrant entrepreneurship has focused mainly on the cultural and structural factors involved in building ethnic businesses (Masurel, Nijkamp & Vindigni, 2004). The cultural factor research suggests that the decision to engage in self-employment is influenced by an individual's unique disposition or cultural background (Masurel, Nijkamp & Vindigni, 2004). Structural theories emphasise external factors present in the host country, such as discrimination and a lack of both qualifications and language proficiency, which feature immigrants' decision to start a business (Volery, 2007). These two different approaches to entrepreneurship are complementary. Combining these two approaches does not necessarily explain this complex nature of the phenomenon.

Immigrant entrepreneurship plays a positive contribution to the western economy (Ensign & Robinson, 2011). For example, immigrant entrepreneurship is prominent in various sectors, such as real estate, the computer industry, and the recreational industry. Immigrants are involved in a diverse range of business activities, not just those typically thought of – such as the 'convenience store' (Volery, 2007) in New Zealand or pizzeria and restaurant owners in Sweden (Slavnic, 2004).

An immigrant may start a business to gain economic mobility and display an ability to seize the opportunities in the host country (Aldrich & Waldinger, 1990; Aldrich, Zimmer & McEvoy, 1989). Immigrants have established businesses to meet the demand for ethnic goods, such as foods (spices and dried pulses) and clothing. Knowledge of their own culture and tastes has

stimulated immigrant business owners to supply ethnic goods and services (Volery, 2007). However, different immigrant groups utilise such opportunities in different ways (Razin, 2002).

Additionally, an immigrant's residency status plays an integral part in their decision to start their own business. Gaining permanent residency in a host country opens many doors for an immigrant, including access to bank loans and legal rights to incorporate a company. Therefore, immigrants are unlikely or unable to consider self-employment before gaining their residency. (Clark & Drinkwater, 2000). For example, New Zealand's permanent residency laws enable many immigrants to start their own businesses (Shane et al., 1991).

This study purports the value of investigating an individual's entrepreneurial behaviour, particularly their decision to start a business. The decision to engage in self-employment for immigrants can be for many reasons, such as the inability to gain meaningful employment or the desire to achieve independence and freedom as an immigrant entrepreneur (Constant & Zimmermann, 2006; Borooah & Hart, 1999). The entrepreneurship theories spend a lot of time discussing why immigrants decide to own their own businesses (Section 2.8) and an immigrant entrepreneur (Morrison, 2000). The next section discusses immigrant entrepreneurs.

2.7.1. Immigrant entrepreneurs

A commonly known definition of an immigrant entrepreneur is an individual who has migrated to a new country and started a business, most likely to earn money (Chaganti, Greene & Greene, 2002). The commonly held view of an immigrant as an entrepreneur is that they have little or no educational qualifications and have less financial capital than the host country's population (Lofstorm, 2002). In other words, an immigrant entrepreneur is believed to be an individual with low educational qualifications, little capital, and one who seeks low barrier industries for entering into entrepreneurship (Volery, 2007). Such undemanding entry requirements have

resulted in many business start-ups in New Zealand in low entry barrier industries (Volery, 2007). Such industries with low education and financial needs are retail, wholesale, and restaurants (Rath & Kloosterman, 2000). Conversely, Douglas, and Shepherd (2000) have pointed out that many immigrant entrepreneurs are skilled or semi-skilled in their particular sector of interest. They are highly educated and have a well-rounded knowledge of managing their businesses with a robust financial base.

Blalock's (1967) 'middleman minority theory' suggests that immigrants in business often find themselves working as intermediaries for immigrant communities (Haugh & McKee, 2003). This situation allows immigrant entrepreneurs to act as a trade bridge between their homeland and the host country. An immigrant entrepreneur's involvement as a mediator between businesses is reported in the literature (Zhou, 2004). Immigrant entrepreneurs act as money lenders, as agents between two firms, and as labour contractors, known as a 'middleman' (Bonacich, 1973). For example, most ethnic businesses in the market are owned by Jews, Indians, Chinese, Koreans, and Arabs in the United States (De Raijman, 1996; Min & Bozormehr, 2003). Another example is Korean involvement in retail businesses (Min & Bozormehr, 2003) in Latino and African-American neighbourhoods in the United States of America (De Raijman, 1996).

A middleman entrepreneur aims to achieve maximum wealth in the shortest possible time before moving back to their home country (Zhou, 2004). Due to the significant difference in goals (earning a fortune rather than permanently settling in the host country), middleman entrepreneurs and other immigrant entrepreneurs differ. This study focuses on immigrant entrepreneurs who have permanently migrated to New Zealand and, at some point in time, have founded and are operating their own businesses. This thesis does not use middlemen minority

theory as it is not relevant to this research. In sum, it does not meet the sample criteria set in Chapter 3.

2.7.2. The role of an immigrant entrepreneur in the host country

Immigrant entrepreneurs generate jobs for themselves and provide employment opportunities for others in their immigrant communities (Pio, 2008). An immigrant entrepreneur invests a great deal of time and effort into developing a marketplace for products and services that other immigrants will buy or use. For example, an Indian grocery shop or clothing store caters to the specific community tastes, customers, and needs. Immigrant entrepreneurship not only provides an individual with economic independence and a means of support, but it also opens doors for individuals to explore ways to integrate into the host culture (Boyd, 1990; Butler & Herring, 1991; Light, Sabagh, Bozorgmehr & Der-Martirosian, 1994; Portes & Zhou, 1992) by introducing exotic flavours and products in the host country's market.

Most immigrant entrepreneurs do not focus on standard business sectors (Singh & Denoble, 2003). They are more inclined towards entering markets that have been unattractive to the host country's business owners. These markets focus on ethnic products, immigrant customers, and business areas with low economies of scale (Aldrich & Waldinger, 1990). Mostly immigrant entrepreneurs are interested in the ethnic market based on import and export or retail shops with ethnic products (Rhodes & Butler, 2004). Such businesses' entrepreneurial intention is to earn a higher income than what can be earned through formal employment (Butler, 1999). For example, in the United States, Hispanics, Korean, non-Hispanic Whites, Middle Eastern, and South Asian favour self-employment over employment (Tienda & Raijman, 2000).

2.8. Examining theories and models of immigrant entrepreneurship

This section examines existing immigrant entrepreneurship theories to identify the individual concepts which make up these theories. This research examines the following theories and

models: cultural theory (Weber, 1958), disadvantage theory (Light, 1979), the interactive model (Aldrich & Waldinger, 1990), the ethnoburb model (Wei, 1998), and mixed embeddedness (Kloosterman & Rath, 2001; Kloosterman et al., 2002; 1999). According to its time of formation, the immigrant entrepreneurship theories are discussed in this research in sequential order. It discusses the relevance of these theories to this study. The concepts derived from these theories contribute to developing a theoretical framework (see Section 2.8).

Accordingly, this section answers the following research's first and second sub-questions:

- What are the relevant immigrant entrepreneurial theories?
- How can entrepreneurial theories be deconstructed into identifiable and measurable concepts forming a lens to map Indian immigrants' experiences?

2.8.1. Cultural theory

The most groundbreaking definition of the cultural theory was developed during Weber's (1958) investigations of capitalism. Weber (1927) contended in his book (*The Protestant Ethic and the Spirit of Capitalism*) that the root of capitalism was in partisan 'Protestants' religious ethos (not the Jewish ethos) and that the market framework capitalism created had outgrown its transitional reliance on religious legitimations. The cultural theory was developed by Weber (1958) and later explored by other researchers (Crockett, 1962; 1961; Dentler, 1959; McClelland & Winter, 1969; Schumpeter, 1950).

Cultural theory has numerous adaptations but has a common theme of psychological and cultural features of ethnic individuals' contribution toward business ventures as a method of accomplishment (Poot, 1993). Cultural theory is based on the view that individuals' cultural values and beliefs during engaging in business, ethnic resources, and individual traits influence entrepreneurial success. Therefore, cultural theory highlights the role of the immigrant's

cultural characteristics (Weber, 1958), ethnic resources (Fregetto, 2004), and an individual's trait as an immigrant (Volery, 2007), which promotes entrepreneurial behaviour in immigrants.

Cultural characteristics refer to the specific cultural values, norms, and traditional practices of immigrants. Such cultural characteristics are continuing the family legacy, strong affiliations with members of the same ethnic community, self-employment to strive for economic sustainability, abiding by cultural traditions, and willingness to work for self (Masurel, Nijkamp & Vindigni, 2004). The inclination of starting their own business is prevalent for Asian individuals (Volery, 2007). For example, Britain's research on the Chinese catering trade concluded that the Chinese are given more respect from fellow Chinese society if they have their own business.

Further, researchers interested in explaining why immigrants are more likely to start their own businesses suggest that ethnic resources help immigrants to start a business (Basu & Virick, 2015; Peters, 2002). Ethnic resources encourage and empower business and immigrant entrepreneurs (Fregetto, 2004; Nanda & Khanna, 2010). For example, ethnic resources are immigrants having support from family members, access to market information, capital, and labour from this social network (Peters, 2002). Additional ethnic resources (practice) live frugally, commit to hard work, and tolerate hazardous work environments (Masurel, Nijkamp & Vindigni, 2004). For example, the high level of involvement of Chinese individuals in the food sector is evident in the UK due to the support received from family members, particularly in terms of labour and capital (Leung, 2002).

From a particular culture, following specific traditions, practicing certain beliefs, and having similar beliefs to their community members, create a pull effect for immigrants, meaning they are more likely to start their own business (Li, 1993; Wu, 1983). For example, the Sikh

community worldwide has been shown to collaborate on resource provision and arrange capital for business start-ups using their immigrant networks (Ibrahim & Galt, 2011).

Furthermore, as an individual, the immigrant has a greater awareness of the benefits of their way of life (culture) after migrating to a different environment (Barrett, Jones & McEvoy, 1996; Barrett, Jones, McEvoy & McGoldrick, 2002). In other words, an individual of any ethnic background will gain new understandings of their culture when they move to a new country. It elevates their consciousness of their own identity and culture. Although Waldinger et al. (1990) contend that distinct ethnic values may hinder integrating into the host country's community, they may also provide the impetus for self-employment.

Theorists working in entrepreneurship areas reinforce immigrants' importance of gaining economic freedom (Smith-Hunter & Boyd, 2004). The cultural theory's economic freedom aspects include the willingness to work hard or be a high achiever and the desire to become 'one's own boss.' For example, Chinese immigrants are diligent and hold cultural values grounded in earning a living from their businesses, building on their financial savings, and reinvesting profits into other business ventures (Zhang, 2010). Thus, they are more inclined toward entrepreneurial behaviour. Similar example is evident in the case of Indian immigrant entrepreneurs operating convenience stores (local dairy) in New Zealand (Pio, 2007).

Therefore, cultural theory paints the picture of an ideal scenario, where immigrants have established positive and healthy relationships with their ethnic communities and have achieved unconditional support (Peters, 2002). However, research indicates that cultural theory does not tell the whole story when defining immigrant entrepreneurship since it disregards the political and economic factors and only concentrates on cultural viewpoints (Leung, 2002). For example, a study on African Caribbeans living in the United Kingdom reported that entrepreneurial activities were not reliant on ethnicity, but rather on an individual's unique

situational conditions (Okonta & Pandya, 2007). These situations might include political settings and financial resources (Okonta & Pandya, 2007).

The specific cultural value or practice of a particular ethnic group and the available family support ignores the individual's personal choice of an industry he or she wishes to work in or the ability to generate capital through other means (Leung, 2002). For example, the individual's traits refer to the in-built hard-working attitudes of Asian entrepreneurs' (Jones & Ram, 2012; Tiwari, 1980). However, this hard-working attribute of an individual could simply be a consequence of the business sector's nature.

To conclude, the concepts derived from cultural theory are relevant to this research because they can be utilised to assess aspects of an entrepreneur's experiences of starting their own business in New Zealand. The concepts relevant to this research are various cultural characteristics, ethnic resources, and individual migrant personal traits (Figure 3).

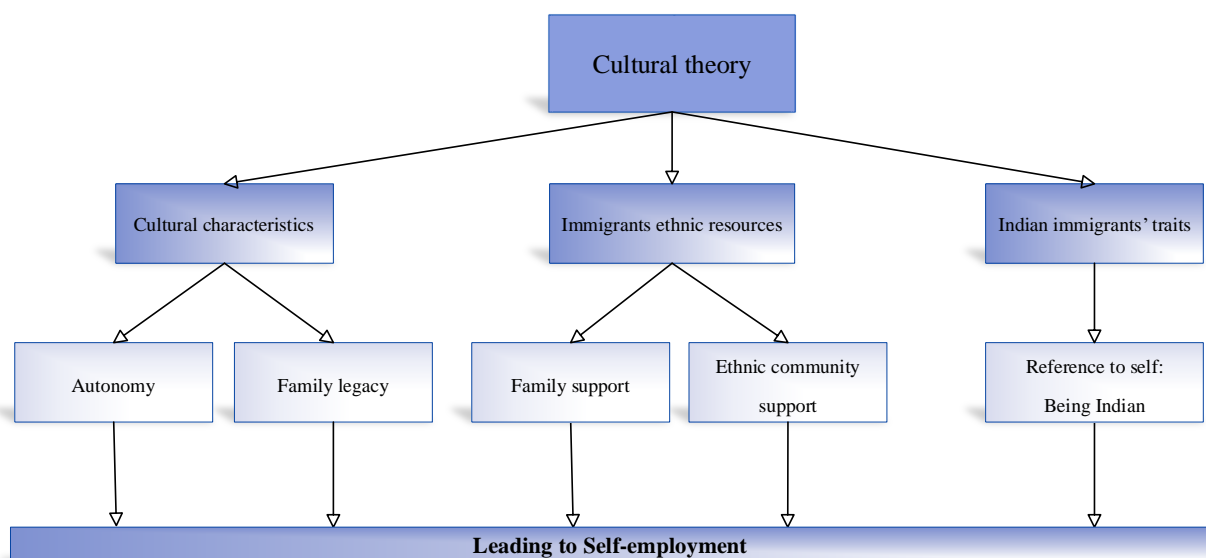


Figure 3: The main theoretical concepts of cultural theory

2.8.2. Disadvantage theory

Disadvantage theory (Light, 1979) was first introduced when Light analysed the ongoing difficulties immigrants in Europe faced finding paid employment, which led many of them to start their own business. The disadvantage theory helps explain why immigrants venture into a small business as a survival strategy (Rai, 2008; Smith-Hunter & Boyd, 2004). Exclusion from the traditional job market highlights the alternative and feasible path for immigrants to choose self-employment (Berger, 1991; Light & Rosenstein, 1995).

An immigrant may consider self-employment when attaining their ideal job seems difficult to achieve due to only having home country work experience, qualifications not being recognised (Bevelander & Nielsen, 2001) in the host country, and a lack of English language skills (Dana, 2009). Pio (2007) confirms, her study found that Indian women chose to become entrepreneurs due to them facing disadvantages in the New Zealand labour market. These Indian women faced discrimination due to a lack of relevant work experience and a lack of knowledge about seeking government support. Significantly, the literature also suggests that highly skilled Chinese immigrants experience disadvantages in the New Zealand job market for similar reasons (Benson-Rea, Haworth & Rawlinson, 1999). This phenomenon gave birth to 'blocked mobility' (Min & Bozorgmehr, 2003). It refers to the roadblocks immigrants face when trying to obtain work in their desired field.

The blocked mobility theory (Min & Bozorgmehr, 2003) suggests that immigrants confront disadvantages in labour markets than the host country's people. In other words, it contends that immigrants have considerable difficulties in breaking into the labour market, and this situation pushes them into exploring alternatives (Rai, 2008; Valenzuela, 2003). The disadvantages include or relate to immigrants' accents, racial segregation, rejection from referral systems

(Butcher, Spoonley & Trlin, 2006; Gendall, Spoonley & Trlin, 2007), and no-host country's work experience (Valenzuela, 2003).

The disadvantage theory suggests that immigrants must start their businesses to survive; these immigrants are called 'survivalist entrepreneurs' (Boyd, 2000). A survivalist entrepreneur is an individual who starts a small business to survive and earn a living independently due to a negative response from the job market (Boyd, 2000). The term 'survivalist entrepreneurship' represents an act of desperation after not securing suitable employment in the mainstream economy (Light & Rosenstein, 1995). For example, Boyd (2000) found that a study on women entrepreneurs suggested that the choice to engage in self-employment resulted from being disadvantaged in the labour market. In short, disadvantage theory does not consider entrepreneurship to be a form of achievement, but rather, an alternative to unemployment (Volery, 2007). Disadvantage theory thus sees self-employment as a result of 'push factors' where an individual is jobless or fears joblessness. Consequently, the only option is self-employment (Panayiotopoulos, 2010).

The literature points out that immigrants face significant disadvantages that impact their behaviour after arriving in the host country (Fregetto, 2004). As stated previously, the immigrants are disadvantaged due to their inability to gain employment; this may be due to a lack of English language skills, relevant education or work experience, and a lack of knowledge about the host country's culture. However, in New Zealand, the profile of arriving immigrants is changing. There are improvements in schooling worldwide, and New Zealand's immigration criteria for skilled immigrants influence a current immigrant (Paulose, 2012). The fact that the recent immigrant is fluent in English and often has adequate qualifications and work experience do not place them in the same position of disadvantage, as pointed out in the disadvantage literature.

Moreover, they are well equipped with host country knowledge because of improved technology and greater access to information. However, disadvantage theory does not view entrepreneurship as an outcome of skill and successful people but contends that self-employment is the only option available for an immigrant to earn a living. The theory does not see entrepreneurship as an active choice for immigrants who may have other options.

To conclude, the concepts derived from disadvantage theory are relevant to this research because they can investigate aspects of Indian immigrants' decision-making process in venturing into self-employment in New Zealand. The pertinent concepts for this research are the disadvantages immigrants face, the type of difficulties, and the choice of self-employment as a survival strategy for Indian immigrants in New Zealand (Figure 4).

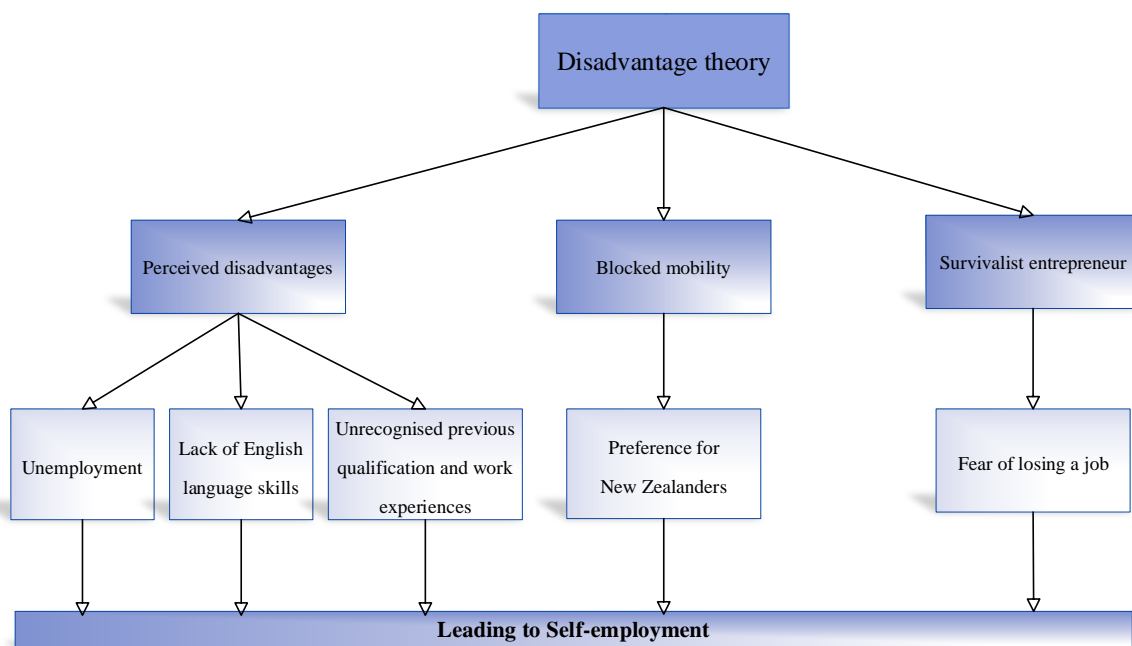


Figure 4: The main theoretical concepts of disadvantage theory

2.8.3. Interactive model

The interactive model (Aldrich & Waldinger, 1990) highlights the interaction between opportunity structures and immigrant resources. This model was developed to enhance opportunity theory (Fernandez & Kim, 1998). Opportunity theory (Fernandez & Kim, 1998)

focuses on two aspects of immigrant entrepreneurship. The first aspect is how changes in the host country's social, legal, political, and economic environment create opportunity structures for immigrants (Volery, 2007). The second aspect highlights immigrants' accessibility to ethnic resources (Fernandez & Kim, 1998; Min & Bozorgmehr, 2003) can support immigrant communities (Boissevain et al., 1990).

Building on opportunity theory, the interactive model focuses on the interplay between opportunity structures and immigrant resources. Both opportunity structures and immigrants resources encourage or facilitate immigrants' entry into small-scale businesses in host countries. This situation leads to an alliance between the host country's need for products or services and an immigrant's ability to meet this demand (Aldrich & Waldinger, 1990; Aldrich et al., 1989).

The interactive model explains how opportunities ignored by the host country's entrepreneurs and jobs not wanted by the host country's people provide openings for immigrants looking to serve the local market (Aldrich & Waldinger, 1990; Aldrich et al., 1989). Business sectors often neglected by a host country's entrepreneurs due to a lack of ethnic market knowledge and perceived inadequate returns, provides immigrants with opportunities to enter the market (Volery, 2007). The social disparity between the ethnic group and the host nation opens doors for an immigrant to cater to a niche market. It provides a greater chance for an immigrant to meet the high demand for ethnic merchandise.

Niche markets, entry into the open market, and job market conditions create opportunities for immigrants. However, opportunities in the market may be restricted regardless of the niche market (Volery, 2007). For example, immigrants may face difficulties when entering the open market, which is dominated by the host country's entrepreneurs. However, markets with low economies of scale offer immigrants more opportunities (Agrawal & Chavan, 1997).

An immigrant entrepreneur reaps the benefits of the host country's opportunity structures and immigrant's accessibility of ethnic resources (Rath & Kloosterman, 2002). Ethnic resources refer to an immigrant's community networks, which provides support for creating small businesses closer to the immigrant's skill set. In sum, immigrants can start their own business and meet niche demand through establishing a small-scale business. Ethnic resources refer to the accessibility of property, human capital, and cash to invest in a company through their ethnic community and family (Min & Bozorgmehr, 2003; Fernandez & Kim, 1998). These ethnic resources also include the immigrant's cultural traditions and social networks (Putz, 2003). The association between the opportunity structures and ethnic resources might be the deciding factor for ethnic entrepreneurship in New Zealand. For example, second to the Chinese, Indians are the largest migrant community (Pio, 2007), holding close-knit networks.

Various researchers (Light & Rosenstein, 1995; Bonacich, 2018; 1993; Gold, 2003) have criticised the interactive model for its methodological imperfections or 'static and narrow' (Bonacich, 2018; 1993; Gold, 2003) approach to the regulatory and economic factors. The interactive model is dominated by one perspective about immigrant entrepreneurs that they believe that they are always outside mainstream businesses. The connection between the host country's commercial demand and the opportunity for an immigrant to fulfil the request demonstrates the edge immigrant entrepreneurs have when operating in a niche market. The entrepreneur has the skills to serve immigrant customers and vice versa; that is, the customers enjoy buying from businesses where they can share the same language and have a 'home-like' shopping experience (Evans, 2004; Evans, 1989).

To conclude, the interactive model is relevant to this research because the concepts utilised to gauge the interaction between the host country's demand for small businesses and the immigrant entrepreneur's ability to fulfil this demand. The relevant concepts shown in Figure

5 include how an immigrant entrepreneur utilises the opportunity structure and available ethnic resources. It also provides a way to understand the interaction between opportunity structures and resources available to an immigrant entrepreneur.

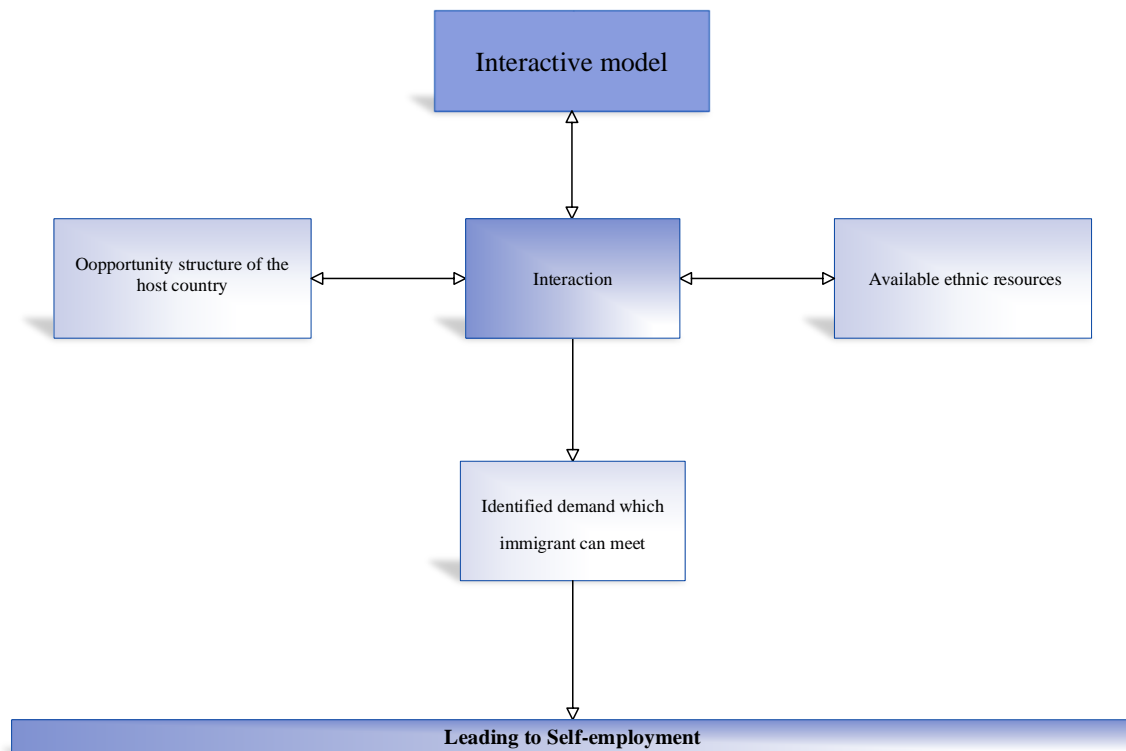


Figure 5: Theoretical concepts of the interactive model

2.8.4. The Ethnoburb model

The ethnoburb model was an enhancement of the ethnic enclave theory (Wilson & Portes, 1980). The 'ethnic enclave' refers to any location with a group of dominant migrant business owners and employees who mostly have the same ethnic background (Lee & Wong, 2003). The ethnoburb may also indicate areas where the same ethnic groups' businesses already exist (Altinay, 2008). Examples reported in the literature include Korean communities in Los Angeles, Cubans in Miami, and Chinese in major American urban cities (Lee & Wong, 2003).

Similarly, Indians in United State of America's motel industry (Nazareno, Zhou, & You, 2018; 2019;) and in Auckland, New Zealand's convenience store sector (Zhang, & Crothers, 2013).

Ethnic enclave theory (Portes, 1987; Wilson & Portes, 1980) acknowledges that immigrant values, beliefs, and cultures offer more of an advantage for some than others. Ethnic enclave points out the accessibility of specific resources to immigrant entrepreneurs' through their community connections. Immigrant entrepreneurs often attain success by drawing workers from their own community. Immigrant entrepreneurs often concentrate on their ethnicity activities, such as providing food and clothing specific to their culture and other products and services that are hard to obtain in the host country (Achidi, Ndofor & Priem, 2011; Zhou, 2004). Such ethnoburbs (areas) act as sources of labour, technology, and skills for a host country (Li, 2016). This favourable situation encourages immigrant groups to take risks to explore business opportunities (Li, 2016). This situation creates ethnic enclave economies and highlights the contribution of immigrants entrepreneurs living in such ethnoburbs. Such immigrant entrepreneurs make positive influences in the host country's economy by uplifting the economic well-being of their communities (Li, 2016; Li, 2009; Li & Teixeira, 2007).

Werbner (2001) challenged ethnic enclave theory as a spatial concept, even if it increases immigrant communities' employment. The spatial concept (Chowbury & Pedace, 2007) highlights that ethnic enterprise of ethnic enclaves serves as a training ground for their employees that eventually enables them to start their own business (Hiebert, 2002). Non-English speaking immigrants have difficulties in building relationships with English-speaking business owners. Ethnic enclave research (Evan, 2004) indicates that non-English-speaking immigrants have more employment opportunities in immigrant-owned businesses. Nee, Sanders, and Sernau (1994), contrarily have shown that Asian immigrants in Los Angeles like to work outside the enclave because they receive higher wages and better work culture.

Additionally, immigrants may gain skills and knowledge of operating a business while working as an ethnic enclave employee. The business knowledge learned from ethnic enclaves can explore self-employment in the future (Nee, Sanders & Sernau, 1994). Other research has argued that ethnoburbs enable immigrants to find employment, build social relationships and start businesses (Lee & Wong, 2003; Li et al., 2013; Li, 2009; Li, 1997; Li & Teixeira, 2007). For example, in New Zealand, Dominion Road, Howick, and downtown Auckland dominate immigrant-owned companies with immigrant employees (Li, 2016; Li, 2009; Li & Teixeira, 2007).

Li (1997) further suggested ethnoburbs are suburban areas with a dominant ethnic population and ethnic businesses in a metro city. The ethnoburb may have multi-ethnic communities or more members of one ethnic community group. An ethnoburb operates as a social hub and a place for immigrants to work or start a business within their networks. Ethnoburb refers to a specific group of immigrants residing in a particular location in a big city (Greene & Butler, 1997; Wei, 2014, 1998).

To conclude, the ethnoburb model is relevant for this study because the concepts derived can be used to explore ethnic enclaves in New Zealand and their impact on new immigrant entrepreneurs decision-making processes. The relevant concepts are: whether research participants establish their businesses within ethnic enclaves, the presence of business owners and employers from the same ethnic group, whether the business is related to the owner's ethnicity, and whether the immigrants learned skills through the ethnic enclave (Figure 6).

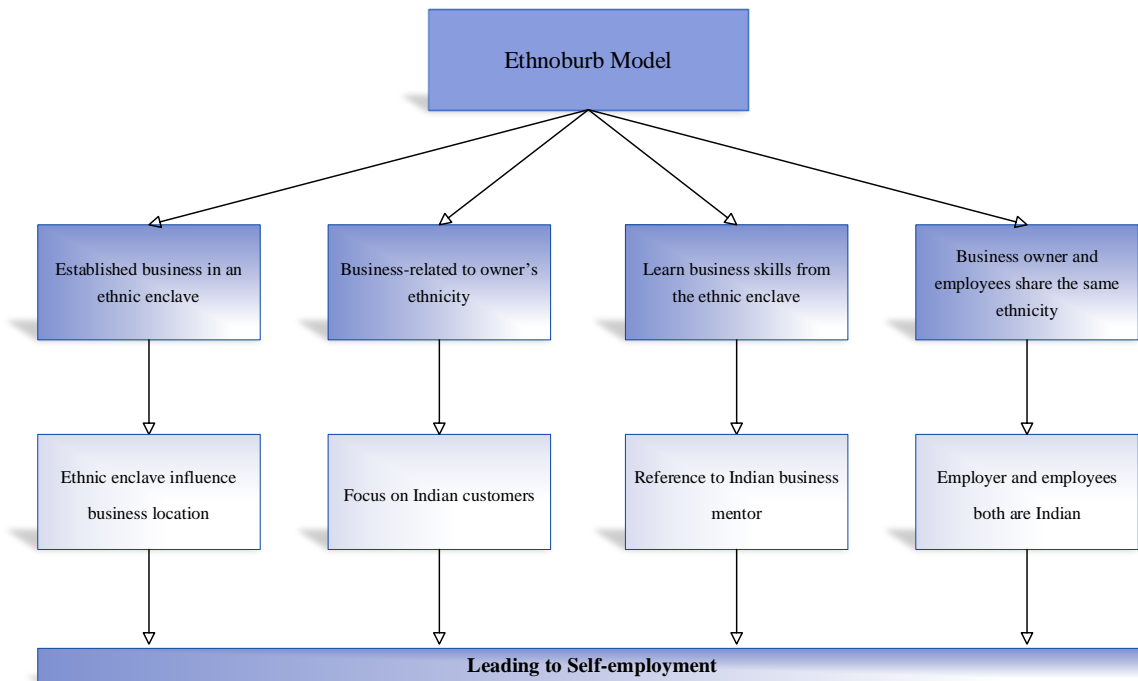


Figure 6: Theoretical concepts from the ethnoburb model

2.8.5. The mixed embeddedness model

The mixed embeddedness model (Kloosterman & Rath 2001; Kloosterman et al., 2002; 1999; Rath & Swagerman, 2016) is the latest theory developed in immigrant entrepreneurship and claims to overcome the shortcomings associated with earlier theoretical models (Peters, 2002). This model focused on the advancement of opportunity structures and ethnic resources (Volery, 2007). The ‘mixed embeddedness’ is the immigrants mixed embedding within specific ethnic or local networks and also the embedding within broader socio-political and economic networks from which the opportunity structures emerge (Jones & Ram 2012; Kloosterman & Rath, 2001; Kloosterman & Rath, 2003; Kloosterman, Van de Leun & Rath 2002;1999; Kloosterman 2010; Rath & Swagerman, 2016). This viewpoint of the ‘embeddedness’ highlights the role of the host country’s market structure and regulatory framework on immigrants entrepreneurial activities (Verver, Passenier & Roessingh, 2019).

This model represents an inclusive analytical framework that combines the immigrant ‘entrepreneurs’ interactionist approach and the opportunities available in the host country

(Kloosterman, 2010). This model was designed to deal with issues in the interactive model, which foregrounds the interaction between opportunity structures and the ethnic resources available to the immigrant (Volery, 2007). This model also enhances the understanding of immigrant entrepreneurship by examining the combination of the host country's socio-economic, political, and institutional environment. These factors' impact has on opportunities available for immigrant entrepreneurs (Azmat & Fujimoto, 2016).

This model suggests that an immigrant's entrepreneurial behaviour results from an immigrant's ethnic background and the host country's business and political context (De Vries, 2012; Jack & Anderson, 2002). Further, this model suggests that an immigrant entrepreneur's success is due to both the reliability of the relationship within their community but also to the host country's business environment (Kloosterman & Rath, 2001; Kloosterman, Leun & Rath, 1999; Rath & Kloosterman, 2000). Furthermore, this approach also draws attention to an immigrant's various activities they engage in their way to becoming an entrepreneur and their impact on the business sector of the host country (Aliaga-Isla & Rialp, 2012; Landolt, Autler & Baires, 1999). However, this model does not consider how things may change over time for immigrants and does not account for generational differences, cultural differences, and initial strategic differences adopted by various ethnic groups worldwide (Peters, 2002). This research focuses on the host county's political and institutional factors, such as rules and regulations related to immigration and establishing a business (Barberis & Solano, 2018). These factors can have a direct or indirect impact on immigrants business activities.

To conclude, the embeddedness model is relevant to this research because the concept developed can be utilised to examine the impact of New Zealand's economic and legal environment on the research participants' entrepreneurial journeys. These relevant concepts

are factors that influence an entrepreneur's decision to enter into business and affect what type (an ethnic business/non-ethnic business) of business they open (Figure 7).

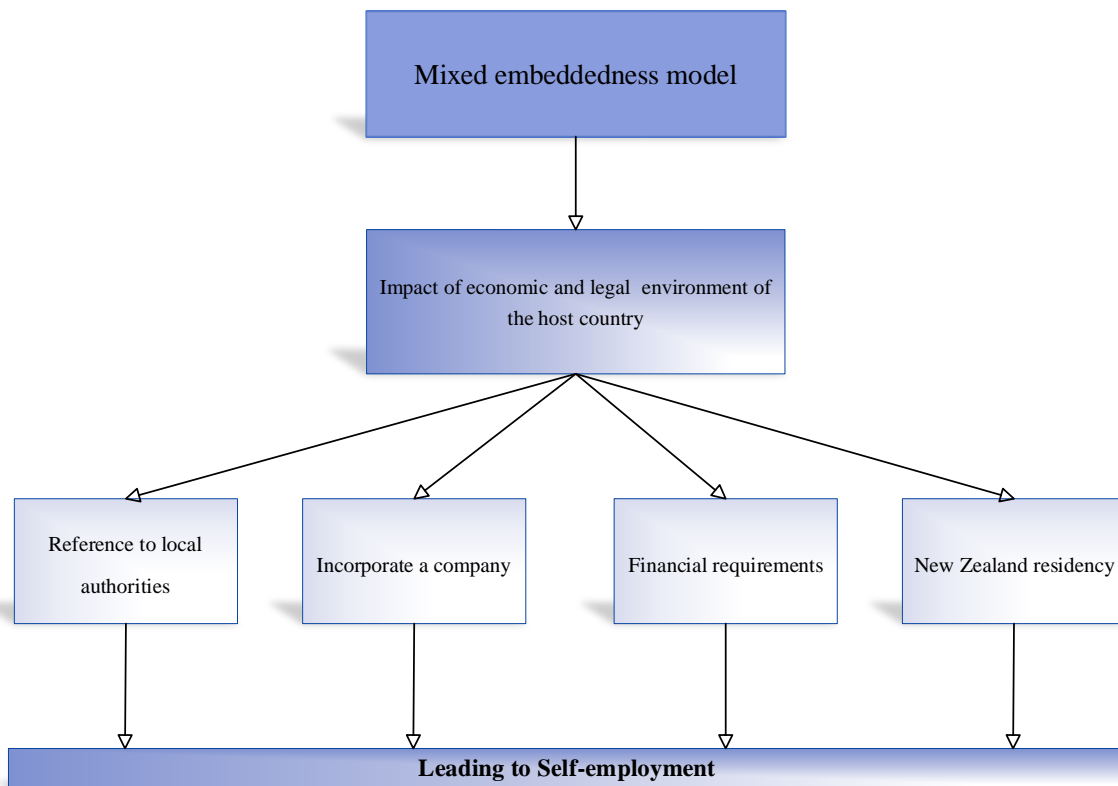


Figure 7: Theoretical concepts from the mixed embeddedness model

2.9. Theoretical framework

This section describes the development of this study's theoretical framework (Figure 8) by utilising the concepts derived from the review of immigrant entrepreneurship theories. The theoretical framework serves as a solid foundation for this study to identify concepts for this research, establish the coding rules, and inform initial interview questions.

This research contends that regardless of when the theory was developed, these theories' thinking is inter-connected. The literature review has revealed some overlap with other entrepreneurship theories, while some theoretical concepts are quite distinct. For example, the disadvantage theory's (Light, 1979) concept 'unemployment' sees entrepreneurship as an action resulting from not finding a job in the labour market due to various forms of

discrimination. The disadvantage theory takes an opposing view (Fregetto, 2004) and seems to be the driver of immigrants looking for employment alternatives. In contrast, some theories take a complimentary view of immigrant entrepreneurship, such as cultural theory (Peters, 2002). It takes a more favourable position because immigrants' ethnic resources and immigrant's traits prove to be positive factors for them to venture into entrepreneurship. The ethnoburb model (Li, 2016) was an enhancement of the ethnic enclave theory and describes ethnic businesses and immigrant entrepreneurs' role in enclave economies. For example, an immigrant entrepreneur caters to the ethnic community (Greene & Owen, 2004) using their ethnic resources. It is a favourable situation for immigrants to start a business in the enclave economy.

Moving forward, the interactive model (Waldinger et al., 1990) contends that no single factor influences the birth of immigrant entrepreneurship. Instead, supporters of this view argue that it results from the interaction between opportunity structures and ethnic resources. Based on forgoing discussion, the most recent model, the 'mixed embeddedness' model (Kloosterman, 2004; Kloosterman & Rath, 2001; Kloosterman et al., 2002;1999;) suggests that small businesses emerge as a result of the host country's demand and legal structures, which enable immigrant entrepreneurs to enter into businesses not related to entrepreneurs' ethnicity.

To conclude, examining the immigrant entrepreneurship theories and models (Section 2.9) attempts to explain why individuals engage in entrepreneurship and factors that impact an individual's decision to start a business. The literature review revealed that there is no single theory or model that can capture the entire phenomenon of immigrant entrepreneurship. Therefore, the theoretical framework (Figure 8) developed in this study acted as a guide (Table 2) to investigate the extent that these theoretical concepts and theories are present in IndIers experiences in New Zealand.

Table 2: An overview of the research guiding manual

No	Concepts	Definition	Expected form of manifestation in the real world
1	Faced disadvantages		
	<p><u>1.1</u> Unemployment</p>	<p>An Indian immigrant is unable to secure employment in New Zealand (De Vries, 2012).</p>	<ul style="list-style-type: none"> • <i>Struggle to achieve employment in the first instance.</i> • <i>Hardship experienced in attaining mainstream employment.</i> • <i>It took a long time to achieve the desired job.</i> • <i>Leaves job due to dissatisfaction in employment.</i> • <i>The current job does not match the person's qualifications or experience.</i>
	<p><u>1.2</u> Lack of English language skills</p>	<p>An Indian immigrant entrepreneur faces difficulties in English language interpretation (De Vries, 2012).</p>	<ul style="list-style-type: none"> • <i>Perception of Indian immigrant entrepreneurs: English language skills too poor to enter or sustain employment.</i> • <i>They reported hesitancy/low confidence in speaking English.</i> • <i>The immigrant reported that it is hard to understand the New Zealand accent or vice versa.</i>
<p><u>1.3</u> Unrecognised qualification and work experiences</p>	<p>Indian immigrants' qualifications and work experience are not recognised or undervalued in New Zealand (De Vries, 2012).</p>	<ul style="list-style-type: none"> • <i>Overseas qualification is not recognised by NZQA or considered lower than in the immigrant's home country.</i> • <i>Overseas work experience is not recognised by NZQA or considered lower than in the immigrant's home country.</i> • <i>Overseas qualifications and experience have no value in the New Zealand job market.</i> 	

			<ul style="list-style-type: none"> • <i>Rejection: immigrant under or overqualified.</i> • <i>No New Zealand work experience.</i> • <i>No New Zealand qualification.</i>
2	Blocked mobility	Indian immigrant entrepreneurs reported a preference in the labour market for native New Zealanders over immigrants' (De Vries, 2012).	<ul style="list-style-type: none"> • <i>They reported less opportunity to gain a management position in a current job in comparison to New Zealanders.</i> • <i>The immigrant has to work harder to prove their worth than the host country's individuals.</i> • <i>A belief that employers prefer New Zealanders over immigrants'.</i>
3	Survivalist entrepreneur	Indian immigrant entrepreneur is fearful of unemployment and starts a business to survive and earn a living.	<ul style="list-style-type: none"> • <i>IndIers reported fear of being unemployed.</i> • <i>IndIers reported no other choice but to start a business to earn a living.</i>
4	Cultural characteristics		
	4.1 Autonomy	<p>An Indian immigrant entrepreneur is driven by autonomy and feels satisfied or a sense of empowerment from being 'one's boss' (Volery, 2007; Smith-Hunter & Boyd, 2004).</p> <p>Working for self is a matter of pride (Masurel, Nijkamp & Vindigni, 2004; Werbner, 2001).</p>	<ul style="list-style-type: none"> • <i>Feels proud to be a boss and a business owner.</i> • <i>An individual is a high achiever.</i> • <i>Happy to be the one who gives instructions instead of taking instructions as an employee.</i> • <i>Is the sole decision-maker or able to make decisions.</i> • <i>Migrant proud to be a self-made individual.</i> • <i>Migrant can build a name for oneself to be known as a business owner and thus gain respect.</i> • <i>Able to uplift their social/ financial status in the ethnic community.</i> • <i>Believe that owning a house, a particular type of car is a sign of success.</i>

			<ul style="list-style-type: none"> • <i>The notion of the migrant to be seen as an upper class among fellow community members.</i> • <i>Believes that by owning their own business, they can earn an unlimited amount of money.</i>
	4.2 Family legacy	An Indian immigrant entrepreneur refers to having ‘business in their blood,’ which means that they are continuing the family tradition of owning and operating a business.	<ul style="list-style-type: none"> • <i>Influence of a role model: has a family member who owns a business.</i> • <i>Gained experience from the family business in India.</i>
5	Immigrants’ ethnic resources		
	5.1 Family support	Indian immigrant entrepreneur refers to the support received from a family member/members when establishing their business (De Vries, 2012).	<ul style="list-style-type: none"> • <i>Partner/spouse and or parents/in-laws assisted in business as a paid or unpaid employee/s.</i> • <i>Family member/s provided emotional support.</i> • <i>A family member took responsibility for domestic responsibilities.</i> • <i>They received encouragement for financial independence.</i> • <i>The immigrant receives monetary support from a family member/s.</i>
	5.2 Ethnic community support	Indian immigrant entrepreneur refers to any kind of support received from the Indian community or an individual.	<i>Support/guidance received from fellow Indians to gain:</i> <ul style="list-style-type: none"> • <i>Capital or extra cash.</i> • <i>Free labour.</i> • <i>Business resources.</i> • <i>Business compliance advice.</i> • <i>Business operations advice.</i>
	5.3 Indian immigrant traits	Indian immigrant entrepreneur refers to self: <ul style="list-style-type: none"> • Indians as business-minded • ‘Indian’ mentality • Personal attributes as an Indian. 	<ul style="list-style-type: none"> • <i>Immigrant expressed to be determined.</i> • <i>Reported working in an unfavourable environment.</i> • <i>Willingness to put in endless hours of work (De Vries,2007)</i>

			<ul style="list-style-type: none"> • <i>The immigrant reported being committed.</i> • <i>Immigrant survives with minimum resources.</i> • <i>Never give up (attitude)</i> • <i>Refer to their hard-working nature.</i> • <i>A risk-taker.</i> • <i>'Indian' mentality: 'having business sense' and 'how to make or save money.'</i>
6	Established business in an ethnic enclave	Indian immigrant entrepreneurs reported business location choice influenced by the dominant ethnic population residing in the area.	<ul style="list-style-type: none"> • <i>Reference to a location, such as an area with a high population of Indians and other ethnic businesses.</i>
7	Business owner and employees share the same ethnicity	Indian immigrant entrepreneurs and most of the staff share the same ethnic background.	<ul style="list-style-type: none"> • <i>Business owners and most of the employees are Indians.</i>
8	Business-related to owners' ethnicity	An Indian immigrant entrepreneur established a business that primarily caters to Indian customers.	<p><i>The majority of the customers are Indians. For example:</i></p> <ul style="list-style-type: none"> • <i>Indian grocery shop</i> • <i>Indian clothing shop</i> • <i>Indian beauty salon</i> • <i>A medical clinic is owned by an Indian doctor and has a high number of Indian patients.</i> • <i>Indian restaurants.</i> • <i>A mortgage broker who focuses on Indian clients.</i> • <i>An immigration agent who mostly caters to Indian customers.</i> • <i>A real estate agent who focuses on the Indian community.</i> • <i>A law services which mostly deals with Indian clients.</i> • <i>An accounting firm that mainly services Indian customers.</i>

9	Learned business skills from the ethnic enclave	Indian immigrant entrepreneurs acquired business knowledge and skills while working in an ethnic business.	<ul style="list-style-type: none"> • <i>Reference to Indian business mentor.</i> • <i>Immigrant gives credit to the experience and knowledge gained from other Indian people in the business.</i>
10	The interaction between opportunity and immigrant resources	Indian immigrant entrepreneur refers to a gap in the market and their ability to bridge this gap which encouraged them to start a business.	<ul style="list-style-type: none"> • <i>Identified business opportunity as new immigrants arriving in the country creates a demand for ethnic products and services.</i> • <i>Able to enter into the ethnic and non-ethnic business sector (small to medium enterprises).</i> • <i>Move into business sectors neglected by the host country's entrepreneurs.</i> • <i>For example:</i> <ul style="list-style-type: none"> ✓ <i>Cleaning services</i> ✓ <i>Taxi services</i> ✓ <i>Car wash services</i> ✓ <i>Petrol stations</i> ✓ <i>Mobile repair services</i> ✓ <i>Beauty clinics</i> ✓ <i>Gift shops</i>
11	Impact of economic demand and legal requirements to start a business	Indian immigrant entrepreneur refers to New Zealand's rules and regulations for starting a business.	<ul style="list-style-type: none"> • <i>Discussed experience dealing with the host country's council for business compliance and licenses.</i> • <i>Experience during registering a company.</i> • <i>Reported the requirement of low investment to start a business.</i> • <i>Reported the ability of immigrants to secure a bank loan.</i> • <i>Discussed the impact of gaining New Zealand residence.</i>

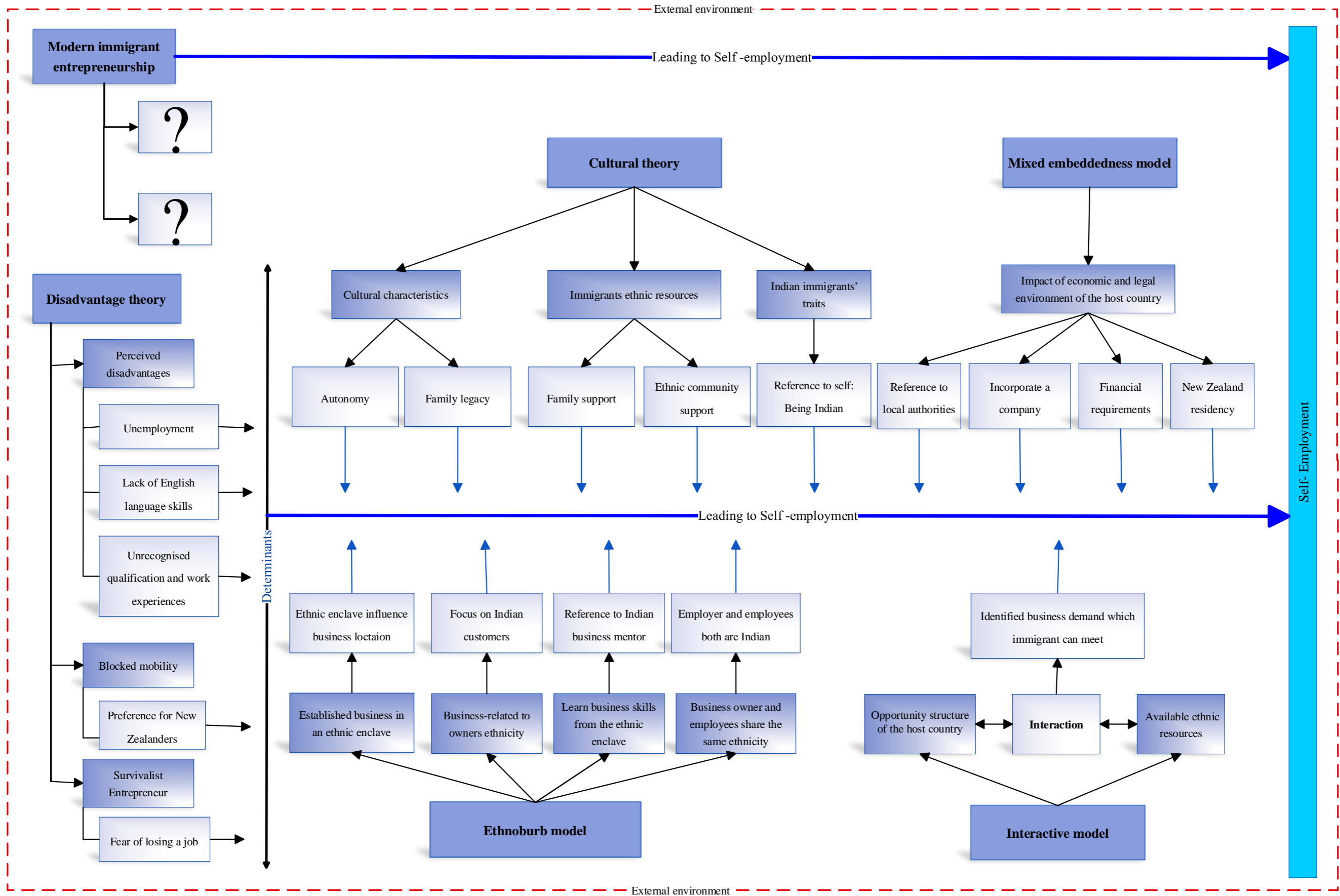


Figure 8: Theoretical framework designed for this research

2.10. Chapter summary

This chapter has reviewed the entrepreneurship literature relating to the present research. Discussed were the various immigrant entrepreneurship theories, models, and motivations. The review has shown that immigrants consider entrepreneurship for a variety of reasons. The literature indicates that immigrants thrive on strong bonds with their immigrant communities. For example, concepts of cultural theory, ethnic enclave theory, and ethnoburb model supports the premise that immigrants live and succeed in clusters. The literature also explores the existence of concepts of opportunity structure and interactive theory. These theories in practice are evident in industries such as cleaning services, taxi services, courier services, restaurants, and hospitality in general, the banking industry, and farming. However, the literature also affirms that immigrants face prejudice (disadvantage theory) due to factors such as poor English language skills, unrecognised overseas qualifications, and a lack of host country work experience. Lastly, the literature (mixed embeddedness) informs our understanding of the modern 'skilled, educated, and knowledgeable' immigrants. To sum up, this research adopts the term 'Indian immigrant entrepreneurs'(IndIERS), which refers to the subject of this study, an immigrant (overseas-born) of a particular ethnic community (Indian) who starts a business (entrepreneurship) in New Zealand.

The next chapter (Chapter 3) discusses the research methodology adopted for this research.

Chapter 3: Research methodology

3.1. Introduction

This chapter discusses the adopted methodological choices for this research. Firstly, it presents an overview of the research process. Secondly, it provides a detailed description of the philosophical approach and justification for the selected research method: that is, a multiple case study approach. It also explains the data selection and data recording process. The chapter continues to provide a detailed review of the data analysis and coding process. Lastly, it discusses the data analysis and integration process to the findings of this research. The chapter begins with a short recap of the primary and secondary research questions.

Main Question:

To what extent are key entrepreneurial theories present in IndIers' experiences during the early stages of self-employment in New Zealand?

Sub- questions:

RQ1. What are the relevant immigrant entrepreneurial theories?

RQ2. How can entrepreneurial theories be deconstructed into identifiable and measurable concepts forming a lens to map Indian immigrants' experiences?

RQ3. What is the presence of entrepreneurial theories in IndIers' experiences to start their own business in New Zealand?

RQ4. What are the drivers for IndIers to become entrepreneurs in New Zealand?

RQ5. Are there any enablers and inhibitors for IndiErs entrepreneurs during the early stages of self-employment? If yes, how do identified enablers and inhibitors inform current entrepreneurial theories?

3.2. An overview of the research process

A research method systematically explains the process of solving research problems (Saunders et al., 2015). Research methods have been described as a systematic guide to conduct research (Miner et al., 2012). The research process employed for the present study was devised in a step-by-step manner, starting with defining a suitable research question, using a practical research approach, and finally analysing and arriving at a definite conclusion.

As argued in Chapter 2, the phenomenon of immigrant entrepreneurship has evolved. This research has outlined the key concepts of several immigrant entrepreneurship theories and models and assessed their relevance for today's entrepreneurial journeys. Having provided a comprehensive review of immigrant entrepreneurship theories in the previous chapter, the present one investigates the explanatory capability of immigrant entrepreneurship theories in the real world setting by exploring concepts of various entrepreneurial theories present in IndiErs experiences in New Zealand and how these concepts influence Indian immigrants decision to start a business.

In the quest for a modern picture of immigrant entrepreneurship, this research adopts a case study method (Cavaye, 1996; Chaudhry & Crick, 2004) discussed further in section 3.6.1. The data used in the case study was collected from the Indian immigrants of New Zealand, explained in section 3.7.1. The data was collected from multiple units (Section 3.6.2) of a case study chosen; Indian immigrant entrepreneurs in New Zealand to conduct a cross-case analysis section 3.8.3.

The case study method was identified as the most suitable because of this research's exploratory nature (for further details, refer to Section 3.4). Further, data was gathered via semi-structured face-to-face/Skype interviews. The data collection and analysis were conducted simultaneously. NVivo11 software was utilised for data storing and coding process.

Data analysis involved in-depth case analyses (examining each entrepreneur's experience) and cross-case analysis (comparing each entrepreneur's narrative). This research concludes by proposing a new model (Bryman, 2016; Bryman & Bell, 2015), which provides an updated picture of immigrant entrepreneurship. Figure 9 provides a visual illustration of the entire research process adapted from Yin's (2014) work.

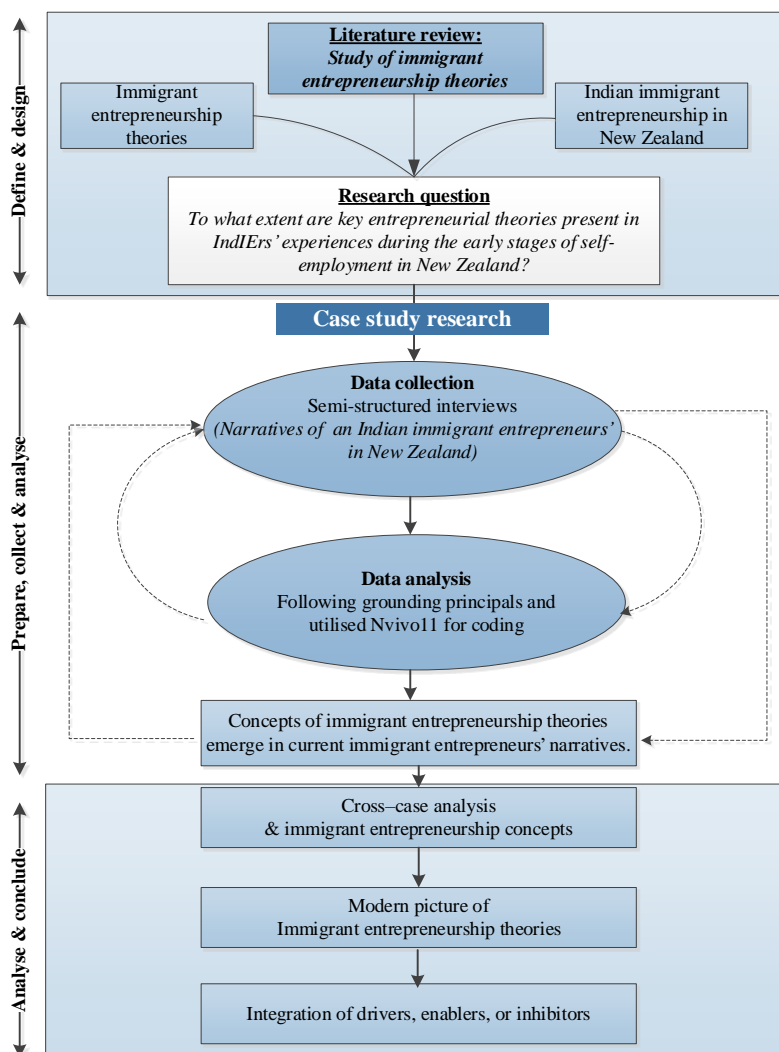


Figure 9: Research process adopted in this study

3.3. Research Philosophy

A compelling and robust research design underpinned by a specific research paradigm, consisting of the research question and suitable methodology related to the research's area of inquiry. The researcher's philosophical beliefs determined the methodological approach. The first step is to decide on the paradigm. A research paradigm is characterised by its philosophical position and methodological assumptions (Guba, 1990; Ketchen & Bergh, 2009).

Ontological and epistemological assumptions determine the philosophical view. Ontological positions aid in establishing the 'nature of reality' as it relates to the research. An epistemological position concerns the relationship between the researcher and the nature of knowledge (Guba & Lincoln, 1994). Each research paradigm has distinct assumptions about reality and experience; this should help a researcher decide the appropriate research approach to adapt. This research follows three basic philosophical principles of ontology, epistemology, and methodology suggested by Guba (1990).

3.3.1. Ontology

In social and business research, ontology is defined as 'the science or study of being,' as it directly deals with the nature of reality. In other words, ontology is a 'belief system,' which reflects an individual's interpretation of a particular fact/s. In this research, the researcher firmly believes that an entrepreneur's belief system is likely to profoundly impact the decisions and activities they make while pursuing their business goals. Ontology is related to the nature of social entities. Broadly speaking, there are two different approaches: realism and relativism. Realists believe that "the world is independent of the mental" (Callinicos, 1995, p. 82), which means there is a 'single' (objective) truth; instead, they believe that the world exists separately from human interpretation. Relativists believe reality is socially (subjective) constructed and only exists according to individual interpretation. Relativists believe that reality is evolving

and unique in a particular context. This research is inclined towards the relativist approach, which claims there is no 'one' real reality but multiple truths.

This research focuses on the entrepreneurial journey of immigrants who start their own businesses. The reason behind each individual's choice may be varying, depending on one's unique circumstances. The decision to venture into entrepreneurship can be affected by an individual's surroundings, personality, upbringing, values, and other things that are ultimately reflected through their actions. Entrepreneurs are social actors who make things happen rather than sitting back, waiting for someone else to do it (Saunders et al., 2003). Entrepreneurs gain knowledge through their interactions with people and thus are able to start a business.

To capture an individual entrepreneur's reality, the researcher needs to obtain a detailed understanding of the individual's decision to start a business. This study employs the interpretivism approach. This approach contends that social actors acquire knowledge from their social world through their interaction with different people and various contexts. An ontological position enables the researcher to obtain the data needed for this research in the form of entrepreneurial experiences of immigrant entrepreneurs and their perceptions of the experiences to start a business.

3.3.2. Epistemology

Epistemology represents 'nature and forms of knowledge' (Cohen et al., 2007). In other words, epistemology is concerned with how knowledge has been developed, acquired, and transferred. Cohen et al. (2007) argued that "the social world can be understood from the standpoint of individuals who are participating in it" (p. 19). In this research, the researcher firmly believes that meaningful reality and knowledge are developed through the interactions between social participants and their world.

The chosen research method endorses the epistemological approach taken in this research. The epistemology approach's objective path defines a set of rules that a researcher uses to investigate and comprehend the phenomenon. The epistemology approach's subjective stance is concerned with a researcher's personal beliefs, which play a vital role in developing and transmitting knowledge in a social context (Crotty, 1998). The subjective point of view highlights how knowledge is formed; through interactions between a researcher and their participants.

This research adopts an interpretive epistemology. Subjectivism considers real-world phenomena, where the same phenomena have been constructed by different people (social participants) in different ways. The epistemological position within the interpretive approach includes knowledge acquired from participants through their social constructions. In short, the subjective stance aids in understanding the phenomenon from an individual's perspective.

This research has chosen to use an interpretative position because it enables the researcher to see things from the participants' perspectives. According to an individual's unique circumstance, the effects may vary from one person to another, meaning that one participant's reality might not apply to another individual (Saunders & Thornhill, 2003). The current research requires in-depth background knowledge and an individual perspective of immigrant entrepreneurship.

This research examines immigrant entrepreneurs' experiences alongside the historical and cultural context (Creswell, 2009). This research relies on individuals' subjective experiences. In other words, each participant's actions and interactions are context-specific: they change with time and circumstances. Immigrants are unique and have many different reasons for starting their own business, and one theory cannot capture the phenomenon as a whole.

While the study's primary focus is on immigrant entrepreneurs' subjective experiences, the data analysis also relies on pre-existing knowledge (as outlined in the previous chapter). In other words, there is a degree of objectivity present while exploring each subjective event. While the current study adopts a subjective approach to data collection, the objective path influences data comprehension.

3.3.3. Research paradigm: An interpretive research approach

A paradigm means "a basic set of beliefs that guide actions" (Guba & Lincoln, 1994). A research approach is a plan and set of procedures for conducting research. This research uses an interpretive approach. The researcher's stand on interpretivism about ontology and epistemology is clear. Interpretivism believes that reality is multiple and relative and that knowledge is socially constructed (Kelly, Dowling & Millar, 2018).

The researcher considered several methods and chose the particular data collection methods, means of interpretation, and analysis processes. The interpretive research approach is viewed as a set of paradigms embedded within different theoretical frameworks (Given, 2008). Geertz (1973) explains interpretive research in the following manner:

“what we call our data are really our own constructions of other people's constructions of what they and their compatriots are up to.” (p.9)

It is necessary for the researcher as a social actor to appreciate and distinguish the difference between a person's opinions and views while carrying out an interpretive approach. Interpretive research requires two levels of data analysis. The first level requires assessing the data from a subjective perspective. The second level involves the researcher investigating the participants' stories on a deeper level to find explanations for their actions (Walshman, 2006).

The study incorporates the latter approach, which provides detailed knowledge obtained through assessing each aspect. It involved a naturalistic approach (Salkind, 2010) that focuses on research participants and the data collection from participants' in the 'natural setting' such as an office or a business location. The data collected are subjective and represented participants' personal views, attitudes, thoughts, and emotions. The naturalistic approach supports the researcher in gathering and identifying the real meaning or concepts underpinned in participants' narratives (Dienstag, 1996). Overall, this process helped the researcher to determine whether the entrepreneurial actions are in tune with the entrepreneurial theories.

3.3.4. Philosophical position

This research adopts an interpretive constructionist paradigm guided by the theoretical framework and the literature review in Chapter 2. An interpretive constructivism paradigm allows the researcher to understand the phenomenon through the 'human experience' and believes that 'reality' is socially constructed (Mackenzie & Knipe, 2006). The researcher learns from the research 'participants' and considers the effect of the researcher's own experience and background (Mackenzie & Knipe, 2006). The selection of the interpretive constructionism paradigm was based on the following assumptions:

- First assumption: The theoretical framework is a foundation of this research and guides the researcher accordingly. The theoretical framework consists of several concepts of immigrant entrepreneurship theories that are evolving. Therefore, to understand these concepts in the current time, it is crucial to understand the circumstances which have formed these concepts.
- Second assumption: There are multiple reasons why immigrants decide to start their own businesses. An individual's choice to start a business may result from their ethnic background and the current situation in the host country. There could be various reasons

for an immigrant to open their business, such as previous experience, keen to earn more money, be one's own boss, or maybe a combination of these factors. To understand these multiple truths and realities, the researcher needs to engage with several immigrants who have founded businesses in the host country.

- Third assumption: The phenomenon of immigrant entrepreneurship can be understood by researching current immigrant entrepreneurs' and explore their realities.
- Fourth assumption: The previous studies do not provide in-depth information on a specific ethnic group, so the researcher chose to focus solely on IndiErs. This research also accepts that reality is subjective (for the immigrant entrepreneurs) and that a practical (interpretive) approach is the best way to understand their truths.

The assumptions mentioned above explains the research objectives, and questions require the interpretive constructionism paradigm. Additionally, interpretive constructionism is also aligned with the inductive approach, which is a significant aspect of this research (discussed later in this chapter). In short, this research uses processes aligned with an interpretive constructionist paradigm.

3.4. A form of inquiry: Qualitative research

Research can investigate a phenomenon using qualitative or quantitative methods, or a combination of both. However, one's research method will depend on the nature of the research question and its philosophical position. As realism is interested in objectivity, research based on these principles will often use quantitative methods. In contrast, the relativist position supports a more subjective stance and is often aligned with qualitative methods. The current research adopts qualitative research methods to study immigrant entrepreneurship in New Zealand. The qualitative approach was used in this study to gain an understanding of the

immigrant entrepreneurs' underlying reasons, opinions, and motivations. It involved a sample of 30 IndIERS, including four women and 26 men. All the participants were New Zealand residence and currently owning and operating a business.

Further, the researcher developed a set of descriptive data from the participants for further interpretations (Alvesson & Sandberg, 2013; Creswell & Creswell, 2018). The data collected for this study include personal narratives (Dienstag, 1996): how individuals understand their lives from their perspectives in entrepreneurial stories. Due to the variety and intricacy of immigrant entrepreneurs' experiences, it is hard to make sense of and comprehend these stories using a quantitative method (Marshall & Rossman, 2011). Such a methodology would not uncover the deep-rooted issues when explored via large samples or surveys. A qualitative approach is more suitable as it allows the researcher to investigate the participants' feelings and perspectives.

In short, this research employs a qualitative research approach to understand the experiences and perceptions of IndIERS. In particular, this research studies how their behaviour and social world/circumstances influence their decisions to engage in entrepreneurship (Hancock, Ockleford & Windridge, 1998). Qualitative research enables a researcher to investigate the meanings of people's actions and how they interact with society. The qualitative method will enable the researcher to record participants' perceptions or obtain a detailed understanding of participants' responses, look for patterns, analyse data via themes, and allows the researcher to conduct interviews in a natural setting such as a business location (Creswell, 2013; Denzin & Lincoln, 2005; Babbie, 2008).

3.5. An inductive approach to enhancing immigrant entrepreneurship theories

In social science research, there are two widely used research approaches: the inductive and deductive approaches. These two approaches determine how to present the research work's

findings and conclusions (Saunders & Thornhill, 2003). The deductive approach falls under positivism, as it is objective. This study incorporates an inductive approach (Saunders & Thornhill, 2003). The inductive approach helps gain a better understanding of participants' social realities and the underlying theory that emerges as it will be 'grounded' in that reality (Saunders et al., 2015). This study's primary purpose is to understand individual immigrant entrepreneurs' experiences and perspectives about establishing a business in New Zealand. This research adopts an inductive approach, which allows the researcher to extract perfect information from immigrant entrepreneurs' narratives collected using semi-structured interviews.

3.6. Research design

The following section discusses the research design employed for the current research. The research question influences the research design and the philosophical assumptions underpinning it. Research design includes a particular data source, a specific method for collecting data and, a formal data analysis process (Saunders et al., 2015). The research design also includes ethical considerations.

The primary data was collected via semi-structured interviews of New Zealand's IndiERs. The research adopted a case study approach. Using in-depth interviews, the researcher identifies key subjects, thereby understanding the participants' feelings, values, and perceptions influential in the entrepreneurial journey. It enables the researcher to understand the social phenomenon of immigrant entrepreneurship.

3.6.1. Research strategy: Case study method

Saunders et al. (2015) rightly said that a research strategy is like a step-by-step guide for answering the research question. The choice of the correct research technique is crucial. It is embedded in the research question and form of inquiry. The main research topic is, '*self-*

employment as a strategy for Indian immigrants' settlement in New Zealand.' This research uses qualitative methods to answer this question. The research strategy encompasses questions such as 'how, why, and in what way' to understand the entrepreneur's perception or view of the social world (Hancock et al., 1998; Perren & Ram, 2004). This qualitative research achieved data collected and analysis by employing a case study method (Cavaye, 1996; Chaudhry & Crick, 2004; De Massis & Kotlar, 2014; Perren & Ram, 2004; Stake, 1995; Yin, 2003).

The case study method used for this research work will provide an in-depth understanding of the participants' experiences and perspectives. The case study method is appropriate for this research for three fundamental reasons. Firstly, the case study approach aligns with the qualitative nature of the research questions (for example, the "how" and "why" questions). Secondly, the case study method enables the researcher to explore the research participants' experiences. Finally, a case study approach acknowledges that the phenomenon is largely unknown and that by using this method, the researcher is able to gain further knowledge about the phenomenon.

This research aims to capture events' meanings, thereby establishing a holistic and exhaustive picture of the phenomenon investigated (Ball, 1996). A case study is a form of empirical inquiry that "investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident" (Yin, 2003, p.13). This research adopted the case study approach suggested by Eisenhardt (1989), who supports existing knowledge in designing a research strategy followed by data collection and analysing the data using an inductive process to produce themes. These processes support in theory development or enhancement (De Massis & Kotlar, 2014). The case study approach is used to determine the factors which influence the participants into becoming entrepreneurs.

A case study approach is appropriate for this research because the researcher cannot ignore some of the challenges which may influence the inquiry. By acknowledging the problems related to the selected research strategy, the researcher is able to take steps to eliminate these issues. One of the challenges is the researcher's cultural background as an Indian and experiences as an immigrant in New Zealand. To eliminate the challenge, the researcher followed an inductive approach and explored the prior literature to develop a theoretical framework (see Chapter 2).

The theoretical framework identifies and highlights concepts that are relevant to the individual theories explored in this research. The theoretical framework generated from the literature review is important to establish a foundation in the research process (Eisenhardt, 1989). The same approach was adopted by Bourgeois and Eisenhardt (1988) in their research on decision making among top-level management. It is thus not an unusual practice in theory building (Eisenhardt, 1989).

The researcher's aim in reviewing the existing literature was to achieve a general understanding of immigrant entrepreneurship and identify any gaps in the literature. The literature review also helped develop appropriate research techniques and procedures, interview protocols, and the data collection process. Additionally, the literature review supported the researcher form research questions and built basic knowledge about immigrant entrepreneurship theories. Further, the researcher utilises the concepts derived from pre-existing literature to examine the entrepreneur's current experiences.

Additionally, a research question might shift from theory-testing towards theory- building due to spontaneously emerging concepts (Eisenhardt, 1989). Similarly, this research has the potential to explore emerging ideas while collecting and analysing the narratives of IndiErs in New Zealand.

3.6.2. Multiple units of a case study

The study adopts a compelling research method to explore the underlying entrepreneurial behaviours and actions. Multiple units of a case study were selected, considering the literature review, the research question, and the researcher's philosophical position. The multiple units of a case study are appropriate because it provides a 'better understanding, perhaps better theorising, about a larger collection of cases' (Denzin & Lincoln, 2005).

Three reasons for choosing multiple units for a case study method are provided below:

- Firstly, multiple units allow a researcher to identify patterns and themes during data analysis and cross-comparison.
- Secondly, each unit (individual entrepreneur's narrative) is treated as an 'independent inquiry' which supports cross-case analysis (that is, comparisons between each entrepreneur's story). After data collection is complete, each unit's outcomes are investigated further to identify the differences and similarities between each unit (refer to Figure 10).
- Lastly, as this study considers only one level of analysis (the entrepreneurial journey) of Indian immigrants in New Zealand, multiple units case study offers robustness to the research analysis process compared to a single case study (Yin, 2014).

3.6.3. Summary of methodological choices

Table 3 provides an overview of this research's methodological choices.

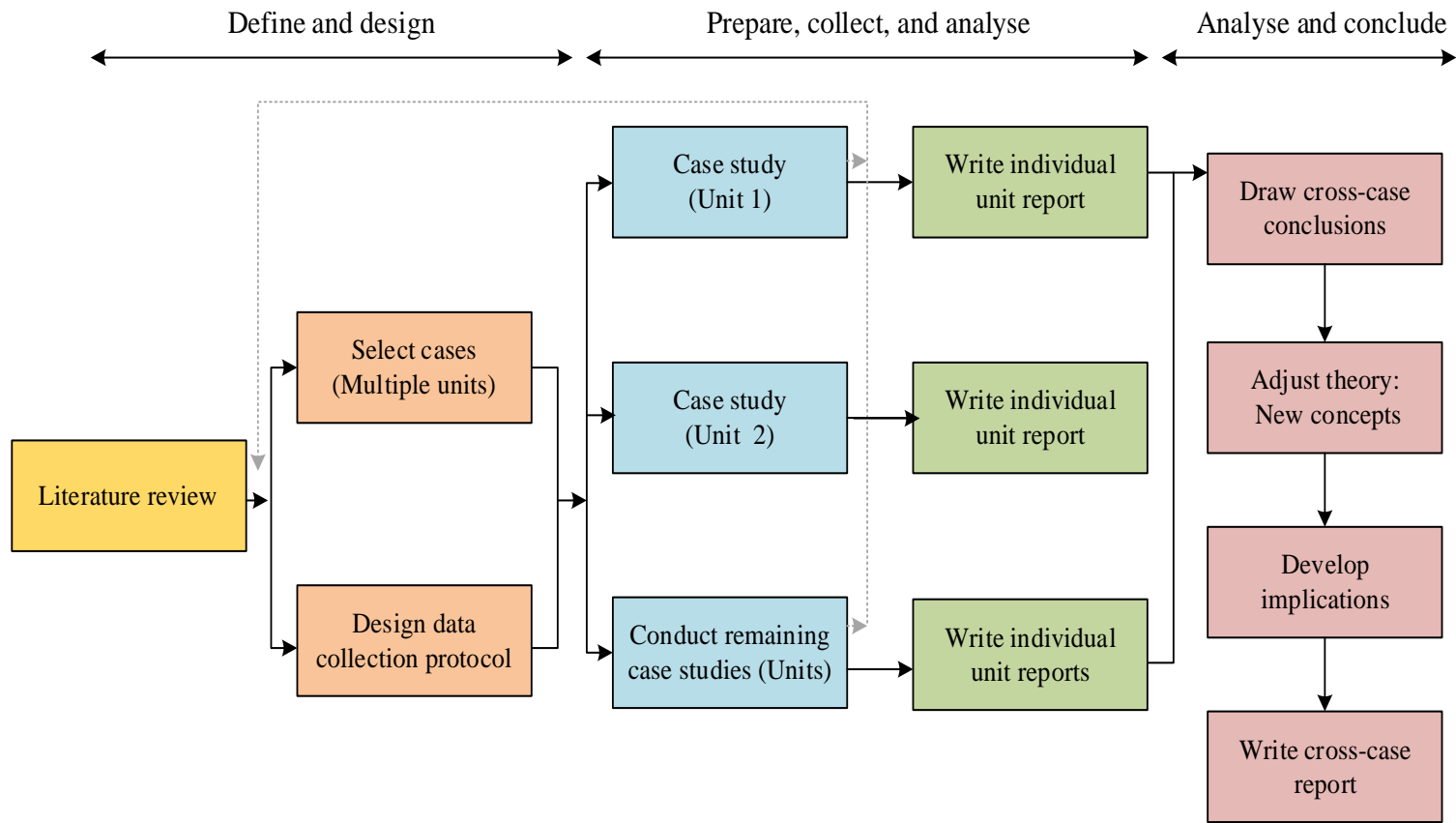


Figure 10: Multiple units case study approach utilised in this research (adapted from Yin, 2014)

Table 3: An overview of the research's methodological choices

Methodological choice	Approach adapted	Justification
Philosophical position	Interpretive constructivism	<p>The research positions itself under relativist ontology and constructivism epistemology. This philosophical position implies that reality is unique for the individual immigrant entrepreneur and is socially constructed.</p> <p>The philosophical assumptions of this research will allow the researcher to investigate current immigrant entrepreneurs' narratives. The research is interested in capturing the entrepreneurial experiences of Indian immigrant entrepreneurs in New Zealand.</p>
Approach to theory development	Inductive	It begins with developing the right form of inquiry and understanding regarding the phenomenon by reviewing the existing literature. An inductive approach guided the theory building or enhancement.
A form of inquiry (methodological choices)	Qualitative (mono-method)	This research uses a single community to explore the phenomenon of immigrant entrepreneurship phenomenon. It adopts a practical approach (qualitative analysis) to investigate immigrant entrepreneurs' realities, which will add knowledge to the discipline of immigrant entrepreneurship.
Research design	Multiple case study approach	In pursuit of a robust research process and result, this study utilises multiple case studies (Saunders et al., 2015; Yin, 2014).

3.7. Data analysis

This section outlines the fundamentals considered in the examination of immigrant entrepreneurship in New Zealand. The research techniques and procedures used in this study comprise a rationale for choosing a specific case (each immigrant entrepreneur), the strategy used to recruit participants, the transcription process, and ethical considerations.

3.7.1. Case selection: Indian immigrant entrepreneurs (IndIERS) in New Zealand

This research selected IndIERS in New Zealand. The demographic changes in New Zealand influenced the choice of location for this research. In recent times, the country has witnessed rapid growth in the Indian population and an increase in Indian-owned businesses throughout the nation. The census 2013 reported an increase of 48% in the Indian ethnic group between 2006 and 2013 (Statistics New Zealand, 2013). Typically, Indian immigrants arrive in New Zealand as a skilled immigrant. Recent official census data shows that the number of self-employed Indians has risen from 11.4% to 15.4% in the last five years (Statistics New Zealand, 2013). This data represents an 'entrepreneurial shift,' as Indian immigrants embrace alternative career opportunities. This rapid shift from employment to self-employment warrants an in-depth investigation.

This research examines immigrant entrepreneurship theories against actual entrepreneurial experiences using IndIERS from around New Zealand. The identification and recruitment process of research participants was based on the following criteria:

- Indian immigrant entrepreneurs had to fit the following criteria to be selected:
 - Over 18-years-old.
 - An Indian immigrant and self-employed.
 - An immigrant had to have started the business and currently operating a business in New Zealand.
- The research employs the working definition of an Indian immigrant entrepreneur as someone who arrived in New Zealand as a skilled immigrant but, at some point, started their own business.
- Immigrants who arrived under a business visa excluded from the study because the business visa holder motives in predetermined to set up a business in New Zealand. At

the same time, this research focused on the immigrants who chose to start a business after migrating to New Zealand.

- Additionally, if the researcher received too many offers of interest, it was decided that the researcher would create a list of potential participants and randomly select names from this list.

Case selection or sampling is essential when collecting data for qualitative research. After identifying a suitable research method (the qualitative method) for this research, the next step was to select the IndIers (primary data source) living in New Zealand. Indian immigrants come from different regions of India (De Vries, 2012). There are cultural differences in beliefs, traditions, festivals, food, clothes, religions, and languages. This research adopted a 'four-point approach' (Robinson, 2013), an approach considered suitable for interview-based qualitative research sampling. It enables a researcher to create sample boundaries. The criteria for sampling are as follows:

- Outlining the sample universe by framing the inclusion and exclusion criteria to narrow the focus groups.
- Utilised practical and epistemological stance to decide an overall sample size.
- Framing a sampling strategy (random sampling, stratified sampling, convenience sampling, snowball sampling, cell sampling, or quota sampling).
- Sample sourcing through different techniques, such as advertising, incentivising, ethical concerns.

This research study employed a snowball sampling technique, or 'chain-referral sampling,' a non-randomised method. This technique is commonly used when it is hard to find a sample population (Saunders et al., 2015). In other words, a researcher can use this method to obtain

more participants; they ask current participants to provide contact details for others who may be interested in the research.

The researcher has been living in New Zealand for the past fifteen years and is acquainted with the Indian associations in Christchurch, Wellington, and Auckland. These networks enabled the researcher to recruit a small set of primary participants. Participants were selected by approaching local Indian communities, such as Indian social-cultural clubs and Indian community groups in various cities of New Zealand, local Indian businesses, and local Indian Facebook groups. Snowball sampling was used to identify potential participants for this study. After collecting prospective leads, the researcher used a careful and well-planned strategy to recruit participants. Figure 11 provides a visual illustration of the process:

3.7.1.1. Sample size

The total sample size of this research was 30 Indian immigrant entrepreneurs. The IndiErs who participated in the study agreed to a 'semi-structured interview.' The participants were sourced from around New Zealand. Each interview lasted for approximately 50 to 60 minutes. The participants came from a broad range of occupations and industries, including hospitality, real estate, taxi services, restaurants, car dealers, immigration advisory, travel agency, clothing, and the beauty industry.

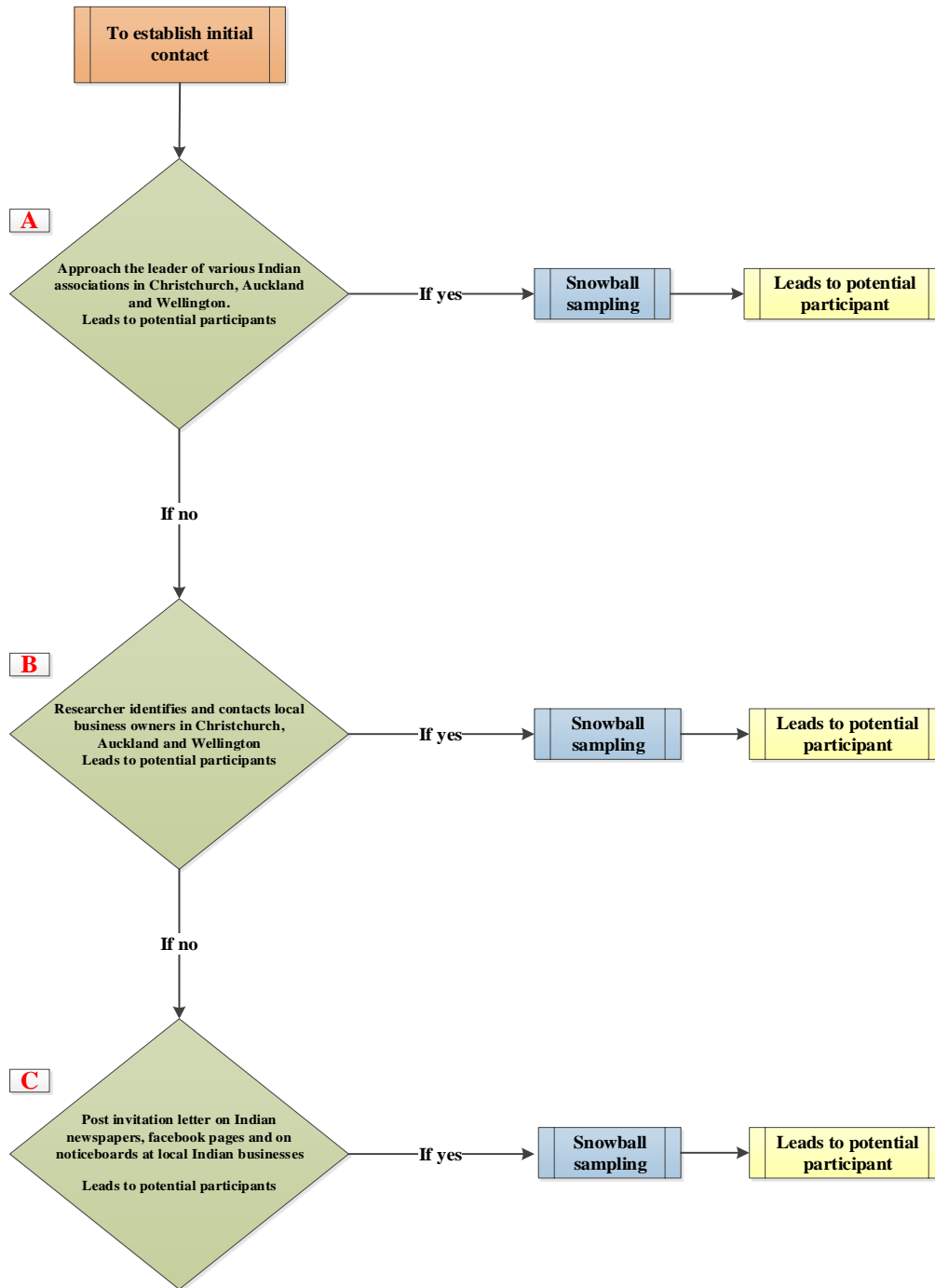


Figure 11: Recruitment strategy used in this research

3.7.1.2. Unit of analysis

The analysis unit focused on defining the actual meaning of the 'case' in the context of this research. A 'case' can be described as an individual, a group, an organisation, an industry, or an event (De Vries, 2007). Here a 'case' refers to a single Indian immigrant's entrepreneurial story. The goal of data collection governs the definition of 'case.' The purpose of data collection was to capture the entrepreneurial experiences of multiple IndIERS by asking them to share their stories. Hence, the unit of analysis pertinent to this research is the individual IndIERS journey of establishing a business.

3.7.2. Interview protocol

The interview protocol provides a structure for the interview and ensures the researcher asks the right questions (Yin, 2014). The interview protocol was developed after conducting a review of the literature on immigrant entrepreneurship. The literature review supported the researcher to identify the concepts of immigrant entrepreneurship theories. These concepts helped the researcher develop a list of probing questions (Appendix C) before data collection began. The probing questions were prepared in a certain way to provide a definite direction for the conversation, to ensure that the researcher could gain in-depth detail concerning the participants' entrepreneurial experiences. Twenty-eight out of 30 interviews were conducted in the English language and the rest two in the Hindi Language.

The researcher began each interview by saying;

I am interested in learning about your experience in setting up your business. Can you please tell me your start-up story? And start from where ever you feel is appropriate.

The researcher asked probing questions to obtain information about the IndIERS journey. This approach to collecting data, in the form of narratives (Dienstag, 1996), enabled the researcher to understand the participants' feelings and perceptions of their experiences. The interview

adopted a semi-structured method. Probing questions were open-ended to allow the researcher to seek further explanation. After developing the interview protocol, the researcher conducted a pilot study to test the process's applicability.

3.7.3. Pilot study

A pilot study is a miniature version of the actual research work, as a trial run. A pilot study enables a researcher to identify any underlying flaws within the research framework for qualitative and quantitative research (Tashakkori & Teddlie, 2003). A pilot study allows a researcher to identify ambiguous statements in the interview protocol. A pilot study serves as a value-added element, ensuring the credibility of the research (Van Wijk & Harrison, 2013).

The researcher carried out a pilot study employing five IndIers. The data was collected via face to face semi-structured interview for the pilot study. The pilot study helped to highlight the difficulties and underlying ambiguities present in the interview protocol. For example, it prevented the researcher from asking unnecessary questions. It also helped the researcher ensure that the questions asked were appropriate to the research's aims and objectives, and the participant provided with the information needed by the researcher. Lastly, the pilot study helped to determine how long the interviews would last. For example, most of the respondents were keen to spend only an hour for the interview. This finding supported researcher to design the interview process in that (60 minutes) timeframe.

3.7.4. Ethical consideration

This research followed the ethical requirements established by the University of Canterbury Human Ethics Committee (Appendix A-Ethics committee approval). A 'low risk' application was logged by the researcher under the guidance and approval of the supervisory team. The following supporting documents were submitted with the ethics application to the University of Canterbury Human Ethics Committee: the information sheet (Appendix B), list of probing

questions (Appendix C), participants consent form (Appendix D), research participation invitation (Appendix E) and transcribing confidentiality agreement (Appendix F). The application was reviewed and approved by the University of Canterbury Human Ethics Committee on the 30th of October 2017.

The process of gaining approval from the University of Canterbury Human Ethics Committee enabled the researcher to design a research process that followed ethical and moral conduct guidelines. The research work was carried out with the utmost confidentiality regarding the protection of each participant's credentials. All the participants were provided with information concerning the researcher's actual expectations and intentions regarding the research work (Appendix B - Information sheet). Participants were all advised that their participation was voluntary and that they could withdraw at any point.

Before the actual interview, a pilot study was conducted, which helped the researcher improve her interview techniques. The interview location was arranged through consultation with the participants. A list of probing interview questions (Appendix C) related to the research was emailed to the participants before the interview so that the participants had adequate time to recall and reflect on their experiences, which improved the legitimacy and trustworthiness of the collected data.

The interviews were conducted professionally; the researcher was respectful of the participant's right not to share certain personal information. The interviewer never put pressure on the participants to acquire an answer. Additionally, the researcher offered no incentives for participating in the research. The participants were given prior assurance regarding the confidentiality of their information and that the interviewer's motive was purely for research. Information and consent forms (Appendix D) were issued to the participants in advance, which

provided contact information for the research team, the PhD candidate, and the supervisory team to allow for open communication between the research team and the participants.

3.7.5. Data collection: Interview procedures

For this research, data was collected via semi-structured interviews. The semi-structured interview method enables a researcher to collect comparable and reliable qualitative data for further interpretation and analysis. Semi-structured interviews mean participants can engage in a conversation with the interviewer (Bernard, 2017). The semi-structured interviews allow participants to express their views freely (DiCicco-Bloom & Crabtree, 2006). The semi-structured interviews were conducted in an informal and unstructured format. The semi-structured interview format allowed the researcher to effectively collect qualitative data by framing the interview questions (probing) around entrepreneurial experiences. Simultaneously, researcher maintained the field notes during the data collection, which later supported in the data analysis process to gauge the participants' reactions or emotions at the time of the interview.

As this research used an interpretive approach, the data collection method must provide participants with opportunities to express their opinions and experiences freely. To ensure cross-case compatibility, the researcher asked the participants the same questions (Bryman, 2016; Bryman & Bell, 2015). Some other considerations were made during the data collection process, such as the location of the interviews. Participants were also offered the choice to complete their interviews via Skype. The criteria for the 'Skype interview' was the same as the face-to-face interviews. For example, each Skype interview was semi-structured and lasted for approximately 60 minutes. Skype was chosen as it allowed the researcher and participants to see each other face-to-face. Two out of thirty interviews were conducted via Skype. The conversation was voice recorded using a recording device. The Skype interview proved to be

cost-effective and convenient for participants who were unable to meet in person due to time and physical distance constraints. The researcher continued to collect data until there was theoretical saturation; this is the point at which there is no new information, or the information does not add value to the data set (Charmaz, 2014). Table 4 provides a summary of the IndIERS who participated in the study.

Table 4: Profile of research participants

Participants /Cases	NVivo Codes	Open business in the following industry	Worked in the following industry before opening a business in New Zealand
1	E01	Education	Fast food
2	E02	Immigration advisory	Community support
3	E03	Travel	Fast food
4	E04	Car grooming	Retail
5	E05	Clothing/retail	Chef
6	E06	Real estate	Car dealer
7	E07	Fast food	Manufacturing
8	E08	Indian supermarket	Automobile
9	E09	Real estate	Dairy
10	E10	Engineering	Marketing

11	E11	Restaurant	Chef
12	E12	Engineering	Education
13	E13	Financial consultancy	Restaurant
14	E14	Engineering	Engineering
15	E15	Travel agency	Travel agency
16	E16	Engineering	Engineering
17	E17	Financial consultancy	Banking
18	E18	Delivery service	Information technology
19	E19	Restaurant	Chef
20	E20	Car grooming	Chemicals
21	E21	Beauty salon	Beauty therapist
22	E22	Engineering	Restaurant
23	E23	Accounting	Supermarket
24	E24	Accounting	Supermarket
25	E25	Photography	Fast-food
26	E26	Financial consultancy	Cleaning
27	E27	Beauty salon	Construction
28	E28	Automobile services	Retail

29	E29	Restaurant	Chef
30	E30	Restaurant	Chef

3.7.6. Data transcription process

All the collected interviews were recorded in audio form. The data (audio format) was converted into data transcripts. The English interviews were transcribed by a third-party transcription company (Centre for Evaluation and Monitoring at the University of Canterbury). The Centre for Evaluation and Monitoring at the University of Canterbury authorised only certain members to see or handle audio data relating to this research project. The data was strictly limited to the interview recordings and transcripts only. The research participants were informed about the involvement of the transcribing company via the information sheet. In addition, interviews conducted in the Hindi language was translated into English by the researcher. Occasionally, participants used a few words in their regional languages, such as Punjabi, Hindi, Bengali, and Gujarati. These words were translated into English by the researcher.

The interview recordings and transcripts had allocated codes. These unique codes allowed the researcher to disguise a participant's identity or personal details but still ensure that the data was linked to the correct research participant. Members involved in the transcribing process signed a separate confidentiality form (Appendix E). The researcher listened to each of the recordings several times to gain the participants' vocal expressions, which highlighted valuable information. To increase the process's effectiveness, the researcher utilised memo writing as a tool to record any notable features while listening to the recordings. The memos aided researcher in comprehending the participants' responses, which later was supportive to the data analysis process. The data used for analysis was into transcripts, and the interview recording

was checked against the transcript on several occasions to eliminate misinterpretation. Additionally, to maintain the flow, stutters and pauses were removed from the transcripts.

3.7.7. Data security

For confidentiality purposes, all the data related to this research, such as voice recordings, researcher's notes, and transcripts, were securely stored in a university server and a locked cabinet at the UC campus and disposed of in ten years after the completion of the research. Information relating to the participants, such as consent forms and electronic data, was destroyed after completing the data analysis process.

The participants' real identities were omitted in the data analysis. Instead, an individual code was assigned, such as E01, E02, and E03, and so on. The meaning and application of these codes are only known to the researcher and the supervisory team. This unique code, once added to the transcription, ensures each participant's anonymity. The same code was used for data analysis and the entire research.

3.8. Data analysis procedures

Data analysis was conducted after each interview's commencement and was conducted simultaneously with data collection (Charmaz, 2014). Interview transcripts and field notes were systematically analysed through the repeated re-reading of the data to understand each interviewee's perspective. Discussion with the supervisory team helped the researcher to capture the richness of each participant's entrepreneurial experience. These consultations made it possible to identify links and contradictions between and within the interviews and emerging and recurring themes (Bryman, 2016; Bryman & Bell, 2015). Seeing the themes also helped in providing an opportunity to identify the critical category and emergent patterns needed for the upcoming interview sessions (Eisenhardt, 1989). The data collection and analysis were

conducted simultaneously until theoretical saturation (Charmaz, 2014) was achieved. Figure 12 summarises the data analysis process, which is adapted from Charmaz (2014).

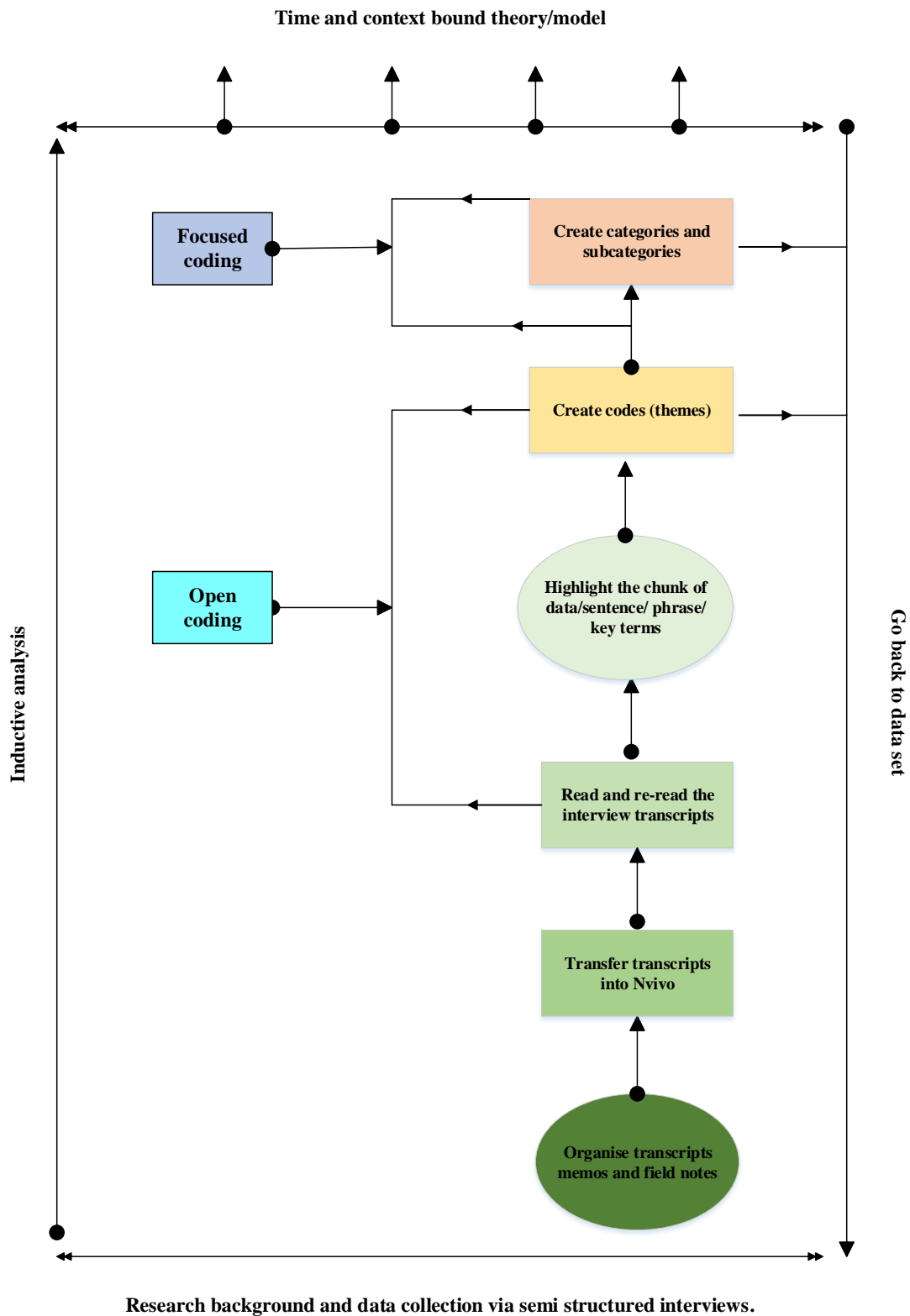


Figure 12: An overview of the data analysis process adopted from Charmaz (2014) for this research

3.8.1. Computer-assisted qualitative data analysis

All the transcripts were transferred into NVivo 11 software. NVivo 11 is a modern qualitative data analysis software conceived by QSR International. It is common practice for qualitative researchers to use computer-assisted qualitative data analysis software (CAQDAS) (Easterby-Smith et al., 2018). The main advantage of utilising CAQDAS is to increase the transparency of the method (Bringer et al., 2004; Bryman, 2016; Bryman & Bell, 2015).

NVivo 11 was used in the data analysis process for data storage and data management to store the data under each category/node and themes (Easterby-Smith et al., 2018; Weitzman, 2000). The actual analysis was the sole responsibility of the researcher. NVivo11 made comparisons between the interview data smooth and aided in identifying themes and categories in the data. NVivo 11 also helped in terms of data reporting as it can be used to create a visual presentation of emerging patterns.

3.8.2. Data coding process

The researcher adopted coding principles suggested by Miles, Huberman, and Saldana (2014) and Saldana (2009). This method involves collecting a section of data that genuinely represents the entrepreneurial experiences of IndIERS in the data set (Miles, Huberman & Saldana, 2014). The researcher utilised Table 2 discussed in Chapter 2 as a guide to investigating the extent of theoretical concepts present in IndIERS narratives. The researcher began by reading and re-reading the interview transcripts to get familiar with the data. The analysis was carried out using two cycles of coding format, firstly ‘open coding,’ followed by ‘focused coding,’ which involves a constant comparison technique (Saldana, 2009).

The first cycle of data analysis was performed using ‘open coding’ or examining the consolidated data. The researcher read the data multiple times to identify blocks of data that truly represented immigrant entrepreneurship (fits the definition of concepts/nodes) in each

sample participant's case. The first round of open coding resulted in 158 codes, followed by the second round, which produced 74 open codes. Open coding aimed to condense the data and identify the participants' actual entrepreneurial experiences as it related to the research questions. Descriptive and attribute coding was used to analyse the data in the open coding phase (Miles, Huberman & Saldana, 2014; Saldana, 2009). After open coding was finished, the researcher then conducted focused coding. The focused coding resulted in 33 codes. Table 5 provides a few examples of descriptive and attribute codes that emerged in the first level (open coding) of the data analysis.

Table 5: An example of descriptive and attribute codes in open coding

<u>Descriptive coding</u>	
Codes	Representative quotes of immigrant entrepreneurs
Unemployment (Breaking into the labour market)	<i>“80 percent 90 percent is standard regret letter, you know although your qualification is very good, we found somebody who is meeting more, you know the requirement” EO-26</i>
Lack of English language skills	<i>“Not, even a single word. I had no idea. I couldn’t speak a single word. It was pretty hard” EO-13.</i>
<u>Attribute Coding</u>	
Being Indian	<i>“Indians are a perfect business, business-minded people. Indians are business. They know how to save their money. It has helped me. Okay, we can do this, we can, like we find some cheaper person that can do it for this, potentially for the signage, you wouldn’t believe that we did for two and a</i>

	<i>half months to get the signage done out of my budget. I have a quote of \$ 3700 something, and I did almost half price off it” EO-1</i>
Family support	<i>“Because of my wife’s support, otherwise I’m not a risk-taker, not a big risk-taker. I was waiting for another five more years, make sure my wife is, you know pushed to me, okay this is the right time to go into the job, then I get into that” EO-14.</i>

The second cycle of data analysis involved ‘focused coding,’ which was performed using a process of ‘constant comparison’ between open codes generated from a descriptive and an attribute coding technique. This technique aided in determining the nature of relationships between and within the created categories. The constant comparison of similar themes and emerging patterns present in various codes helped enhance the assumptions and generalisations (Charmaz, 2011; 2014).

The procedure of coding is not a sequential process. Instead, it is a continual process (Charmaz, 2008). Focused coding allows the researcher to identify new themes, codes, or concepts, confined in existing theories' boundaries. The process of coding was repetitive as codes were repeatedly revisited and reviewed simultaneously alongside data collection (Miles, Huberman & Saldaña, 2014). The incorporation of self-memos played a significant role in data analysis. Writing memos, aided the researcher in the comparison of data and codes as well as describing links between data, codes, and generated categories.

Table 6 presents a few examples of focused coding.

Table 6: An overview of new codes in focused coding

<u>Focused coding</u>	
Codes	Representative quotes of immigrant entrepreneurs
Influenced by fellow Indians	<i>“Because my friends, like I’ve got a lot of friends in Auckland, what they did, they all like paid the franchise fees and taken the cleaning franchise businesses but at the time, I got no money just to buy the franchise and I thought, okay, why could not I start my own” EO-4</i>
Employees are hired based on merits	<i>“No. I got ten employees. two, so three, all of them, 90 percent are locals but different ethnic groups, like two South Africans. And two Indians, two Samoans and three Maoris” EO-14</i>

Subsequently, after the first coding cycle, data was classified into larger groups. First, the data was categorised into two main categories. These are discussed in Chapter 4, which reports the study’s findings. The first set consists of quotes that relate to concepts from existing immigrant entrepreneurship theories. Accordingly, this process facilitated the researcher to observe the immigrant entrepreneurship theory's existing concepts in current immigrant entrepreneurs’ experiences.

The second group includes the narratives refutes the theories examined in the literature review. This process showed that many of the concepts are not evident in the current narratives. The third set of codes represents the new concepts that emerged from the recent immigrant entrepreneurs’ experiences. Accordingly, this analysis stage enabled the researcher to identify new concepts in contemporary immigrant entrepreneurs’ experiences. Additionally, these analyses also highlighted the reasons why the immigrants had decided to engage in

entrepreneurship. Figure 13 provides a visual illustration of the data coding process employed in this study, showing first cycle coding (data reduction) and second cycle coding. Figure 14 provides an overview of the data strand.

3.8.3. Cross-case analysis

A cross-case analysis was conducted over two stages, and the results were discussed in Chapter 4. Firstly, each immigrant entrepreneur's entrepreneurial experiences were analysed (E01, E02, E03...). Secondly, the cross-case analysis was used to review each unit against every other unit of immigrant entrepreneurs. For example, compare the two units of immigrant entrepreneurs (E01 against E02 and so on). Section 4.3 discusses the cross-case analysis procedure further in detail.

3.8.4. Data analysis and integration of drivers, enablers, or inhibitors

The analysis till this point supported in developing a modern immigrant entrepreneurship framework (Figure 34). This framework consists of thirty-three various entrepreneurial concepts relevant to IndIERS of New Zealand. At this point, the researcher sought an explanation of the data by interpreting and integrating the data. This approach allows the researcher to take a step back from the research findings and try to make sense of the data as a whole. The previous study (Balzarova & Castka, 2008) used this process to gain the real meaning of the data. The researchers acknowledge this process as "a natural progression in the data analysis" (Coffey & Atkinson, 1996). Cited in Thomas, J. (1993), Huxham and Vangen described this process as "data massaging":

"Interpretation of data is the defamiliarization process in which we revise what we have seen and translate it into something new, distancing ourselves from the taken-for-granted aspect of what we see.... We take the collection of observations, anecdotes,

impressions, documents and other symbolic representations that seem depressingly mundane and common and reframe them into something new.”

The researcher adopted Miles and Huberman’s (1994) suggestion and began to cluster the data into various categories to give new meaning to the data. Clustering was identified as the most appropriate method at this stage of data analysis to obtain the data's real purpose (Miles & Huberman, 1994). This way, data was organised into categories, batches, and presented by creating the data diagram and flowcharts. The clustering of the data was adapted from Huxham and Vangen’s (2000) approach in order to understand the context of this research enquiry, such as:

- *What has been influencing IndErs’ experience on their ways to set new businesses?*
- *Were there any “influencers” in the form of drivers, barriers, or enablers that impacted the start-up process's perceived smoothness? If yes, how can these findings inform and overlap with entrepreneurial theories?*

The analysis started by reducing the thirty-three concepts of immigrant entrepreneurship theories to a set of three cluster groups; drivers – influencing IndIERS decisions to create a new business, enablers – assisting IndIERS during the early stages of their start-ups, and inhibitors – factors representing obstacles during the start-up phase.

Next, to seek further understanding of the context researcher looks back to the original data. This exercise revealed that all three clusters described different aspects of entrepreneurs’ start-up journeys. However, Miles and Huberman (1994) acknowledge that categorising the research findings and drawing conclusions must be verified discussed in the next section.

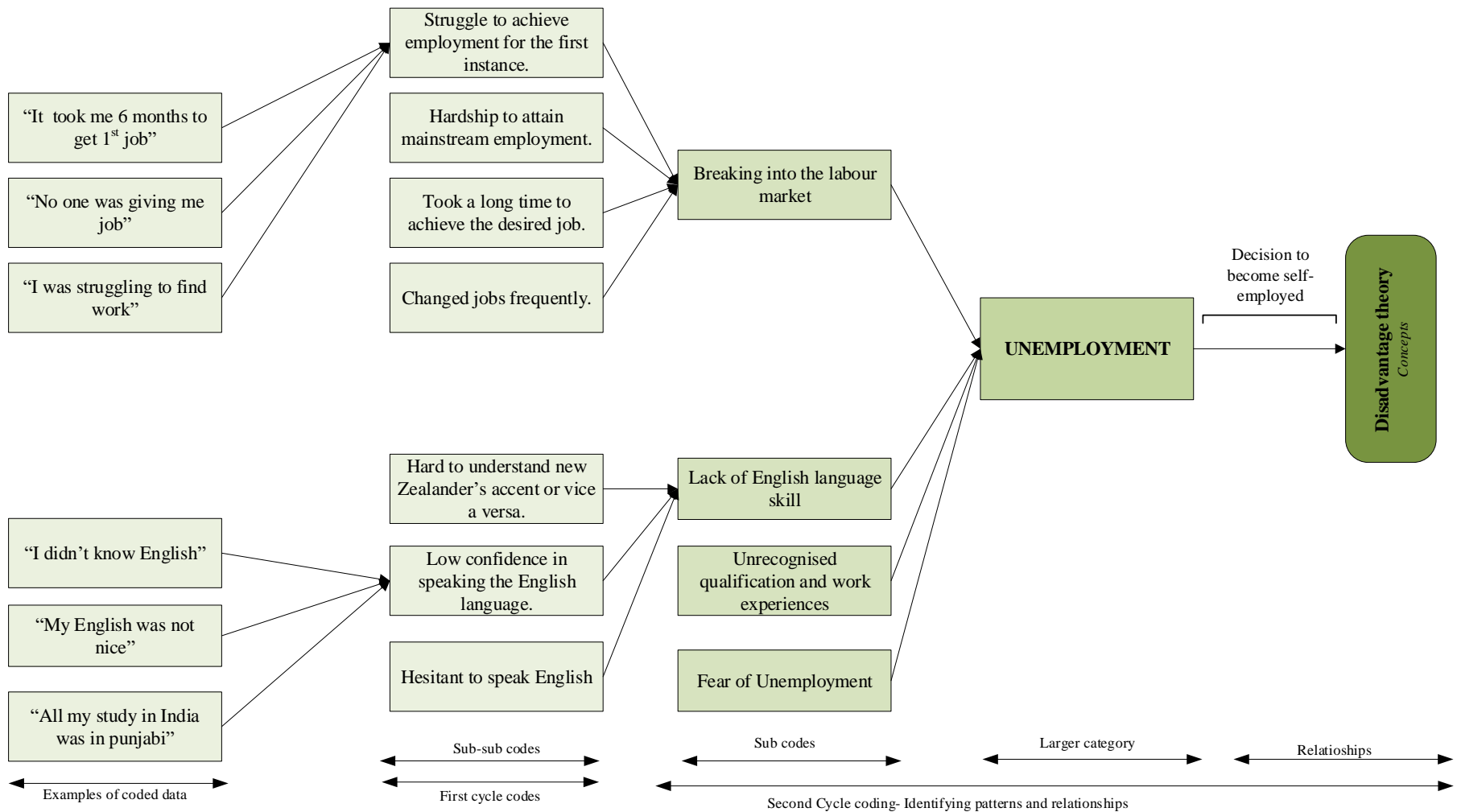


Figure 13: An overview of the coding process employed in this study

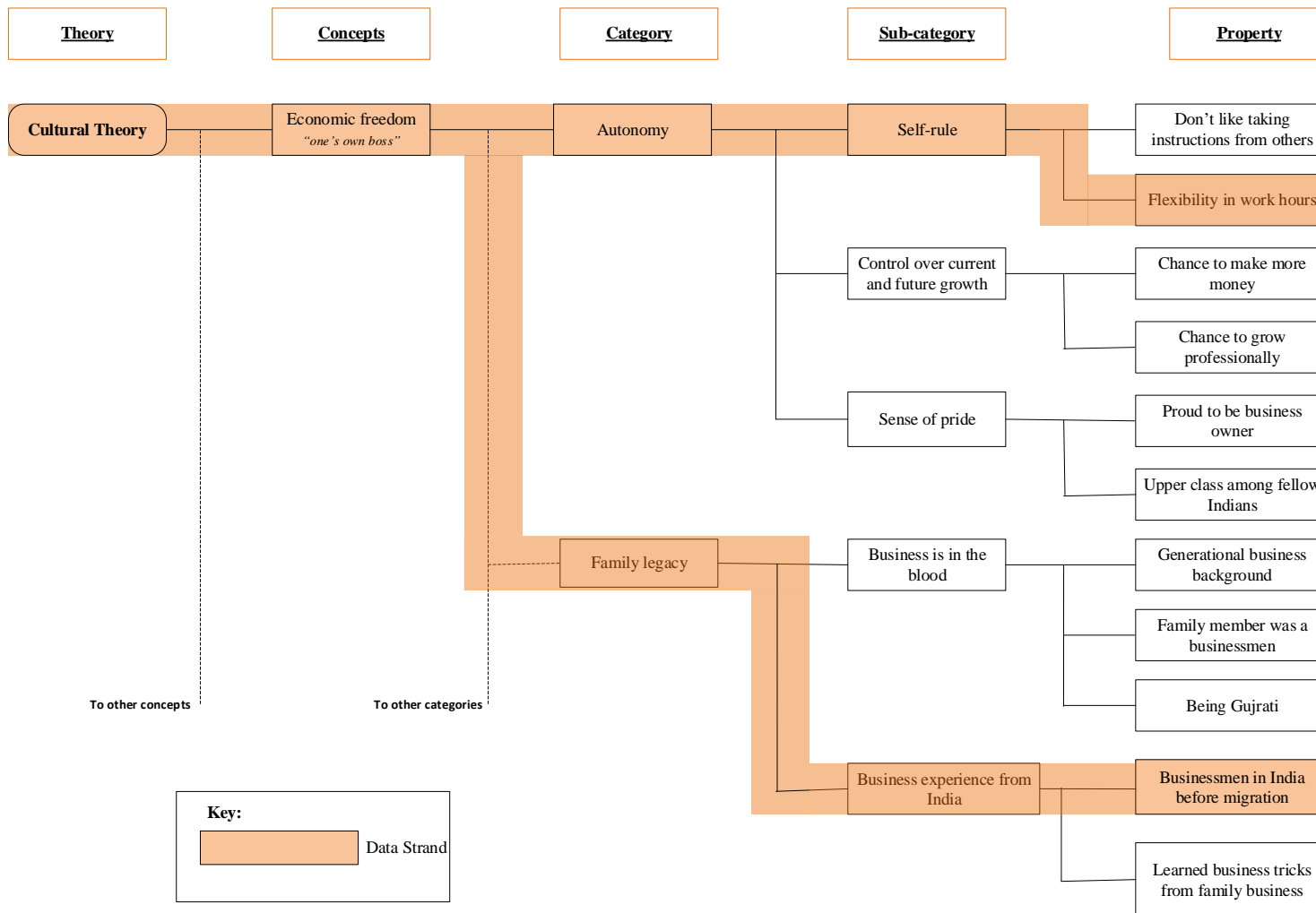


Figure 14: Identifying data strands

3.9. Research quality

The final stage of the research methodology is to assure the quality of the research design. It is a thorough reporting of the process and the results of qualitative data collection. The analysis is key to this process of justifying and assuring that trustworthiness exists in the study (Veal, 2018). As noted earlier, a pilot study (Section 3.7.3) was carried out before the actual research study; this served as a trial run. The sections below explain how the research meets the following criteria.

3.9.1. Reliability

Reliability refers to a consistent and stable approach to the research design (Saunders et al., 2015). The research design includes research techniques, procedures for data collection, and analysis. The same probing questions were asked of each interviewee so that researcher could conduct a cross-case analysis of the entrepreneurial experiences of IndIERS. The researcher also wanted to ensure the research design's validity, as another researcher asking the same questions would get the same or similar answers.

3.9.2. Credibility

Credibility refers to the internal validity of the research findings. In other words, credibility is an accurate representation of each participant's experience (Saunders et al., 2015). Credibility is achieved by conducting interviews with multiple IndIERS on their entrepreneurial ventures. A multiple case study approach was utilised to achieve consistency between various cases; this also eliminates the issue of a lack of credibility associated with using a single case study in a qualitative project (Yin, 2014). The debate on what is valid knowledge truth is ongoing. However, it involves the philosophical question of validity (Kvale & Brinkmann, 2009).

The researcher used snowball-sampling techniques to build rapport with participants. This technique also ensures the validity of research participants' responses. The researcher shares

the same nationality background as the research participants. The shared place of origin and similar cultural background helped the researcher establish a ground of trust and be believed and convincing. Sharing the same nationality might have created a bias in selecting the scope of sampling, if the study only focused on Christchurch, residence of researcher. However, the sampling bias was eliminated by defining the scope of data collection from nationwide. This approach excludes the chance of acquaintance with participants for researcher in sampling process.

Additionally, researcher has moderate knowledge of various regional Indian languages, which aided in the translation of occasionally used words (in participants' native languages). A trial interview supported the interviewer in understanding the participant's perspectives.

3.9.3. Transferability

Transferability means that the same research process, design, technique, and procedure will generate similar future studies (Saunders et al., 2015). In this study, transferability is achieved by employing qualitative methods, particularly a multiple case study approach, to investigate immigrant entrepreneurship, which supports theoretical generalisation, instead of statistical outcomes (Miles, Huberman & Saldaña, 2014). Additionally, this research is guided by a detailed literature review (Chapter 2), the theoretical framework (Figure 8) and research guiding manual (Table 2). The framework and guideline will help future researchers to produce similar results in different settings.

3.9.4. Conformability

Conformability refers to the research grounds to keep biased viewpoints out of the study and present interviewees' thoughts and views (Lincoln & Guba, 1985). The semi-structured interviewing and thematic analysis provides an environment where the data can 'speak for

itself.' The researcher diligently followed the data analysis procedure and was able to identify emerging themes in the raw data.

The researcher consistently referred to the audio recording of interviews alongside the written transcript to get a real sense of the conversation. The researcher acknowledges that working with the large qualitative data can be daunting and requires a high level of diligence during the data analysis process. Researcher strictly followed the research scope, and data analysis procedures (Janesick, 2003). To eliminate the bias during the coding process researcher also adopted three point checking system:

- Referring back to the theoretical framework (Figure 8)
- Research guiding manual (Table 2)
- Weekly meeting with supervisory team. These meetings allowed supervisors to closely monitor the data analysis process to maintain the quality of the process. Supervisors constantly challenged the various aspects of the data analysis process. The robust discussions in the weekly meetings aided in monitoring and maintaining the overall quality of this research.

3.10. Chapter summary

This chapter has outlined the methods used to investigate the research questions. This research examines the entrepreneurial experiences of IndIERS in New Zealand. More specifically, it investigates whether the pre-existing theories hold today. It uses in-depth contextual analysis to explore how immigrant entrepreneur theories are represented in real-life settings. This research employs a qualitative approach or, more precisely, a multiple case study method. The thesis is aligned with an interpretative constructivist viewpoint and is aligned with inductive and qualitative approaches.

This chapter has provided information about the research techniques and procedures used to select the immigrant entrepreneurs in New Zealand. The data was collected from thirty-five semi-structured interviews with IndIERS from around New Zealand. Lastly, this chapter has provided a detailed discussion of data analysis and the coding process. The next chapter 4 discusses the context of this research.

Chapter 4: First and second level analysis

4.1. Introduction

This research uses two levels of analysis: first and second-level analysis. The first-level analysis focused on identifying the presence of concepts from pre-existing immigrant entrepreneurship theories. In other words, the purpose of the first level was to analyse whether entrepreneurial theories were present in recent Indian immigrants' entrepreneurial experiences. The second-level analysis assessed the power of individual immigrant entrepreneurship concepts in the current immigrant entrepreneurs' experiences. The second-level analysis sought to investigate the prevalence of particular concepts by comparing the identified concepts across all the participants' narratives.

This chapter presents the first-level of analysis (within analysis) of the entrepreneurial experiences of 30 current Indian immigrants in New Zealand. As explained in the previous chapter, the data was collected via semi-structured interviews. The participants' interviews were transcribed word-for-word. Each participant was assigned a unique code (EO-1 for entrepreneur 1, EO-2 for entrepreneur 2). These exclusive codes were used to protect the participants' identities and eliminate any form of preference during the analysis process. The researcher listened to the audio recordings, read and re-read the transcripts to identify similar and emergent concepts from the various immigrant entrepreneurship theories.

The second-level analysis involved comparing the cases. The researcher used cross-case analysis methods to look for homogeneity and disparity in the data set. Accordingly, the second-level analysis supports the practical generalisation and philosophical conjecture of the entrepreneurial concepts by utilising multiple case units. Therefore, cross-case analysis was used to determine the dominance of immigrant entrepreneurship concepts.

The multi-unit examination consisted of data collected from 30 IndIERS in New Zealand. Multiple unit case analysis was used to investigate individual immigrant entrepreneurship concepts in the present day. It will improve the reliability of research findings (Yin, 2014).

The chapter is divided up into six sections. Firstly, to accomplish these goals, the researcher adapted a rating system (described in Section 4.2). The ratings were based on the concept's impact on the decision to opt for self-employment. Secondly, section 4.3 explains the colour coding method used to grade each immigrant entrepreneurship concept; the different colours represent the concept's prevalence in current immigrants' entrepreneurial journeys across multiple cases. Section 4.4 reports the data analysis findings in relation to the theoretical framework presented in Chapter 2. It also discusses the prevalence of each immigrant entrepreneurship concept in the immigrants' entrepreneurial journeys. Data analysis enabled the researcher to identify new or emerging concepts of immigrant entrepreneurship in the interview material.

This chapter presents the 'modern immigrant entrepreneurship concepts' that emerged from the current India immigrant entrepreneurs' narratives. These concepts (both conventional and emergent) aided in the formulation of a modern immigrant entrepreneurship framework. Section 4.5 presents the 'modern immigrant entrepreneurship framework,' which offers new immigrant entrepreneurial concepts. This chapter concludes with a summary of the key findings (Section 4.6).

4.2. Prevalence rating

The rating system aims to determine the prevalence of individual immigrant entrepreneurship concepts present in each participant's entrepreneurial experiences. This research adopted an ordinal scale (Franceschini & Rossetto, 1995) to rank the participants' narratives. An ordinal scale enables a researcher to assess the intensity of a particular immigrant entrepreneurship

concept in the present time. Further, this analysis also enabled the researcher to determine the significance of each immigrant entrepreneurship concept for current IndIers in New Zealand. This analysis also reveals the immigrant entrepreneurship concepts which have no relevance for current IndIers. The prevalence ratings enabled the researcher to develop an updated immigrant entrepreneurship framework. Each participant's narrative was ranked against each immigrant entrepreneurship concept and its impact on the immigrant's decision to become an entrepreneur.

Firstly, each immigrant's story was assessed using the entrepreneurial concepts to determine its impact upon their decision to become self-employed. Secondly, each immigrant entrepreneurship concept was then assigned a numerical value at each ordinal scale level. The ordinal scale contained four groups: 3- high impact; 2-moderate impact; 1- low impact; 0-no impact. Table 7 provides a summary of the rating system for current immigrant entrepreneurs' experiences.

Table 7: Rating guidelines

Rating levels	Rating criteria	Examples: Immigrant entrepreneurship concepts	Participants' narratives
3-High impact	Indian immigrant entrepreneurs gave full credit to the particular concept and its impact on becoming an entrepreneur.	Mixed embeddedness model concept: 'Positive experience of gaining NZ residency.'	<i>"After three years, I got my residency from that factory. Then I thought, it's [New Zealand residency] done, after three years, and now I should move on." EO-5</i>

<p>2- Moderate impact</p>	<p>Indian immigrant entrepreneurs had a neutral view of a particular concept and its impact on becoming an entrepreneur.</p>	<p>Ethnoburb model concept:</p> <p>'Choice of business is unrelated to the owner's ethnicity.'</p>	<p><i>"I mean, as far as business is concerned, I don't have many customers who are Indians." EO-22.</i></p>
<p>1- Low impact</p>	<p>Indian immigrant entrepreneur acknowledges a particular concept but ascribes low importance in terms of its effect on becoming an entrepreneur.</p>	<p>Cultural theory concept:</p> <p>'Ethnic community support.'</p>	<p><i>"I know the person from the bank. That made it easy to arrange the documents, and that was smooth because of her. She is an Indian. That helped get a loan to set up the restaurant." EO-15</i></p>
<p>0-No impact</p>	<p>No evidence of concept in Indian migrant entrepreneurs' experiences.</p>	<p>No evidence of immigrant entrepreneurship concept</p>	<p><i>No evidence in the data.</i></p>

The rating level represents the impact of immigrant entrepreneurship concepts in the immigrants' entrepreneurial experiences. All the theoretical and emergent concepts of immigrant entrepreneurship theory identified in the first level of analysis were ranked utilising the criteria outlined in Table 6. It is crucial to point out that the ratings are subjective and circumstantial. The rankings are contextual and relate to other cases. The researcher also used field notes and memos to achieve uniformity in the process. Section 4.4 discusses the ratings in detail for each immigrant entrepreneurship concept.

4.3. Cross-case analysis procedure

The sum of each concept ranked was calculated to determine the prevalence. The result refers to the prevalence of each concept in the current Indian immigrants' entrepreneurial journeys. Further, the sum total of each concept was ranked again using a scale. The scale has four ranges. Zero indicates no presence of a particular concept, 1-30 equals a low prevalence in the data, 31-60 equals a moderate presence, and 61-90 refers to a high incidence. Figure 15 shows the prevalence scale.



Figure 15: Prevalence of individual concepts

Different shades of blue are used to display the prevalence of each immigrant entrepreneurship concept in the diagrams. For example, the darker the blue used, the higher the intensity; the lighter the blue, the less the intensity. Section 4.4 discusses the prevalence of each immigrant entrepreneurship concept in multiple cases.

4.4. Within analysis and cross-case analysis

This section provides findings from the first and second levels of analysis. First-level analysis refers to the within-case analyses of each immigrant entrepreneur's 'case' from a pool of 30 participants. The first-level analysis identified and explained the concepts within existing immigrant entrepreneurship theories in the immigrants' narratives. The immigrant entrepreneurship theories were derived from the literature review and formed the theoretical framework presented in Chapter 2. These concepts provided a starting point and were used to assess the immigrant entrepreneur's experiences.

The first-level analysis aimed to identify the presence of the individual concept of immigrant entrepreneurship in IndIers experiences. The results of this analysis are discussed in the following section. The following colour codes provide a visual summary of individual concepts via diagrams. Blue boxes correspond to theoretical thoughts, green coloured boxes are emergent thoughts, and red coloured boxes indicate no evidence of the particular immigrant entrepreneurship concept. This analysis was used to gauge whether the theory truly holds for IndIers in New Zealand.

The second-level analysis provides the outcome of data analysis for particular theories of immigrant entrepreneurship. The second-level analysis involved the criteria discussed in section 4.2 and the scale described in section 4.3. Specific methods are discussed in the subsections; first, the rankings and then assessing each immigrant entrepreneurship concept's prevalence in recent times. Accordingly, this section answers the research's third sub-questions:

What is the presence of entrepreneurial theories in IndIers' experiences to start their own business in New Zealand?

4.4.1. Cultural theory concepts

In analysing the interview data, five new concepts emerged from the participants' narratives: being an immigrant, no family business background, no ethnic community support, wider community support (from outside the Indian community, and influenced by fellow Indians. Additionally, the data analysis also affirmed current cultural theory concepts: being Indian, autonomy, family legacy, family support, and ethnic community support. These concepts are discussed further in this section. Figure 16 below provides a visual illustration of the cultural theory concepts in the data. This figure's data is based on the number of codes that emerged from the data corroborating culture theory concepts.

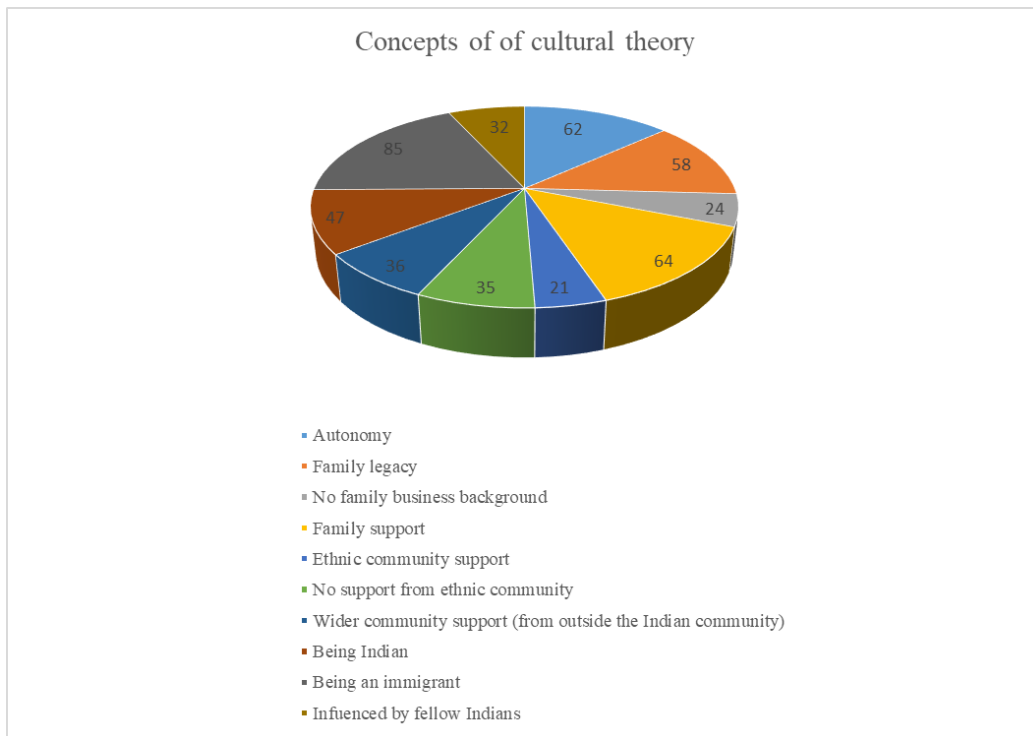


Figure 16: An overview of the cultural theory concepts in the data

4.4.1.1. Being an immigrant

The new emerging concept of *‘being an immigrant’* is evident in 172 blocks of coded data from the narratives of 30 IndIERS. The immigrants spoke of facing similar issues with other immigrants, regardless of their different ethnicities: For example, EO-23 identifies himself as a universal immigrant. He said:

"Basically, what I feel if a migrant comes, the moment the person migrates, he has lots of ideas in his mind. Okay, I am going to a new country, and I have to do that, you know, it comes with a strong feeling with the migrant. So, it's a question of basically migrant, not of the Indian or Chinese."

The analysis found that IndIERS see themselves, like other immigrants, as having specific traits that lead them to open their own businesses. These characteristics include self-confidence, self-

motivation, the ability to take risks, being focused, inclined towards social welfare, and investing in multiple businesses.

The data suggests that the current IndIers are **self-confident** individuals who strongly believe in their ability to start a business. For example, EO-20 said:

"Why, for a businessman, I think it doesn't matter from where he comes. It's like if somebody wants to do business, he will do it."

Data also revealed that IndIers who open businesses tend to be **self-motivated** individuals who are able to overcome barriers. For example, EO-8 said:

"Because when I wanted to be a migrant, I said well you got limited academic experience. How are you going to go and go, you know, anywhere or do anything? I said, well that shouldn't be a barrier."

A risk-taker is another immigrant trait with a strong presence in the data supporting literature (Volery, 2007). This is a key trait identified in the literature. Risk-taking behaviour is evident in EO-1's narrative. She said:

"So, I decided to start a business. I had just one thought. Like, let me look for something I want to do. I will do trial and error. What will happen, it will not work, and that's the most thing that will happen, right."

Further, the interviews' analysis revealed that immigrants migrate intending to remain in the host country long term. They work hard to achieve this goal and do not deviate from their **focus**. For example, EO-8 said:

"That's one thing that I've always found is most of them, like 80 per cent of, when you're migrant, you're always successful. The reason is that you are focussed, and you don't distract from other issues where you are in your own country."

Furthermore, the IndIers is guided by a strong inclination towards social welfare. For example, EO-7's narrative suggests a strong inclination toward helping others through his company. He said:

"In this one, you get to meet many people because you help people in their most stressful time, because selling a house is a stressful time for anyone, selling or buying a house. So, taking that stress away from the client and taking on to me, that's the best part I enjoy a lot."

Also, EO-14 takes pride in generating employment. He said:

"It's, I feel proud of myself. It is an achievement. Once upon a time, I was looking for the position. Now I am creating [the] position, with a difference. It is not a matter if I am making money today or not. It is a bit different for me as I am creating jobs for locals. That brings a lot of money to the economy of this country. I strongly believe in that."

Lastly, data analysis revealed that IndIers often have **multiple businesses** and that for them, entrepreneurship is always about the next venture. For example, EO4 said:

"Travel agency we started just for part-time as well. Initially, we started, okay, just I want to do something only from home, and then it went through okay. Initially, we started, many people coming to the house and stuff. From there, we thought, why not we open the Asian grocery shop because the people, the same client base, are going

will come to the store. We got the money remittance (western union) services as well. Moreover, the same people send money overseas, as well. And that is a part of the grocery and the travel agency which we come through."

4.4.1.1.1. Being Indian

The theoretical concept, *'being Indian'* appeared in 48 blocks of coded data from the narratives of 19 IndIERS. Being Indian refers to an individual's cultural traits, such as the habit of saving money and valuing hard work due to the experience of living in India's competitive environment. For example, EO-1 said that the Indian mentality of saving money had enabled her to open her own business. She said:

"Yes, so that's how we know how to save our money. Therefore, that is the only thing, which has an Indian mentality, which has helped. Indian mindsets are like, you know, they always tend to save money. They look for [the] cheaper option, which is good, which is good to save money, right. It is ultimately good for the business. Okay, we can, they work extra to save that money, and I do the same, I do the same, we can do this. We can save money. You know, this we can save money."

EO8 shared how coming from a competitive environment such as India had made him hardworking:

"Being Indian, I, you, you come from a very competitive market. You know there, there's no substitute for the hard work."

4.4.1.1.2. Influenced by fellow Indians

Another new concept that appeared in the data, *'influenced by fellow Indians'* was evident in 28 blocks of coded data from 12 IndIERS. Other Indian business owners often influence the new

IndIERS. For example, EO-7 shared that he was inspired by other Indians who arrived earlier than him and had already established businesses in New Zealand:

"I saw many Indians, and they have their businesses. Therefore, that is how I got the ideas as well. All right, I want to have my own business."

Additionally, the data suggests that the current IndIERS were encouraged by established Indian business owners. For example, EO-5 stated, if other Indians can open a business, he could, too:

"If he can do it, I can do it."

To conclude, the data analysis showed that there is a belief that immigrants (regardless of their nationality/ethnicity) all share similar traits, which make them decide to go into business. Additionally, data revealed that the established IndIERS encourages new Indian immigrants to explore entrepreneurial opportunities.

4.4.1.2. [Autonomy](#)

The interview data revealed that the concept 'autonomy' or being 'one's own boss' continues to play a vital role in the current Indian immigrants' entrepreneurial experiences. This concept is evident in 154 blocks of coded data from 30 IndIERS narratives. In total, 24 of the 30 participants noted the importance of 'autonomy' in their entrepreneurial stories, with respect or control over decisions, time, wealth creation, and achievement key features. For example, EO-2 stated that she feels empowered as a business owner and that she is able to give instructions rather than follow them:

"The first thing is that I can do what I want to do. You know, I do not have to listen to the instructions and do this or do not, dos and don'ts; there are no dos and don'ts. The self-imposed dos and don'ts still there. I'm enjoying it".

EO-10 reported enjoying the flexibility he has as a business owner. Being his own boss (Smith-Hunter & Boyd, 2004) means he can set his own work hours:

"So that does take time, but it's a flexibility of time. I can decide to come, and if the weather is bad on the weekend, I can come in, or if the weather is good, I can jump on my bike and go. Therefore, I cannot do that in a job. They expect you to be there nine to five."

EO-9 believes that self-employment has enabled him to create more wealth than he could have earned as an employee:

"They love it. We own a house. We have two offices. We have three cars. Kids go to a good school. They have enough money in their pocket to go and shop for Christmas. No, they, they, they enjoy it. They love it."

EO-1 says that self-employment has given a sense of achievement and pride:

"So, but yeah, he's very proud. I can see that, and you know the feeling of, you know, even with my in-laws. I was live on the radio, almost all the family members were watching me, we saw you on Facebook, and we saw you on Facebook. Everyone was messaging me. That feeling of joy, you know, that they can see it on there, I can see on their face. My father, he was also watching. So yeah. They are quite, very proud, very proud of me."

In conclusion, the data indicated that both past and current IndIERS are motivated by a desire for autonomy, as highlighted in this section.

4.4.1.3. Family legacy

The theoretical concept of *'family legacy'* is present in current entrepreneurs' narratives. Family legacy refers to immigrants who come from a business family background and have experience operating a business in India. This concept is evident in 88 blocks of coded data from 30 IndIers narratives. In total, 21 out of 30 participants revealed that past business experience and involvement in the family business gave them an edge in pursuing entrepreneurial activities in New Zealand. For example, EO-8 expressed how having a background in business led him to become a businessperson:

"So that character always was there in me. My Dad has always been a businessperson, and grandparents been in the business. That was there somewhere that I would open up some sort of business."

4.4.1.3.1. No family business background

Some participants had no family business/business background. The data revealed the new concept of *'no family business background.'* This new concept refers to the recent IndIers who had no prior involvement in entrepreneurial activities before migrating to New Zealand. This concept is present in 24 blocks of coded data from the narratives of 30 IndIers. In total, eight participants out of 30 reported a lack of family business/business background. For example, EO-7 stated that he had no business experience before migrating to New Zealand:

"Back home, I didn't have any experience like having our own business. My father is a doctor, so that's completely different, and he's a journalist as well."

To conclude, the data affirmed the relevance of previous business involvement and experience for current Indian immigrants in becoming entrepreneurs in New Zealand (Masurel, Nijkamp & Vindigni, 2004). Accordingly, current IndIers with a business background and prior business experience in their home country continue to seek the same in New Zealand (Volery, 2007).

However, the absence of previous business experience was not necessarily a barrier for current IndIERS to explore business opportunities in New Zealand.

4.4.1.4. Family support

As identified in the cultural theory literature, the concept of family support was present in the data. This concept refers to the support an IndIERS receives from a family member while establishing his/her business. Support included financial help, labour, moral support, and help with children and household responsibilities. This concept is evident in 90 blocks of coded data from the narratives of 30 IndIERS. In total, 27 out of 30 IndIERS acknowledged some form of family support. Support from a spouse was evident in the data in terms of encouraging, showing trust in the entrepreneur's ability, and, most importantly, taking care of the day-to-day expenses and household responsibilities (Nazareno, Zhou & You, 2018, 2019). For example, EO-14 explained that his wife's support was crucial when he was establishing the business:

"We got two kids, and a lot of commitments and my wife was supportive. She said, but you go and do not worry. Because you looked after us for the last seven, eight years, it is time for me. I will look after the family. You jump into business."

Family member support in the form of skills and labour also played a crucial role in establishing the immigrants' businesses. For example, EO-30 stated that his brother's encouragement and support enabled him to open a business:

"My brother was very supportive. He asked me to take the risk or miss the fun. He reassured me that even if you fail, life does not end here. After all, I am not pooling my entire life's savings here. It could go both ways, but we need to start."

In conclusion, the analysis of the data revealed the vital role of family support in IndIERS experiences. IndIERS internal support systems consist of assistance from an immediate family

member, often a spouse. Spouses often encouraged the entrepreneur to explore their aspirations. This support meant that the entrepreneurs had the freedom to establish a business as their spouse took over the day-to-day responsibility of earning an income, looking after the children, and taking care of the house duties. This support enabled the IndIers to devote most of their time and energy to establishing their businesses.

4.4.1.5. Ethnic community support

The data analysis affirmed the presence of the theoretical concept '*ethnic community support*' in recent times. The concepts of '*ethnic community support*' are evident in 31 blocks of coded data from 30 migrant entrepreneurs' narratives. In total, 14 out of the 30 IndIers stated that they had received help from the local ethnic community (Fregetto, 2004). This support is mostly utilised in advice and mentoring from a friend or acquaintance from the local Indian community. EO-11 shared information about a friend who helped him to start a business:

"He is kind of a guide or mentor. He has been here for 12 years and successfully running his businesses. He has two businesses here. So yeah, we always seek guidance from him. But we always go to him, and he helped us financially also."

4.4.1.5.1. No ethnic community support

The data analysis also revealed the newly emerged concept of '*no ethnic community support.*' This concept was present in 20 blocks of coded data from the narratives of 30 IndIers. In total, 14 out of the 30 IndIers stated that they had not received any support from the local Indian community. This finding shows that the new IndIers do not rely entirely on ethnic community support. EO7 shared that he did not receive any help from the local Indian community: *"So, I didn't get any sort of support of help [...]from the community."*

Further, data reported that some of the immigrant entrepreneurs experienced rejection from the Indian community. As EO-13 said:

"Even right now, 80 per cent of my clients are Kiwi clients, 20 per cent are Indian. See it may be a bit hard, I'm sorry if it's a bit hard, but I had a lot of rejection from my community first."

Additionally, some IndIERS mentioned being hesitant about seeking support from the local ethnic community. As EO-5 said: *"No support if you told someone, they would probably pull your legs."*

4.4.1.5.2. Wider community support (from outside the Indian community)

Significantly, some of the participants spoke of receiving support from the *'wider community support (from outside the Indian community).'* This concept indicates that current IndIERS receives help from outside one's ethnic community. This concept is present in 29 blocks of coded data from the narratives of 30 IndIERS. In total, 13 out of 30 IndIERS talked about the support they received from a local community member. This research outcome shows that the current IndIERS support network is not limited to Indian communities. For example, EO-11 revealed that he had received help from an individual of Irish ancestry:

"He is the main person who is a supportive person on our whole journey. We always were thankful to him, and that person is from Ireland."

To conclude, the analysis revealed that current immigrant entrepreneurs have a much more comprehensive support network than the prior literature suggests. The participants spoke of help they received from both the Indian community and others outside of it. Some participants talked about their reluctance to ask for help from their fellow Indians in New Zealand. Figure 17 illustrates the theoretical and emergent concepts of cultural theory in contemporary times.

4.4.2. Prevalence of the cultural theory concepts

Firstly, each cultural theory concept ranked according to the rating criteria discussed in section 4.2. As explained, these rating criteria enabled the researcher to assess the individual concept's impact on the current immigrant entrepreneurs' decisions to establish a business. These figures were combined to determine the prevalence of each concept.

Secondly, the total of each concept rated according to the prevalence scale discussed in section 4.3. The results for each of the cultural theory concepts were colour coded, as described in section 4.3, to visually illustrate each concept's prevalence in the current IndIERS experiences. Appendix G, shows how each cultural theory concept ranked.

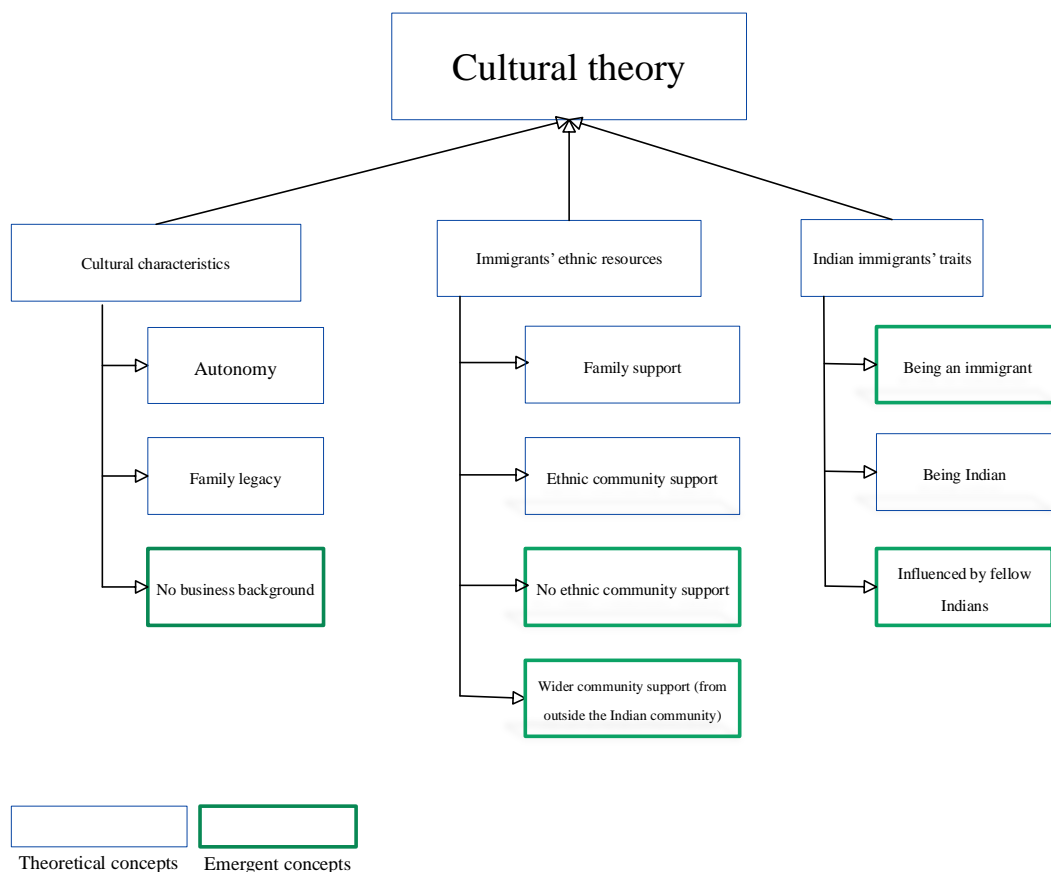


Figure 17: An overview of cultural theory concepts

To summarise, the data analysis revealed that three cultural theory concepts: being an immigrant, autonomy, and family support are prevalent in the current data. *Being an*

immigrant' appeared to be a new and influential factor in recent IndIERS decision to become entrepreneurs. The data suggests that the current IndIERS perceive themselves as similar to other immigrants (regardless of their ethnicity or country of origin) regarding the challenges and opportunities in New Zealand. The traditional concepts of *'being Indian'* was also present in the data. Some of the current IndIERS in New Zealand saw their nationality/ethnicity as an essential feature in their decision to become entrepreneurs. However, the data revealed that *'being Indian'* or the effect of culture is not greater than *'being a migrant'* for current IndIERS in New Zealand.

The concept of *'autonomy'* came through very strongly in the data and suggested that immigrants prefer to be their own boss. In short, the data showed that the current IndIERS desire independence and flexibility and can achieve this through entrepreneurship. The concept of *'family support'* was also prevalent in the data. This concept refers to the support immigrant entrepreneurs receive from family members in comfort and encouragement. In short, the participants indicated that family support is crucial for current IndIERS wanting to start their own businesses.

The concept of *'family legacy'* appears to be moderately present in the entrepreneurs' narratives. The analysis revealed that current IndIERS who had previous involvement in family businesses in their home country seek entrepreneurship opportunities in New Zealand. Significantly, the research also showed that not all IndIERS had a business background. However, the presence is low for present IndIERS who opted for entrepreneurship without any prior business experience.

The new concept of *'no support from the ethnic community'* was evident at a moderate level. The data suggests that current IndIERS do not rely entirely upon support from Indian ethnic groups. However, the analysis also revealed new knowledge: that the support offered to IndIERS extends beyond ethnic boundaries. Some IndIERS received *'wider community support (from*

outside the Indian community) 'outside the Indian community' to start a business in New Zealand. The historical concept of '*ethnic community support*' appeared to be less prominent in the current data. The analysis suggests that IndIERS rely less upon support from their ethnic community.

Lastly, the data revealed a new concept: being '*influenced by fellow Indians.*' This concept was moderately present in the data. This finding refers to recent IndIERS who follow the footsteps of already established Indian business owners in New Zealand. In other words, more established IndIERS inspire recent IndIERS. They are motivated to take the risk and explore entrepreneurial opportunities in New Zealand. Figure 18 provides a visual illustration of the prevalence of cultural theory concepts in recent times.

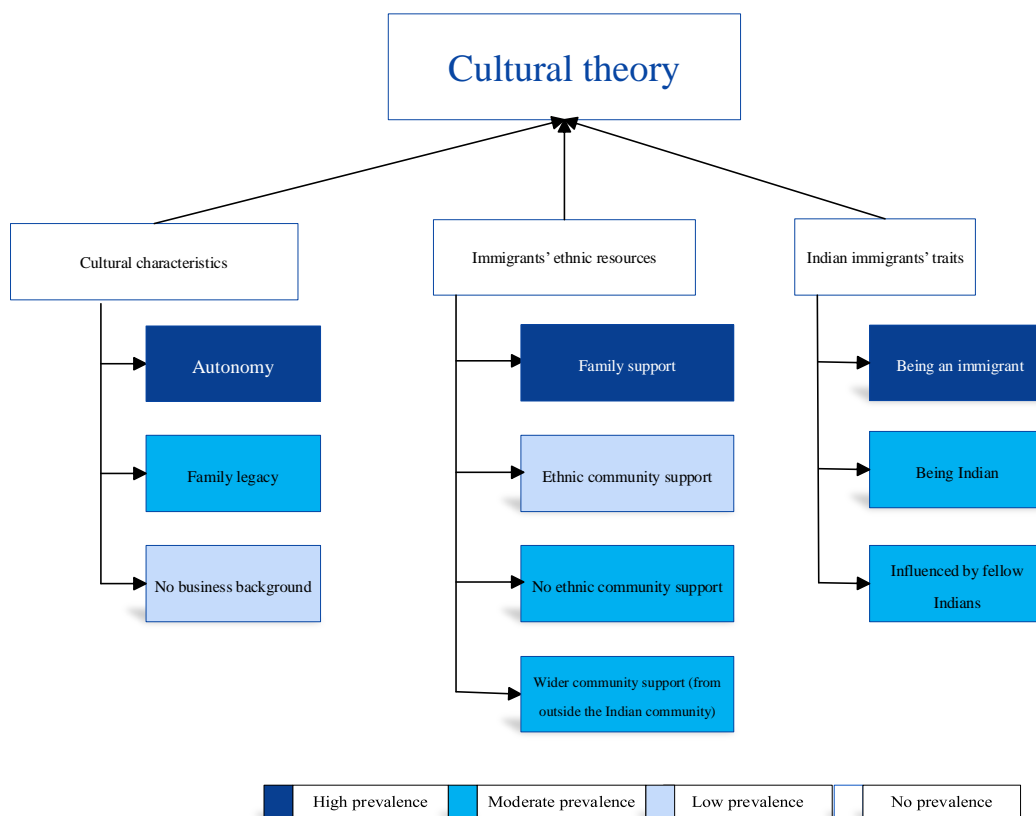


Figure 18: The prevalence of cultural theory concepts

4.4.3. Disadvantage theory concepts

The data analysis revealed that *'lack of job satisfaction'* was the main reason for current IndIERS to pursue alternative employment options. The traditional concept of *'unrecognised previous qualifications and work experience'* as a disadvantage to meaningful employment was evident in this study of current IndIERS. However, the analysis suggests that present IndIERS also have advantages in the job market due to their previous qualifications and work experiences. That is to say, their prior knowledge and experience in a particular industry give IndIERS an edge in gaining meaningful employment. Likewise, the analysis revealed that *'previous qualifications, work, and business experiences were beneficial to IndIERS in terms of establishing their own businesses'* in New Zealand.

Further, the analysis affirmed some of the disadvantage theory's traditional concepts, such as *'unemployment'* and *'fear of unemployment.'* It also confirmed that immigrants face disadvantages due to a *'lack of English language skills'* in New Zealand's job market. The data analysis also showed that some current IndIERS had *'no issues finding employment due to a lack of English language skills.'* Lastly, the traditional concept of *'preference to New Zealander'* was not evident in the current IndIERS entrepreneurial experiences. Figure 19 provides a visual illustration of the identified concepts of the disadvantage theory in the data. This figure's data displays the number of codes that emerged from the data, confirming disadvantage theory concepts.

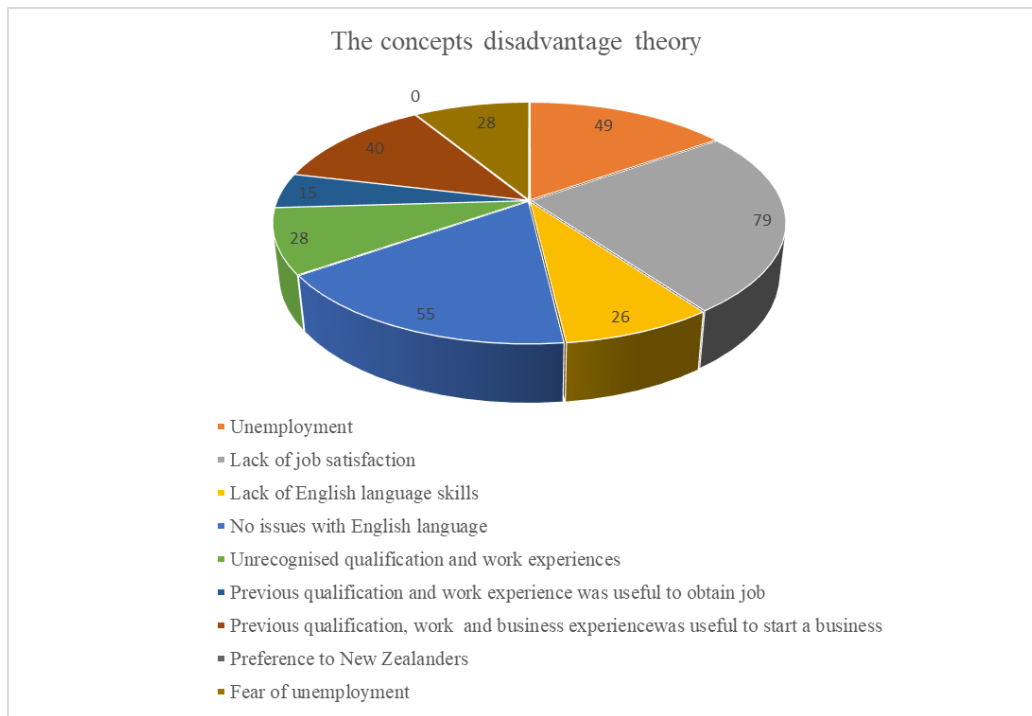


Figure 19: An overview of the disadvantage theory concepts in the current data

4.4.3.1. Lack of job satisfaction

The newly emerged concept of '*lack of job satisfaction*' is present in 208 blocks of coded data from the narratives of 28 IndIERS. This concept refers to where an IndIERS leaves a position due to job dissatisfaction. The following reasons identified in the data:

- Unfavourable job requirements, such as excessive physical and mental commitment.
- No work-life balance in employment.
- Lack of growth in immigrant's professional and personal life.
- Immigrants want to work in an industry or profession, which matches their qualifications/work experience and level of position in a hierarchy.
- Unhappy with the earnings.
- Immigrants encountered negative experience at work, which resulted in job dissatisfaction.

These reasons highlighted as the frustrations, and displeasure IndIERS have experienced as an employee in employment. Many immigrants have changed jobs frequently, have felt stuck, or working against their will, or have felt low-spirited. As a result of these issues, participants decided to look for alternative ways to earn money in New Zealand.

The analysis showed that immigrants often secured jobs in labour-intensive sectors such as farming, food production, dairy, and hospitality on arrival. Such industries require solemn physical and mental commitment. They often also require odd hours and offer limited leave, which means that immigrants have very little personal time, which results in job dissatisfaction. For example, EO-3 shared his experience of working long hours in a supermarket, stating that it was stressful:

“I worked for a Countdown supermarket for six years, and I worked for several departments, but the thing is like you had to do early mornings, late nights. You do not get a life.”

EO-13 shared a similar experience:

“So yeah, I used to do a hundred hours, 110, 105, 110 hours, I did that. I think I did a hundred hours for 18 months. So non-stop, seven days, 18 months, non-stop, and there was a point when I started hating myself. I just can’t keep up with this anymore.”

EO-6 stated that he felt stuck in his job and was dissatisfied:

“[B]ut stuck somewhere like I’m not growing much end of the day, like me, my wife, we both are doing the same work, but still I don’t know, not satisfied. You know, as I told, there is always a satisfaction level. I was not satisfied. Then I think, okay, why I shouldn’t start by taxi.”

The **second reason** for dissatisfaction was the participants' inability to achieve a healthy work/life balance. This situation refers to the immigrants having little time or flexibility in their jobs to respond to family responsibilities, such as looking after young children or spending quality time with family members. Many felt they were running from post to pillar in their daily lives. For example, EO -21 reported that as a consequence of working for someone else, she had to rush all the time:

"So much different. When I was working for someone, I had just to drop my son and just go, rush things, and then you have clients, you know, and then you have to rush."

EO-6 reported difficulties associated with managing a baby and job commitments. He said:

"With a family sometimes you have heaps commitments and especially with a job. It is a bit hard, especially if you have a baby at home, so that was the first trouble I got with my employment."

EO-14 shared that he had a hard time taking time off from work when his children were not well, which was frustrating:

"That's important, that's right. Yes, especially I have two kids, and whenever when they are sick, and before either, my wife has to take off, or I had to take a day off because I cannot put the kids to the kindergarten. After all, they are sick. Before it meant even myself, I cannot take the whole one week off. Even my wife, also she can't take one week off."

Since becoming self-employed, EO-16 now feels like he can fulfil his family responsibilities:

"There are some advantages when you're a self-employed person and what else, I could look after my Mum. I can look after kids. I have time. I can, you know, I am flexible and

you know for family outings, we can go and relax on even the weekends. So, these are something which, which is a balance[d] sort of, balance in, you know work and life."

Similarly, EO-22 revealed that he chose self-employment as a way to achieve a better work/life balance:

"I would still choose this one, and the reason is, is the balance of life, I mean the time that I can get."

The **third reason** given for job dissatisfaction was not achieving any professional or personal growth in their job. In many cases, the immigrants were working in small to medium businesses with flat organisation structures. This reason meant they were unable to progress in their careers or gain new knowledge or skills. Many of them felt stuck in a monotonous job. For example, EO-6 revealed that there was limited professional growth in terms of promotion in the organisation and no opportunity to learn new skills:

"I start from kitchen hand, become demi chef, chef de partie, sous chef, and one day I got an offered as a head chef, and after head chef, there is nothing to learn, you know. That's, for one kitchen, that is one of the top positions, yeah. After that, nothing new to learn."

EO-16 shared that he was not able to get a promotion after spending a long time employed at a particular job:

"Six, seven years, but then there was a problem in terms of like, you know when I couldn't get the required promotion."

Some participants revealed that they were bored in their jobs. For example, EO-14 said:

"At one stage, I got a little bit bored with what I was doing, and I felt myself my skill is not developing. It has pretty much set, and I do not feel that my skill level improved. I had to do something different. Then I thought about why not doing the job myself.

EO-22 shared how being in a particular job was not stimulating enough for him, particularly in comparison to India:

"I came from a very vibrant kind of economy that changed every day. You had to be on top of it to survive, just to survive. You had to change things. You had to keep ahead of everyone else just to survive. That survival, that threat to survival, was not here. So, because there was no threat, there was no urgency, there was no reason why you would change things, and probably that was the reason why the complacency comes in. So, it wasn't too exciting for me."

The **fourth** reason given for job dissatisfaction was that immigrants could not secure a career in the industry or profession they were trained. Often individuals migrate to seek better opportunities and lifestyles. The analysis revealed that immigrants expected to secure employment using their previous education or professional background. However, the data showed that this was not the case. Many immigrants expressed frustration or dissatisfaction with working in industries unrelated and below their qualifications and previous work experience. For example, EO-24 shared his disappointment of not able to secure an accounting job which would make use of his skills:

"I started to work for Foodstuffs in the logistics administration department (laughs), where still it was not accounting."

EO-11 noted that he felt undervalued despite having prior experience working at a senior level:

"We struggled because I was working as a head chef in five-star hotels in India, and I got a job here as the commis chef who is the junior level in the kitchen."

EO-13 shared his unhappiness of working in an entry-level job, which ultimately resulted in him leaving the job:

"I left the job in ANZ in Auckland because I was just a teller. I was just a teller, and I got a manager position in Harvey Norman."

EO-22 shared that as a qualified engineer, it was vital for him to work in the engineering sector:

"I always wanted to do, when I started my engineering, I knew that this is what I'm going to do. That what I am doing in the engineering field yeah, something I always wanted to do so."

Likewise, EO-23 shared that as an accountant, he always wanted to use his qualifications and experience:

"My only planning is to get a job in the accounting field. That is it. And I would have been happier if I got the job of, of my qualification or whatever you know, and because I was in India in the same field for around 20 years or something and now ten years here."

The **fifth** reason for job dissatisfaction is related to pay. Many of the immigrants' salaries were not enough to meet their daily expenses. Some immigrants spoke about not saving money and the belief that they would earn more money owning their own business. Moreover, immigrants felt that the remuneration did not offer adequate compensation for all their hard work; instead, they stated that their employers reaped their work benefits. These factors all contributed to the

immigrants' feelings of job dissatisfaction. For example, EO 19 shared that the income he and his wife were earning was not enough for his growing family:

"But the thing is that I did the study, then after that, I got married. After a year, we got the baby as well. So, I was like income for the family is not enough from the job and her job as well."

EO-6 shared that he was not able to save money due to the low pay:

"End of the day, I couldn't save money, and money was not sufficient for me as I was working full time. Then I calculate decided why shouldn't I try something different."

EO-7 believed he could earn more money in business than as an employee:

"Even the manager position, management position, they were offering max like 52k per annum. That was the max. I was getting. The first interview was with the IRD, and they were offering the only 38k. Finally, I decided I'm going to do the business."

Immigrants shared that the remuneration they received was not adequate compensation for all their hard work. As EO-13 said:

"Typical corporate culture. So, people at the higher management, they are paid like 150k, 200k, well paid. But what I get is very disappointing".

Likewise, EO-23 said:

"I never did a sort of, this type of job in India and early morning job and all that stuff, and of course, remuneration was very, very low."

EO-20 shared how his hard work was creating more wealth for his employer, while his rewards remained low:

"It was the money that I was making for the company. So, I think it was after making six, six million dollars; I was getting 45 grand, that's not good, you know."

Similarly, EO-21 said:

"When you are on minimum wage, it's quite hard. Like at the moment, say like I was making lots of money for my boss and I wasn't even getting half of it, like say a quarter."

The **sixth** reason for job dissatisfaction relates to adverse employment incidents. In most cases, the negative incident acted as a turning point for the employee. Negative experiences included unfairly treated by an employer or boss, not feeling appreciated or heard at work, and experiencing racism or exploitation.

EO-1 shared how her boss' bad behaviour led her to start her own business:

"Because he did something wrong to me. Therefore, that helped me to become an employer like him, never, ever, yeah. So, this was one horrible experience".

EO-20 decided to become his own boss after experiencing exploitation: *"I worked for different employers. Some of them, they just treated me as a slave, you know."*

In a similar example, EO-29 said:

"I didn't like the way they treat their staff and that they don't pay on time. Therefore, I decided to leave. The owners used to withhold the staff's passport, which is unusual and illegal. They took away my passport too."

EO-8 explained that his employer mistreated him:

"I had an incident where I was working on the farm, and the farmer's just loudly and shouted at me and said, no, I don't do that, and I don't take these things, and I said it very clearly."

EO-30 shared how his boss treated the Indian workers differently from the local workers: *"Their tone of talking to a Kiwi versus an Indian or migrant was visibly different."*

In a further example, EO-15 said that his employers did not see him as equal or appreciate him despite his skills and hard work. This treatment ultimately led him to start his own business:

"I then targeted to become a director at Replica Manufacturing. They were planning to sell the shares for the company. Therefore, I thought to buy and get into that level, management level to holding the share, but they were not keen as well. Therefore, I thought they are not keen. We will do it ourselves. That's, that's, that's what I, because they refused to take me as a shareholder, so then okay, why not ourselves."

Some participants experienced racism in their jobs. For example, EO-17 shared:

"I had to struggle some racism. No one would talk to me. Also, like break time, we would have two breaks, two people going on break at the same time, and literally, they would show their back to me. They won't talk to me."

To give a similar example, EO-30 said: *"My manager, she has been a bit racist as well. She's a New Zealander, and she's a bit racist with the Indians."*

To conclude, the analysis highlighted that a lack of job satisfaction was the primary factor for current IndIERS to look for alternatives. This section has highlighted the factors associated with job dissatisfaction.

4.4.3.2. Unrecognised previous qualification and work experiences

The traditional concept of 'unrecognised previous qualification and work experiences' is evident in 44 blocks of coded data from the narratives of 10 IndIers. This concept refers to immigrants' overseas qualifications and work experience not being recognised by NZQA or considered a lower level in New Zealand than in the home country (Butcher, Spoonley & Trlin, 2006; Gendall, Spoonley & Trlin, 2007). This factor evident in EO-26's statement: *"The education was not recognised."*

EO-9 shared that NZQA did not recognise his software design qualification:

"No, qualification was not helping. Therefore, whatever I have done back in India, they were saying it's zero here. I'm a software computer designer."

NZQA did recognise some immigrants' qualifications; however, these were often lower than in their home country. For example, EO-23 said:

"Because when I migrated in 2001, my education was already recognised by NZQA, but what they did, they converted my post-graduation degree to a graduation level."

The partial or no recognition of qualifications by NZQA meant that immigrants were often unable to work in the area they were trained. The participants were unhappy about this, as most ended up working in another field. For example, EO-22 said:

"No, that was the hard part that why I had to go into hospitality. My experience in mechanical engineering was, as I said, was on a different plane. It was more mass production."

The data also revealed that immigrants were often disadvantaged in the job market due to having no local qualifications. For example, EO-25 said:

"In New Zealand, we are always looking for the certificate, not the experience or practice. Therefore, without having a proper NZ certificate, it is not as easy to get a job."

A lack of New Zealand work experience was prevalent in the data. For example, EO-24 reported that he struggled to obtain a job: *"Because I did not have New Zealand experience, so I was lagging from all other candidates."*

4.4.3.2.1. Previous qualifications and work experience were useful to get a job

In contrast, some immigrants were able to secure jobs based on their home qualifications and experiences. The concept *'previous qualifications and work experience were useful to get a job'* was present in 20 blocks of coded data from four IndIERS. These IndIERS were able to secure a job due to home qualifications or experience. For example, EO-29 shared that he was able to obtain a job in New Zealand's hospitality sector due to his previous work experience: *"I am from the hospitality background and have worked for Taj and Oberoi."*

In a similar example, EO-16 said:

"I got my immigration on my Indian qualification because I'm an electrical engineer, and my job was an electrical engineer."

EO-14 shared that his educational background helped him to obtain a job in New Zealand:

"My educational background has helped me to understand what they're talking, what the new technology is coming into place, and how do we improve from there, but I can able to catch up easily."

EO-10 noted the advantage of his previous qualifications as an engineer, which complemented his New Zealand qualification of Business management:

"Yeah, you can get business people, or you get engineers. Getting the two together was not that easy. So, it's sort of, for me, it was a relatively easy transition."

4.4.3.2.2. Previous qualifications, work, and business experience was useful for starting a business

Interestingly, the analysis also showed that previous qualifications, work, and business experiences were useful for current IndIers, starting a New Zealand business. The concept, *'previous qualifications, work, and business experience was useful for starting a business'* are evident in 28 blocks of coded data from the narratives of 14 IndIers. This concept refers to the advantages that some IndIers have due to their previous qualifications and work experience in establishing a New Zealand business. For example, EO1 reported that she learned customer service skills from her previous employment, which is an essential skill for her current company:

"This is where I learned these things, and you know the small things where your client is always the priority; the customer is always right. These things have helped me a lot, helped me a lot plus this admin thing, admin, admin work."

EO-18 also utilised his previous qualifications and worked experience to establish his current internet-based business:

"I used my experience of software engineering to manage the software part and develop it, and it took me around one and a half years to launch the company in beta."

EO-24 used his previous accounting background to establish his accounting firm in New Zealand: *"I was working as an accountant back home. I'm a chartered accountant from India."*

Likewise, EO-6 believed that his previous business experience helped establish his company in New Zealand:

"My Indian experience helps me [because] if you never did business and the first time you're doing, you [are] scared but me, I am never scared [because] I saw that hard days in India with my Dad where he made mistakes, and he failed. However, I learned from that mistake. So it helped me, especially from India, whatever we did there."

To conclude, while the analysis revealed that some IndIers were frustrated by NZQA's rejection of their prior qualifications and experience, for others, previous qualifications and work experiences helped them to get the jobs that they wanted. Some immigrant entrepreneurs also stated that prior qualifications and past experiences were useful for establishing a New Zealand business.

4.4.3.3. Unemployment

The data analysis confirmed the theoretical concept of '*unemployment*' in 35 blocks of coded data from 19 IndIers narratives. This concept refers to those immigrants who cannot find work and venture into entrepreneurship instead (Pio, 2007). The analysis rejected the notion of not being able to find any employment. Instead, what was clear was the difficulty that some IndIers face in securing a first job or a mainstream job. For example, EO-3 revealed that he struggled to find work: *"I came in 2011 and got a job after like six months when I came here."*

EO-6 shared about the various hardships he faced to obtain a position in his chosen field:

"I start my job, cleaning cars in a car yard. Slowly, begin to work in a little takeaway, and then slowly begin work in Mecca restaurant. I used to do bartending there".

The two main reasons immigrants cited for the experienced difficulty securing employment were a lack of references and a lack of technical skills. The participants' narratives reflect the hardships they faced due to a lack of connections. As EO-8 said:

“So, if the referral were there, it would have made easy, so any migrant, it wouldn’t be easy, and for me, it wasn’t exceptional. It was very tough.”

Similarly, EO-15 said:

“The challenges I think most in New Zealand is to get an internal reference. That will be the first point, according to my experience. Once you get in, then easy to find a job.”

The participants also revealed that they lacked the necessary technical skills. For example, EO-15 missed an opportunity because he did not have a New Zealand driving license:

“The jobs where I applied, they were asking a few requirements like full time or sometimes, they ask for the driving license. And I don't have them.”

EO-23 noted that he lacked specific information technology skills required for the job: *“I was not technology savvy and not very good with the computing and all that stuff.”*

To summarise, the data affirmed ‘unemployment’ for current IndIERS due to a lack of local references and essential skills.

4.4.3.4. Fear of unemployment

‘Fear of unemployment’ was evident in 19 blocks of coded data from 10 IndIERS narratives. The fear of unemployment is associated with uncertain work hours, no job security, and entrepreneurship as a survival strategy (Benzing & Chu, 2009; McGregor & Tweed, 2000). For example, EO-1 reported being scared that she would end up unemployed:

“I always had a fear of losing a job. I’ll tell you something my fears, like God, I don’t know why because, as I say, that I have changed 13 jobs”.

EO-3 shared that he felt uncertain about his job due to variable work hours and his employment status:

"So, I had a contract of 36 hours when I came to Christchurch, and they cut it down to 18 hours. Because the company put pressure on you to do some sort of job but in fewer hours."

EO-8 revealed that he was scared of being underemployed as he was unable to secure a job which reflected his qualifications and skills:

"Academically, you're not sound enough, so you, you can't find a job that highly paid in four figures or something like that. So what are your options? Like well, you've got an option."

In the last example, EO-27 shared that he had no choice other than to start a business because he needed money to support his family:

"I tried to find the software job but no luck. I have a family here, and I cannot just sit at home. I have to earn for my family."

To conclude, the data affirmed that current IndIERS venture into entrepreneurship due to a fear of unemployment in New Zealand. This fear reflected in the participants' narratives as uncertainty around their work hours, a lack of job security, and the inability to cover their living costs.

4.4.3.5. Lack of English language skills

The 'lack of English language skills' was evident in 17 blocks of coded data from 11 IndIERS narratives. This concept refers to IndIERS perceptions of not being able to speak English fluently, being unable to understand the Kiwi accent, and feeling hesitant to speak English, or

low confidence in their ability (Gendall, Spoonley & Trlin, 2007; Butcher, Spoonley & Trlin, 2006). For example, EO-14 shared his concerns about not having adequate English language skills to enter or sustain employment:

"So, in the first six months, I was stressed. A little bit worried because of the language problem. My first language is Tamil, and mostly my studies were the Tamil language. Therefore, I learn a lot of English language from the workplace, not from the universities."

Another participant, EO-23, reported that it was hard to understand New Zealanders' accents and that locals also found it hard to understand his/her accent:

"I guess there was a language barrier, more of it, it was not a language barrier at that time though, but the problem was for the English accent because initially for the last three, four months or maybe you can say six months, so you face some difficulties about the accent."

In the last example, EO-21 reported a lack of confidence in speaking English: *"When I first came in New Zealand, I wasn't even confident talking."*

4.4.3.5.1. No issues with lack of English language skills

The data also revealed that some participants had 'no issues with lack of English language skills' and secure employment. The concept appeared in 32 blocks of coded data from 19 IndIERS narratives. This concept suggests that current IndIERS were confident in their ability to communicate in English and therefore were not concerned about finding a job. Instead, they noted that the ability to speak (partially or fluently) in English was advantageous for securing employment. For example, EO-9 reported no difficulties in obtaining a job due to prior knowledge of the English language:

“English was the language we have to speak in school. That was not even a single, learning the accent which they don’t have, so that was the pretty much tricky part, but to speak English was not.”

Similarly, EO-14 said:

“So, the terminology, the term that we used in, on the work floor, easy for me. Maybe if a medical student comes and talks to me, he might be struggling. But a mechanical person talks to me, I know about our industry and the terms we are using. So, I don’t have any that kind of obstacle from the communication, but I’m not a great speaker like talk to people, sitting and talking for half an hour, not like that person but true, the terms that used in this industry, I’m very comfortable on that.”

To conclude, the data revealed that some current IndIERS faced hardships due to a lack of English language skills. However, for some IndIERS, this was not an issue. Instead, current IndIERS perceive they have an advantage due to prior knowledge of the English language. Accordingly, they did not face any problems securing employment.

4.4.3.6. Preference to New Zealanders

The analysis found no evidence of a 'preference to New Zealanders.' In short, current IndIERS do not perceive any form of discrimination from recruitment agencies and employers looking for workers. Additionally, the respondent reported that employers seem most interested in skills and talent rather than someone's ethnicity. Figure 20 provides a visual illustration of the disadvantage theory concepts in current times.

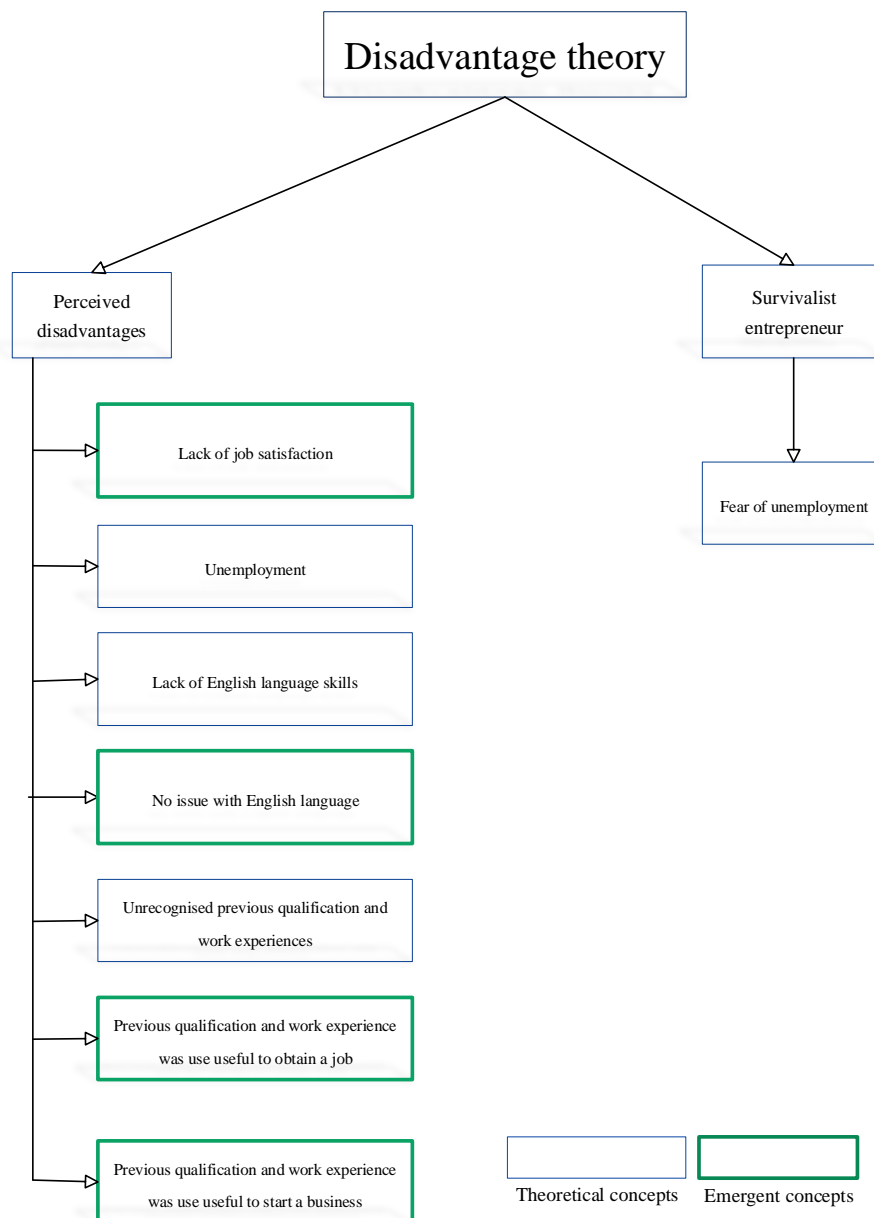


Figure 20: An overview of the disadvantage theory concepts

4.4.4. Prevalence of the disadvantage theory concepts

The prevalence scale is utilised to rate the sum of each concept of disadvantage theory. Appendix H, displays the ranking of each disadvantage theory concept in the present day. To summarise, the analysis revealed a new disadvantage theory concept: *'lack of job satisfaction.'* A lack of job satisfaction motivated current IndIers to look for alternatives to employment in New Zealand. In other words, the data suggest that a lack of job satisfaction leads some IndIers to start their own business in New Zealand.

The traditional concept of *'unemployment'* is moderately present in contemporary times. The data indicates that some IndIers facing unemployment decide to start their own business. The 'fear of unemployment' is less prevalent in the current data. This finding suggests that not many IndIers in New Zealand are survivalist entrepreneurs. A lack of job satisfaction is a much higher driver for entrepreneurship. However, not many IndIers spoke about-facing unemployment and their fears of unemployment, which ultimately led them to start their own business.

The analysis revealed a new concept of *'no issues with English language skills.'* This finding was moderately prevalent in the current IndIers narratives. This concept suggests that recent immigrants do not encounter disadvantages due to English language skills. Significantly, the *'lack of English language skills'* concept seems to be less prevalent in current times. The data refers only a few immigrants who encountered disadvantages due to poor English language skills. Adequate knowledge of the English language gives current IndIers an edge in their professional and daily lives.

Additionally, the traditional concept of *'unrecognised qualifications and work experiences'* to secure a job appears to have a low presence in current times. In other words, only a few IndIers struggle to obtain employment due to unrecognised qualifications and job experiences in

contemporary times. On the contrary, the data disclosed new knowledge: that *'previous qualifications and work experience were helpful for obtaining a job'* for a few current IndIERS in New Zealand. However, it had a low presence in the data. Significantly, the new concept, *'previous qualification and work experience, was useful for starting a business,'* was moderately prevalent in current times. This concept refers to the advantages of, and use of, education and work experiences obtained in an immigrant's home country. In other words, the current IndIERS make use of their education and experience when establishing their own businesses. Lastly, this research did not find evidence of the traditional concept of *'blocked mobility'* for current IndIERS in New Zealand. Figure 21 provides a visual illustration of the prevalence of each disadvantage theory concept in recent times.

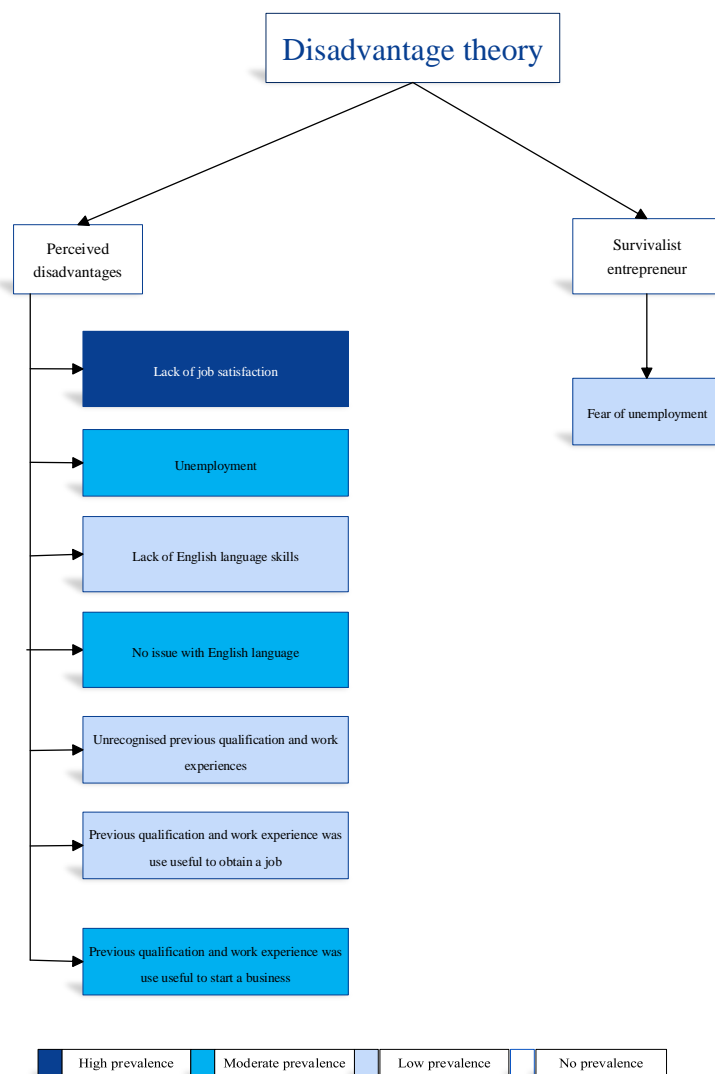


Figure 21: The prevalence of the disadvantage theory concepts

4.4.5. Interactive model concept

The interactive model presents a single concept of ‘*an identified business demand which immigrant can meet*’ is evident in 79 blocks of coded data from 25 IndIers narratives. This concept refers to the interaction between the business sector's opportunities and an immigrant’s ability to identify the gaps (Hisrich & Brush, 1986; Lee-Gosselin & Grise, 1990; Kirkwood & Walton, 2010). Immigrants seize opportunities by utilising ethnic resources available at their disposal. Figure 22 below provides a visual illustration of the identified interactive model concepts in the current data. This figure's data projects the number of codes that emerged from the data validating interactive model concepts.

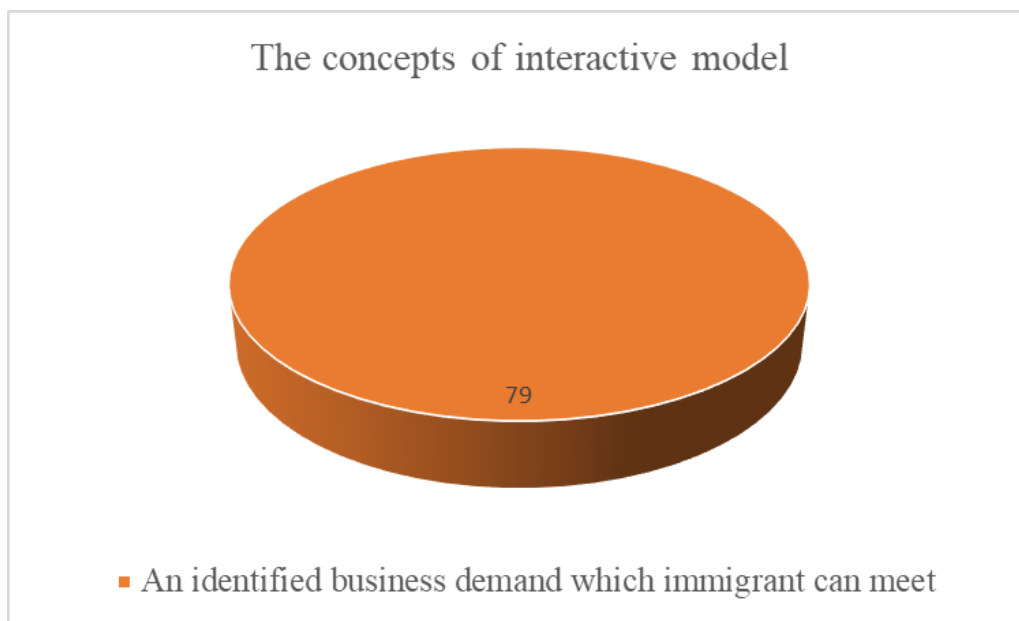


Figure 22: An overview of the interactive model concepts identified in the current data

The analysis reveals the interactions between available opportunities and immigrants’ ethnic resources. The changing demographic of New Zealand has led to increased demand for specific ethnic goods and services. This situation creates gaps in the market for immigrants to fill. For example, EO4 identified a lack of Indian street food outlets in Christchurch. He decided to bring a famous Indian street food brand to Christchurch:

"Because there is a need for the people for this sort of business, like the Bikarenwala (an Indian street food brand) is the sweets and the Indian street food."

Likewise, EO7 identified a gap in the real estate sector or an Indian real estate agent's need. As he explained,

"I have three Indian couples so far finding their first home, and they are pleased as well because being in the country they don't know how to start, and I am the only Indian in whole Harcourt's in Christchurch. So that's a great advantage for them as well because [I] speaks their language."

Like the previous examples, EO 26 identified a gap in the financial sector, which he could fill as an Indian accountant. EO-26 established a financial consultancy business to cater to Indian clients:

"[I was] the first Indian mortgage broker in entire South Island and [client] were not good in English, so they would like to have Indian broker."

Likewise, EO-23 established an accounting firm to cater to Indian clients. He said:

"I was the only one, Indian accountant in Christchurch. Second thing, I knew many Indians here who are running their businesses, but they have got language problems with them, so they wanted to talk in Hindi or their local language."

Additional examples in the data reflected the opportunities available in New Zealand. For instance, EO-1 opened an IELTS centre after the language requirements changed. She said:

"I can teach IELTS, and that kind of was at the height where English requirement came was compulsory for New Zealand immigrants."

EO-8 opened an Indian supermarket that caters to both the locals and the Indian population. He said:

"So that thought was to, you know to open up a market, a supermarket that is to Kiwis because Kiwis love the Indian food, but they don't have any place where they can go and buy the ingredients for what they can explore or experiment Indian food."

To conclude, the data revealed that current IndIERS capitalise on opportunities available in New Zealand's business sector. The gaps identified by the IndIERS provide them with the chance to cater to the locals or specific groups such as their Indians. Figure 23 provides a graphic illustration of the interactive model's theoretical and emergent concept in current times.

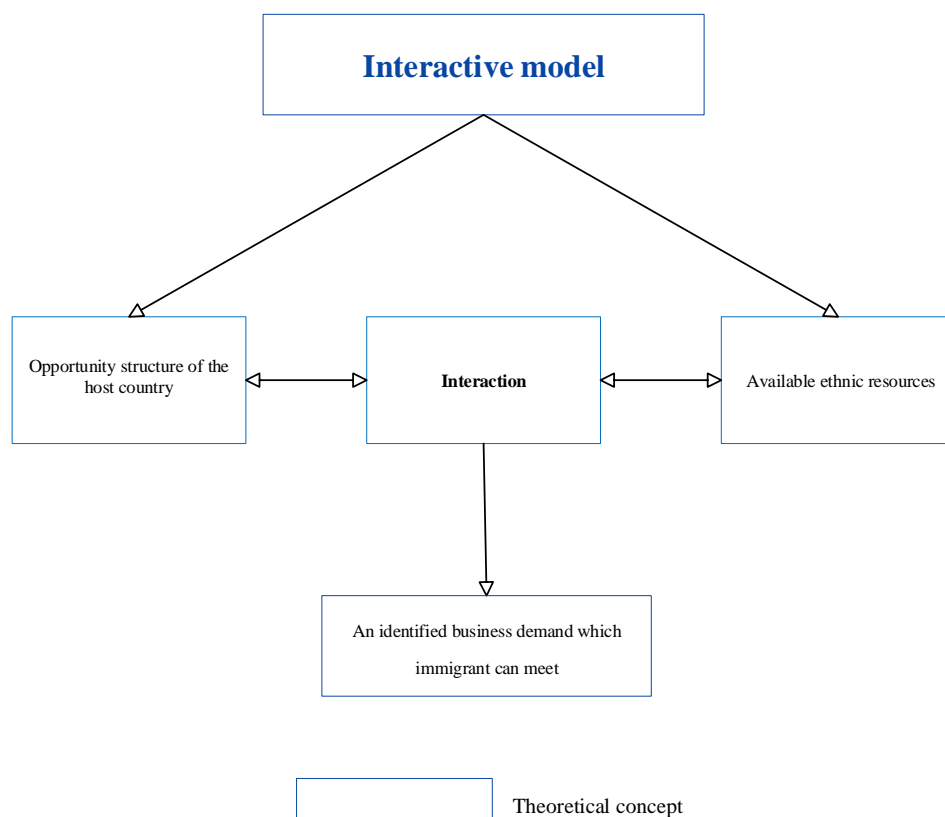


Figure 23: An overview of the interactive model concept

4.4.6. Prevalence of interactive model concept

The sum of the concept of the interactive model used the prevalence scale for rating. Appendix I, shows the interactive model concept's ranking in recent times. To conclude, the conventional interactive model concept of *'an identified business demand which immigrants can meet'* had high dominance in the current IndIERS entrepreneurial journeys. This result indicates that recent IndIERS continue to take advantage of the interaction between New Zealand's opportunity structure and available resources. In other words, they can fill a gap in the business sector. Significantly, the data indicates that IndIERS do not always rely on their ethnic networks. Figure 24 provides a visual illustration of the prevalence of the interactive model concept in current times.

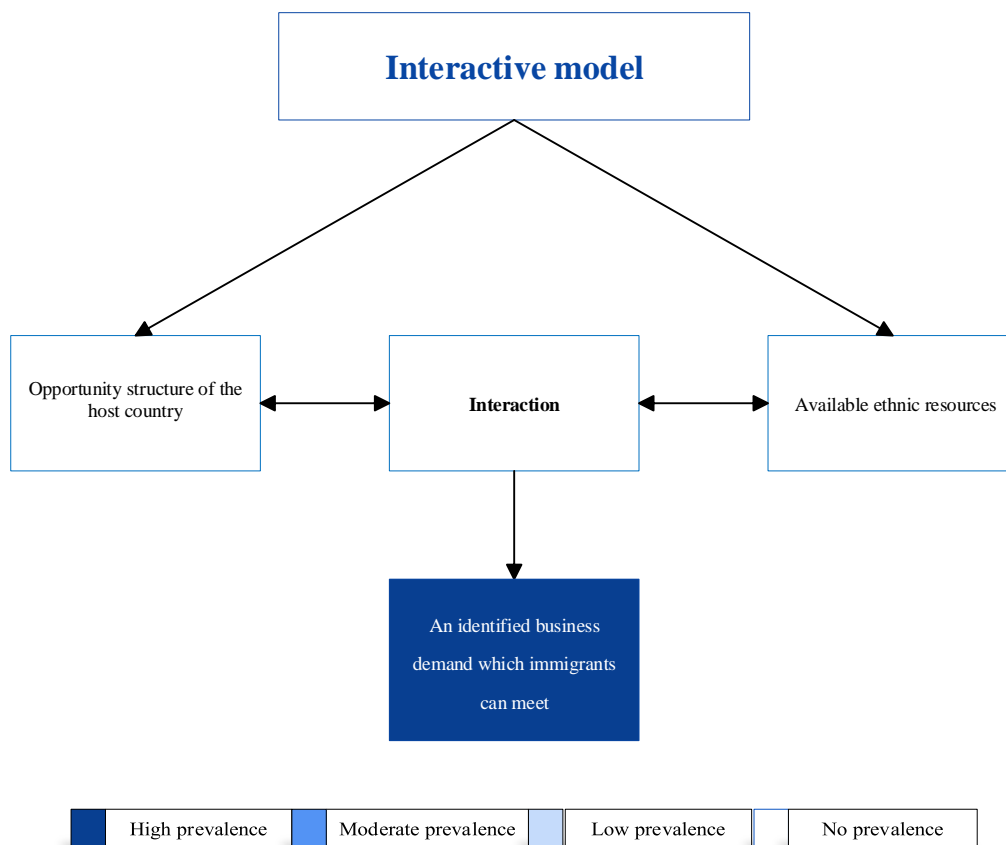


Figure 24: The prevalence of the interactive model concept

4.4.7. Ethnoburb model concepts

Three new ethnoburb concepts were evident in the participants' narratives:

- Ethnic enclaves do not influence business location.
- The choice of the business is unrelated to owners' ethnicity.
- Employees are hired based on merit.

Similarly, the traditional concepts of the 'ethnoburb model' were also present in the participants' narratives:

- Ethnic enclaves influence business location.
- Cater to Indian customers.
- Employers and employees both are Indian.

The '*reference to Indian business mentor*' concept is not visible in the participants' narratives.

These concepts discussed further below. Figure 25 provides a visual illustration of the identified ethnoburb model concepts in the current data. This figure's data presents the number of codes that emerged from the data endorsing ethnoburb model concepts.

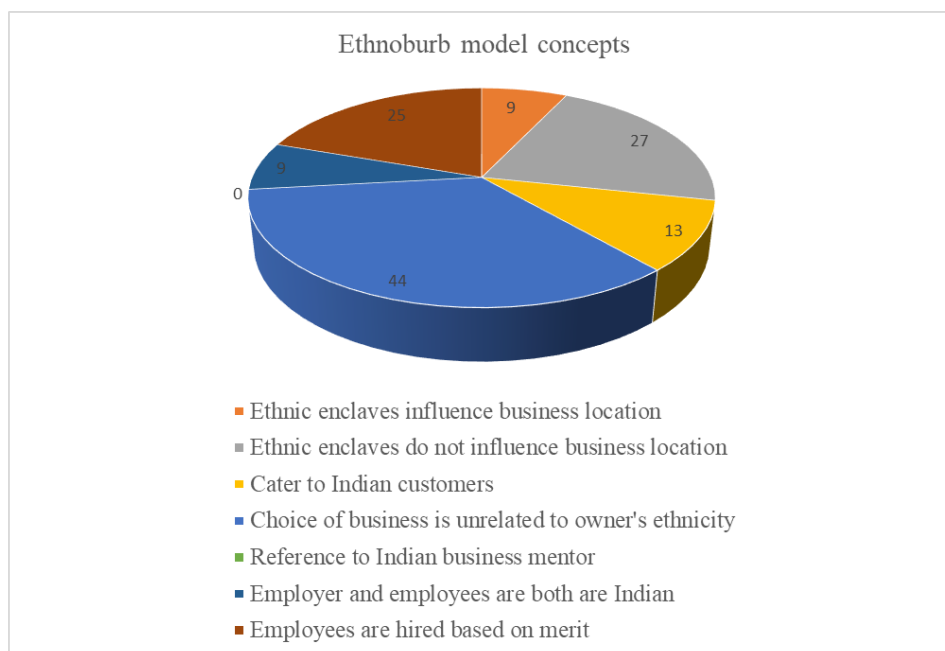


Figure 25: An overview of the ethnoburb model concepts in the current data

4.4.7.1. Ethnic enclaves do not influence business location

The '*ethnic enclaves do not influence business location*' concept appeared in 16 blocks of coded data from nine IndIers narratives. In this instance, the business location is chosen purely as a business strategy. For example, EO-1 chose her business location because of its accessibility for her clients:

"Because Moorhouse Avenue is one of the busiest in Christchurch, and it's like the centre of the city."

EO-8 established his business close to related companies:

"There is a supermarket just next door, the Mediterranean. That represents more of a Mediterranean, sort of regional food. We thought well if we were to put an Indian supermarket here will be good."

4.4.7.1.1. Ethnic enclaves influence business location

The '*ethnic enclaves influence business location*' concept is also evident in three blocks of coded data from the narratives of three IndIers. The evidence suggests that only a few current IndIers choices of the business location influenced by ethnic enclave. For example, EO-6 established his business in an area with a high ethnic population:

"Stanmore road is okay, Fiji community, Afghani community, the Indian community; they all belong to this [area] belt."

To conclude, the interviewed IndIers chose their business locations after studying the market and the demand. They also considered the ethnic population residing in the area. The analysis showed that the ethnic enclave was only a minor consideration.

4.4.7.2. Choice of business is unrelated to owners' ethnicity

The '*Choice of business is unrelated to owners' ethnicity*' concept is present in 24 blocks of coded data from the narratives of 18 IndIers. This concept considers who the target market is. For example, EO-13 shared that many business clients are New Zealanders: *"80 per cent of my clients are Kiwi clients; 20 per cent are Indian."*

EO-6 shared that even though his target market was Indians, he has many New Zealand customers:

"Indian clothing shop, so every day 20 to 22 Kiwi clients just come to my shop and tell me, thanks, you have something different in Christchurch. Even they take photos. They buy from me little pieces and frame it at home because they never saw this kind of embroidery, stone works, and colourful dresses. Even today, I sold three dresses to Kiwi clients."

4.4.7.2.1. Cater to the Indian customer

The '*cater to Indian customer*' concept is evident in six blocks of coded data from the narratives of five IndIers. In other words, the entrepreneurs focus on providing goods and services for their fellow Indians. For example, EO-23 shared that most of his customers are from India:

"I targeted the Indian restaurants, especially which were facing language problems with them. They wanted an Indian accountant."

Likewise, EO-8 shared that he wanted to cater to the Indian population at the initial stage of business: *We have almost around 300 students across the road. Mainly they're Indians."*

To conclude, the data analysis revealed that some current IndIers choose their business sector based on their ethnicity. The businesses established by the current IndIers in New Zealand target both ethnic and general customers.

4.4.7.3. Employees are hired based on merit

The *'Employees are hired based on merit'* concept is evident in 14 blocks of coded data from the narratives of 10 IndIers. Current IndIers consider an employee's skills and business knowledge. For example, EO-4 prefers employees who have industry knowledge, not those of the same ethnicity:

"And so, we don't hire someone who's a migrant, which is an Indian or Filipino instead who knows the job, have knowledge of the industry."

4.4.7.3.1. Employer and employees both are Indian

Similarly, the *'employer and employees both are Indian'* concept is present in three blocks of coded data from the narratives of three IndIers (Wei, 1998). In other words, this concept examines whether the IndIers hired a staff of Indian descent. For example, EO-27 stated that he preferred to employ individuals from India: *"We've got all the Indian girls, not because we don't want to hire Kiwi girls, but they don't work the way I like."*

EO-28 revealed that mostly his employees share the same ethnic background: *"Yes, mostly, they are from my community."*

To conclude, the data suggests that current IndIers hire some employees from the Indian community and consider the skills required for the business's success.

4.4.7.4. Reference to Indian business mentor

There was no evidence of the *'reference to Indian business mentor'* in the current IndIers narratives. In other words, none of the participants spoke about the role of a business mentor. It could be argued that the changing profile of present IndIers in terms of skills, knowledge, and qualifications has made the notion of *'Indian business mentor'* redundant in current times.

Figure 26 illustrates the theoretical and emergent concepts from the ethnoburb model in contemporary times.

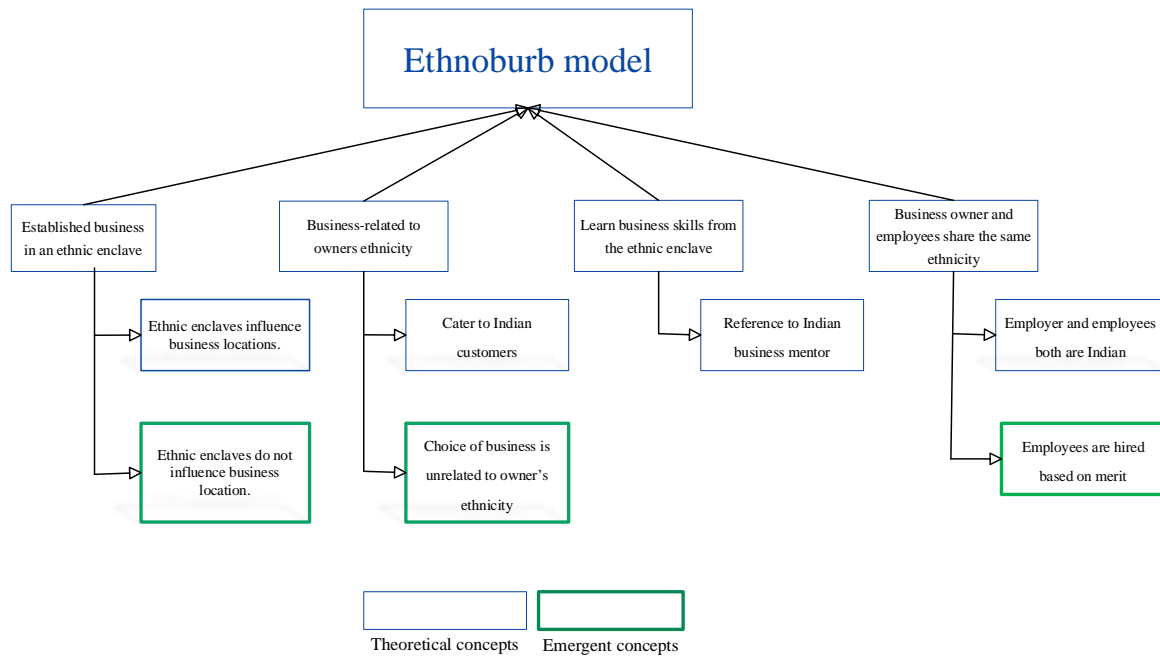


Figure 26: An overview of the ethnoburb model concepts

4.4.8. Prevalence of ethnoburb model concepts

Each concept of the ethnoburb model ranked as per the prevalence scale. Appendix J, displays the ranking for each ethnoburb model concept in recent times. To summarise, the newly emerged '*choice of business unrelated to owner's ethnicity*' concept is moderately prevalent in current times. In contrast, there is very little evidence of the conventional concept of '*cater to Indian customers.*' The data shows that current IndiIers in New Zealand open businesses, which target locals and fellow Indians. In short, the choice of the business sector is not limited to the ethnic market.

The data also shows that current IndiIers do not choose their locations based on ethnic enclaves. In contrast, most spoke of determining their location based on other factors such as foot traffic and accessibility for customers. Findings relate to the fact that many businesses are not

explicitly targeting Indian customers. Similarly, the *'employer and employees both are from India'* concept had a low presence in the data. The data also revealed that hiring staff members based on their merit also had a low presence. In short, the data suggests that current IndIERS hire employees based on merit and occasionally employ an Indian worker due to the nature of their business.

Lastly, the *'reference to Indian business mentor'* concept does not exist in recent times. In other words, current IndIERS in New Zealand do not rely on business mentors. Figure 27 provides a visual illustration of the prevalence of ethnoburb model concepts in recent times.

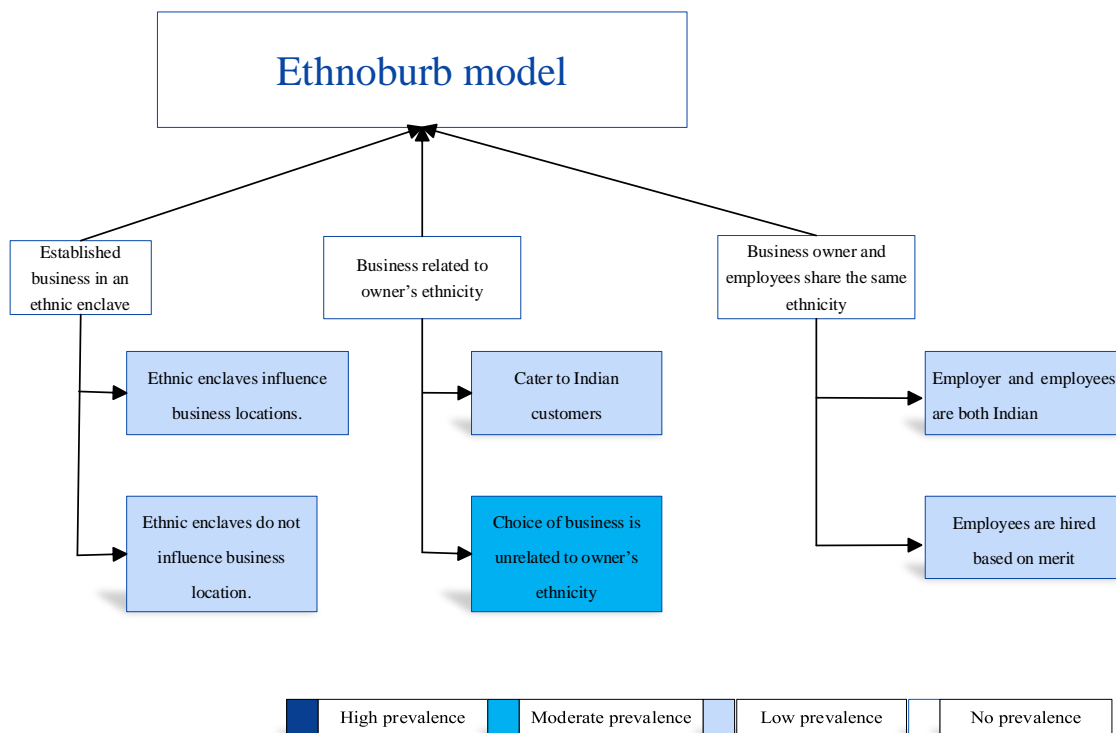


Figure 27: The prevalence of the ethnoburb model concepts

4.4.9. Mixed embeddedness model concepts

Current IndIERS experienced a range of emotions during the residency process and explained how it impacted their decision to venture into entrepreneurship. These feelings categorised into two new concepts: unpleasant and pleasant feelings. *'Unpleasant feelings'* refers to

immigrants' anxious state of mind during the residency process. Some immigrants are noting experiencing *'pleasant feelings'* during the process of gaining permanent residency. The positive emotions refer to migrants' composed state of mind during their quest to gain New Zealand permanent residency. Immigrants who were positive often associated residency with perceived advantages. Other conventional mixed embeddedness model concepts are present in contemporary times. These concepts are as follows:

- Easy to found a company in New Zealand.
- Local authorities while setting up a business.
- Financial requirements to start a business.

These concepts are discussed below. Figure 28 below provides an overview of the mixed embeddedness model concepts in the current data. This figure's data demonstrates the number of codes that emerged from the data substantiate mixed embeddedness model concepts.

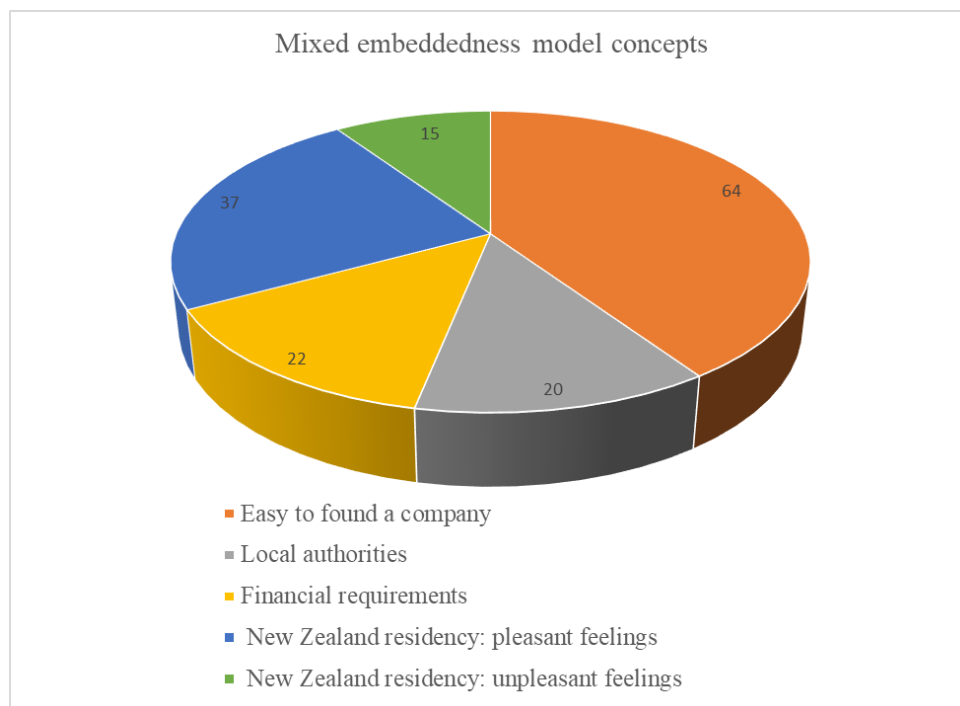


Figure 28: An overview of the mixed embeddedness model concepts in the current data

4.4.9.1. New Zealand residency

The data analysis revealed that achieving permanent residence opens new doors for immigrants in the New Zealand job market and entrepreneurial sector (De Vries, 2012). Immigrant experience a range of emotions, both pleasant and unpleasant, during this journey.

The new concept of *'unpleasant feelings'* appeared as 22 blocks of coded data from the narratives of 14 IndIERS. *'Unpleasant feelings'* refer to the mental stress and anxiety associated with the process. Immigrants were concerned about the length of time it took to achieve permanent residency and uncertainty around their futures due to changing immigration rules. Immigrant entrepreneurs saw the journey of permanent residence as a marathon. However, an immigrant intends to achieve a residency in a sprint to explore employment without being bound by an employer. For example, EO-3 was resentful about the length of time it took to achieve residence in New Zealand:

"I had to wait for six years actually, and then I always had in the mind that once I get my residency, I'm going to try [to] go through the business world and then see how the things work."

EO8 shared how he experienced feelings of uncertainty due to continually changing permanent residency rules:

"They [Immigration New Zealand] came up with this new system. Six months gap until they come up with a new policy. I was in between that sort of that period. It was a tough time because you do not know what is coming next and what your future. Whether you want to stay here or you want to start looking for options somewhere else."

However, not all immigrants experienced unpleasant feelings. The new concept of *'pleasant feelings'* emerged from 22 blocks of coded data from 14 IndIERS narratives. This concept refers

to the positive feelings associated with gaining permanent residency for IndIERS in New Zealand. Immigrants discussed the advantages of permanent residence, including new feelings of stability, the opportunity to explore employment alternatives, and the ability to access social benefits. For example, EO8 stated that gaining permanent residency provided him with a sense of security:

"It's mainly, and it's a gradual process. The gradual process, when I say, is your peace of mind that you are not going to be, you know, kicked out of the country or something like that. Then you can start investing because your investment is not only finance. You are investing your time. You're investing, you know part of your life".

EO18 shared that getting permanent residency allowed him to explore his aspirations:

"I mean one thing, which has helped a lot. When you get residency directly before coming, you can use your energy in setting up what you want rather than using the first two to three years of your life in getting residency and then starting to work what you want."

EO-23 discussed the advantages of being a New Zealand resident. He was able to access the student allowance scheme, which reduced the financial burden on him:

"You can quit your job and don't worry about the household expenses and, and that's the biggest boost for me because if I'm getting so amount every week out of the student allowance, so I don't need to worry about the day to day running expenses of my household."

To conclude, the participants explained that having permanent residency provided them with a sense of stability in employment, accessing social benefits, and new career opportunities. However, the analysis also revealed that immigrants feel anxious about the length of time it

takes to gain residency and felt uncertain during the process. Immigrants reported experiencing both pleasant and unpleasant feelings during the residency process. These findings provide insight into immigrants' emotional states during the journey to New Zealand's permanent residency.

4.4.9.2. Easy to found a company in New Zealand

The 'easy to found a company' concept is present in 56 blocks of coded data from 24 IndIers narratives. This concept refers to the requirements associated with establishing a business in New Zealand. The participants reported that it is easy to open a store in New Zealand (De Vries, 2012). This ease is related to the system and resources provided by the New Zealand government. The government offers detailed information online about starting a business, including information on tax department requirements and legal requirements.

For example, EO-4 shared that it was easier to start a business in New Zealand than in India:

"Forming the name of the company is pretty much in New Zealand; forming the company is very easy. It takes only 10 minutes, not like other countries. Like recently, three months before I had been to India to open the other company, it took me one month. Nothing has happened, and I came back to New Zealand."

EO6 praised the New Zealand government for the support that they provide for people wanting to open a business:

"The government is helpful, like rules they have, you just follow them, and there is no interference. It is a kind of important support, government rules, and we follow that. After that, I can do my business according to my wish. Follow all rules. But you know as compared to these things, if you go to overseas, like especially in India, the system is kind of bit tough, but here, as I say, it's dam easy to do business."

EO-12 suggested that New Zealand has the smoothest system in the world for opening a business:

"It's probably the smoothest system in the world, easy. And the levels of support from the government to set up a business, I think it's the easiest."

EO-14 stated that New Zealand is one of the best countries to start a business:

"It is, New Zealand, I would say one of the best countries to get into the business, and I do not see any interruption, any obstacle to get into that because I come from overseas."

EO-24 affirmed that New Zealand is a business-friendly country as you can legally establish a business in one day:

"New Zealand is one of the most business-friendly countries in the world. You can start your business in one day. That's the beauty of New Zealand."

EO 27 noted that all the resources to establish a company are easily accessible and available online in the last example. Accordingly, the steps to incorporate a business and deal with the tax department were smooth. As he explained, all the legal work completed over the internet, which saves time and simplifies the company registration process:

"It's not hard. Like registering the company, you can do it online. Import, if you want to get a license for importing, you can do it online. IRD, you can apply online. Pretty much everything is there. I made the contract, the employment contract from the business-government website as well."

To conclude, the data affirmed that New Zealand is a business-friendly country. IndIERS noted that it is much easier to establish a business in New Zealand. The participants praised the

support offered by the New Zealand government, especially accessibly and the availability of the information.

4.4.9.3. Local authorities while setting up a business

The ‘local authorities’ concept is present in 16 blocks of coded data from nine IndIERS narratives. This concept refers to the availability of information and ease of processes in dealing with local authorities while establishing the company. Local agencies include the Chamber of Commerce, the tax department, lawyers, accountants, and the local council. For example, EO-2 commended the legal transparency in New Zealand, particularly in comparison to India:

“I think in New Zealand, as compared with our home country, it’s easier to set up a business. Yes, there are legal, there are paperwork, legal formalities, they’re there, but there’s a lot of transparency, and if you want to go and know about more, there are places like small business units in the Chamber of Commerce.”

EO5 applauded the local council for the support they offer to immigrants who intend to open a new business:

“I did a small course, opening a small business. I think it is for the immigrants organised by the city council. That is free of cost. It is in Linwood, and that is a two-week course. I think that course helped me. The people from different departments, like ACC, IRD, export/import, and all these departments, came. They help us, how to open a business, and at least I got some hint. Then people from the local councils and local authorities come out there, and it was good. We got at least some knowledge to open a business.”

EO26 shared that it was a straightforward process to attain a goods and services license:

"I think it's very straightforward. When I applied for my good service license, I just put in the application, and the lady in counter, Land Transport she tells that you will get a good service license in 30 days and I was surprised. I got in a post next day."

To conclude, the data affirmed that New Zealand authorities are transparent and have straightforward procedures in place. The immigrants noted that the process was easy, and they had a positive experience setting up a business in New Zealand, particularly in comparison to India.

4.4.9.4. Financial requirement to start a business

The *'finance requirement'* concept is present in 19 blocks of coded data from nine IndIERS narratives. This concept refers to an immigrants' ability to access finance (bank loans) and the low to medium funds required to open a business in New Zealand (De Vries, 2012). EO6 noted that his ability to access a mortgage meant he was able to become self-employed:

"I ask the guy, Joseph, I used to drive his taxi, he was selling one of his cabs. I said that I do not have money, but I want to buy my taxi. So, he said you could get it on finance."

Another participant, EO 16, shared that it was a smooth process obtaining a bank loan as he already had a house:

"So, the money was not a problem because the bank, you know, can help you if you give them a report, then I got finance easily from the bank. I had home and all, so that wasn't a problem at all."

EO3 revealed that low fund requirements made it easier for him to start a business:

"You know, it is nothing. For example, I am only 30 years old. I can start a business on \$5000."

Likewise, EO-23 shared that the low investment requirements enabled him to start a business:

"Just buying one computer and putting some time, so that was a small investment at the time. Therefore, I was not afraid of the loss or financial constraint."

To conclude, the data affirmed that the accessibility of bank loans and low fund requirements enabled the IndIERS to start businesses. Accessibility to bank loans became easier after gaining New Zealand's permanent residency. Additionally, the low fund requirements allowed current immigrants to tap into little investment businesses and become self-employed. Figure 29 illustrates the theoretical and emergent concepts from the mixed embeddedness model in contemporary times.

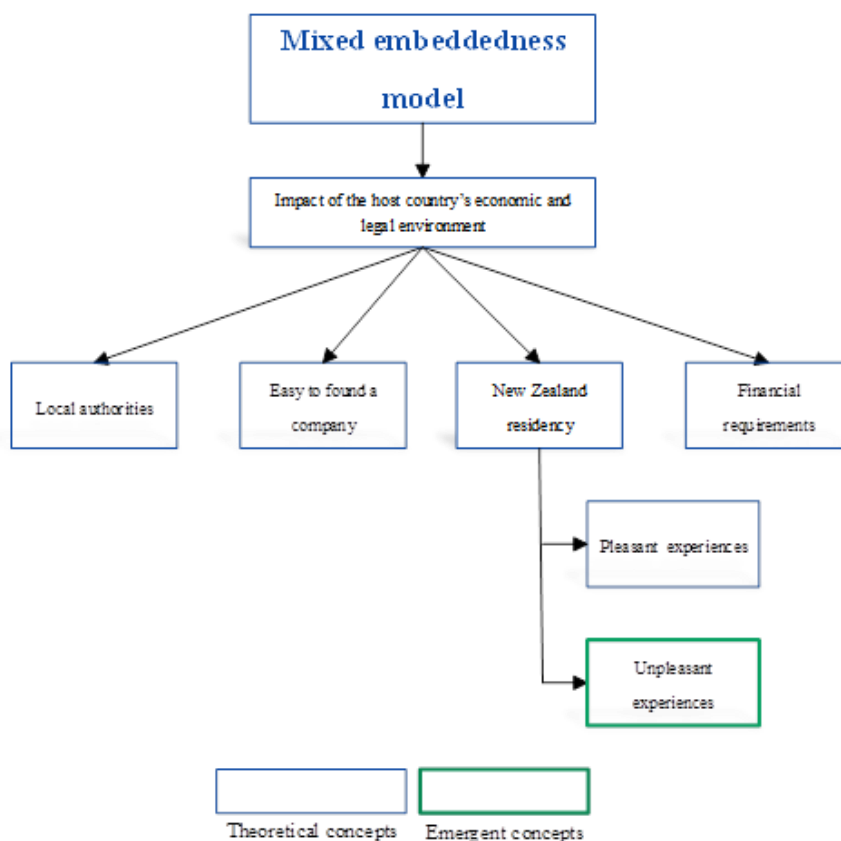


Figure 29: An overview of the mixed embeddedness model concepts

4.4.10. Prevalence of mixed embeddedness model concepts

Each concept ranked using the prevalence scale (Appendix K) displays the ranking of each concept of the mixed embeddedness model in contemporary times. To conclude, the theoretical concept, '*easy to found a company*,' is highly prevalent in the data. The data revealed that the current IndIers found it easy to incorporate a business in New Zealand. The availability of information and ease of forming a company encourages current IndIers to start New Zealand businesses.

The '*local authorities*' concept had a low presence in the data. The current IndIers noted the importance of minimal bureaucracy and less corruption when dealing with local authorities in their business journeys. The conventional concept, '*Financial requirement*,' had a low presence in the data. IndIers stated that they were able to start a business with minimal investment. In sum, New Zealand's favourable business environment provides a platform for present IndIers to explore entrepreneurial opportunities.

The '*pleasant feelings*' concept associated with gaining New Zealand's permanent residency had a moderate presence in the data set. Accordingly, the data suggests that gaining New Zealand's residency plays a vital role in current IndIers decisions to become entrepreneurs. New Zealand residency gives immigrants stability, which enables them to consider business activities. However, the journey of achieving permanent residency in New Zealand is not always a pleasant trip. Some reported '*unpleasant feelings*' about the process of gaining permanent residency; however, it had a low presence in the data. This apprehensiveness is associated with the time it takes to achieve permanent residence, not changing jobs, and a general feeling of uncertainty due to ongoing changes in immigration policies. Figure 30 displays the prevalence of mixed embeddedness model concepts in recent times.

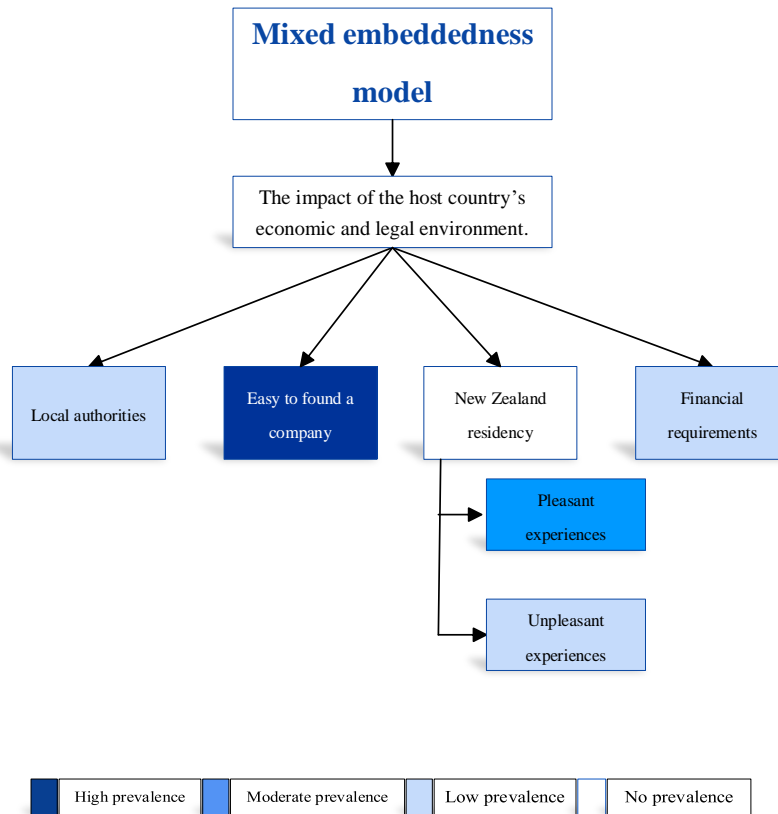


Figure 30: The prevalence of the mixed embeddedness model concepts

4.4.11. Concepts of modern immigrant entrepreneurship

Three new modern immigrant entrepreneurship concepts emerged from the participants' narratives. These concepts are pre-migration intentions to open a business, preparation period, and constant comparison between life in India and New Zealand. These concepts are discussed further in this section. Figure 31 below provides an overview of the modern immigrant entrepreneurship concepts in the current data.

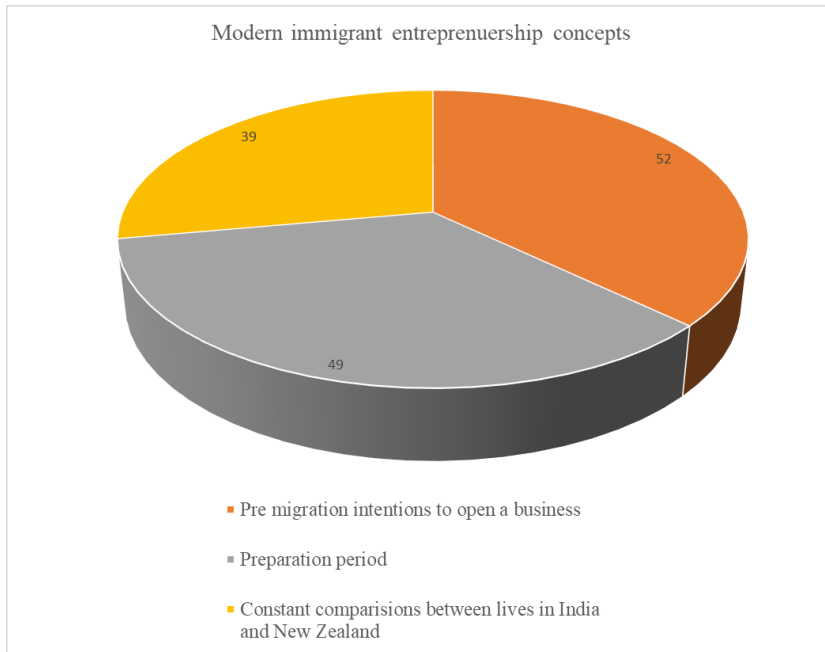


Figure 31: An overview of the modern immigrant entrepreneurship concepts in the current data

4.4.11.1. Pre-migration intention

The *'pre-migration intention'* to open a business is a concept that emerged from the participants' narratives. The 'pre-migration intention' concept refers to the present IndIERS who arrive in New Zealand with a desire to start a business. This intention of current IndIERS seems to be an underlying force to initiate an entrepreneurial activity. It is present in 28 blocks of coded data from 18 IndIERS stories. Some of the IndIERS had already decided to open a business before they arrived in New Zealand. This finding was EO-5's plan:

"I always wanted to open my own business, even in India. So, when I finished my graduation, then I get a chance to open a computer centre sort of like this one."

Similarly, EO-11 shares the intention of starting a business before migrating to New Zealand: *"It was the first idea before we moved to New Zealand is to start a business. We have already planned, once we get the residency sorted out, we'll definitely start our own business."*

Likewise, EO-14 discussed the ambitions of establishing a business:

“When I was studying, I was very clear that I would like to get into business in the same industry before I reach the age of 40. That was always my target, but luckily, I managed to start the business at the age of 35.”

To conclude, current IndIERS arrive in New Zealand with a plan to become a business owner.

4.4.11.2. Preparation period

The ‘*preparation period*’ concept emerged during the interviews.’ The ‘preparation period’ concept indicates the preparation process of current IndIERS before starting a New Zealand business. The present IndIERS utilised the initial setting in the period as preparation time. The preparation involves learning New Zealand’s culture, gaining work experience, and scoping the business opportunities. Therefore, the data highlighted the current IndIERS migrated to New Zealand with the pre-intention of opening a business. Additionally, the preparation period is a crucial and well-invested time to the immigrants’ future planning.

It is evident in 28 blocks of coded data from 15 IndIERS tales. This concept refers to the preparation current IndIERS undertake to become a business owner. The current IndIERS prepare by obtaining New Zealand qualifications and through work experience. For example, EO-24 shared that his New Zealand qualification motivated him to become self-employed:

“I was just waiting when I will become a qualified accountant. I will have some expertise level; only then I shall start my accounting practice because I am a qualified accountant in New Zealand now.”

Another example, EO-15, revealed that he learned business skills from his day job:

"It is easy for me, working almost like three, four years. I learned how to operate the office. I was all alone doing everything, so I know A to Z, how to operate an office. So, it was easy for me to take over a lot of stuff in the business."

To conclude, the analysis revealed that New Zealand qualifications and work experience enable current IndIERS to explore entrepreneurship. In short, the skills and knowledge gained through employment and education support current IndIERS to start their own businesses.

4.4.11.3. Constant comparison between lives in India and New Zealand

Interview subjects drew '*constant comparisons between lives in India and New Zealand.*' The data also revealed that current IndIERS consistently compare between the two worlds. This concept of '*constant comparison*' is weaved in contemporary IndIERS personal and professional experiences in New Zealand. This comparison positively affirmed immigrants' decisions to leave India for New Zealand in search of a better life. The countless hours of hard work, initial struggle in settling, and hardships all seem to be worth it for current IndIERS. Therefore, the positive outcome of migration results in immigrants believing that life in New Zealand is better.

This concept is evident in 22 blocks of coded data from the narratives of 12 IndIERS. The current IndIERS believe that life (both their personal and professional lives) is better in New Zealand than India. The participants spoke of how they preferred to live in New Zealand. For example, EO-21 revealed that his personal life is better in New Zealand than in Indian due to New Zealand's culture:

"It's just cultural, and like living here is so much better than India. I would prefer living in New Zealand."

EO-12 shared that he enjoys having more personal space in New Zealand as people do not interfere in each other's lives:

“There’s personal space. You know, the concept of our own space, we do not understand that in India. You know exactly how it is in India.”

Additionally, EO- 22 believes that individuals in New Zealand can enjoy their life, even when they have a business:

"If I had a business in India, I would not have any holidays. I would still be working seven days a week. The pressures on me would be different. It will be, either you are on top, or you are not there at all. You cannot enjoy life."

To conclude, the current IndIERS believe that their personal and professional lives are better in New Zealand than in India. They always compare their lives before and after migration and make consistent efforts to secure personal and professional life in New Zealand. Figure 32 illustrates the theoretical and emergent concepts of the modern immigrant entrepreneurship model in current times.

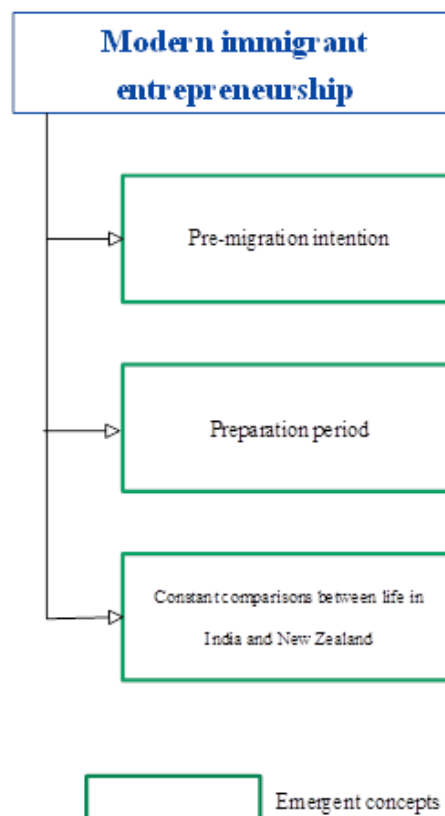


Figure 32: An overview of the modern immigrant entrepreneurship concepts

4.4.12. Prevalence of modern immigrant entrepreneurship concepts

Each concept of modern immigrant entrepreneurship ranked by utilising the prevalence scale. Appendix L, displays the ranking of each of the contemporary immigrant entrepreneurship concepts in current times. To conclude, three new concepts emerged during the data analysis: pre-migration intentions, preparation period, and constant comparisons between life in New Zealand and India. These concepts of modern immigrant entrepreneurship appear moderately in the data. These concepts are new from other entrepreneurial ideas present in available literature but are present throughout the data. Figure 33 displays the prevalence of modern immigrant entrepreneurship concepts in recent times.

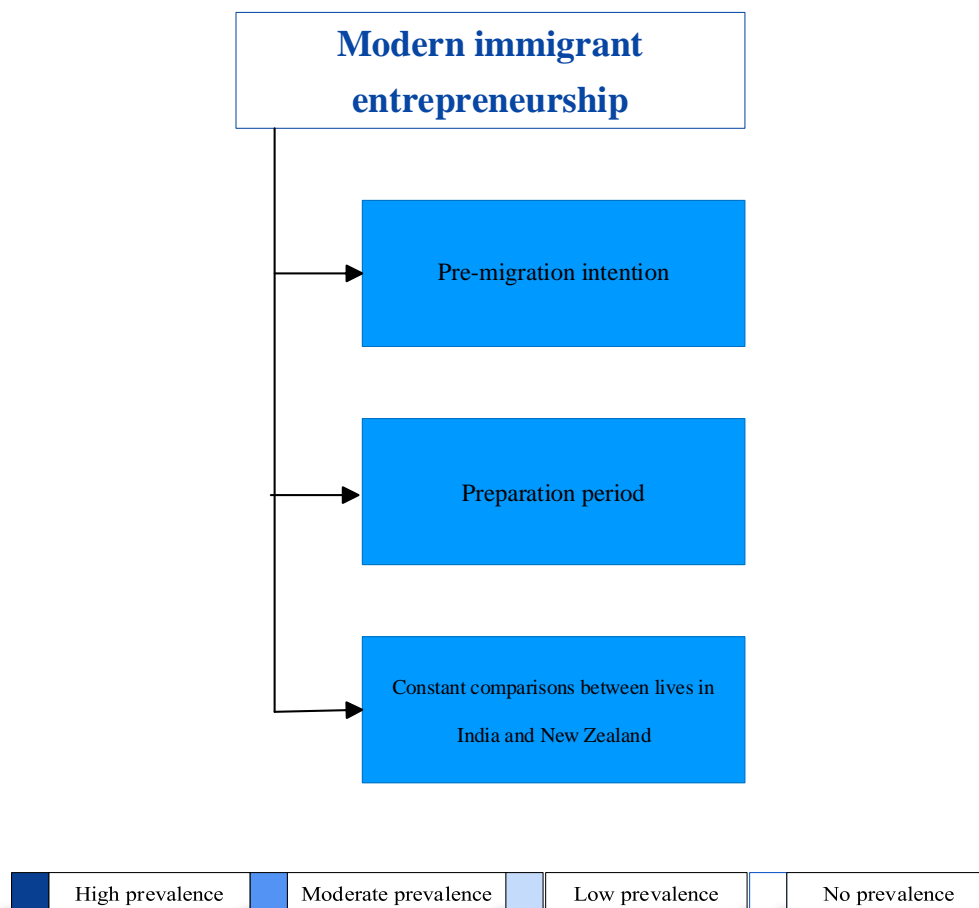


Figure 33: The prevalence of modern immigrant entrepreneurship concepts

4.5. Modern immigrant entrepreneurship framework

This section explains the development of a new immigrant entrepreneurship framework. The new framework built using immigrant entrepreneurship concepts identified in current IndIERS stories. The defined concepts of immigrant entrepreneurship aided in creating the recent picture of each immigrant entrepreneurship theory in New Zealand. The newly developed framework also shows the prevalence of each immigrant entrepreneurship concept in the context of New Zealand. This research's overall findings affirmed literature that some of the concepts forming these theories are still active in current IndIERS experiences and some concepts are irrelevant in current time. Additionally, some traditional concepts of immigrant entrepreneurship have evolved and continue to evolve. Lastly, the modern framework of immigrant entrepreneurship (Figure 34) displays the concepts relevant in the context of New Zealand.

4.6. Chapter summary

This chapter has identified the presence and prevalence of various entrepreneurial theories in current IndIERS experiences in New Zealand. Section 4.2 has described the rating criteria designed for the second-level analysis of each concept and provided a modern view of the individual immigrant entrepreneurship theories. This chapter has utilised multiple case analysis discussed in section 4.3. Each immigrant entrepreneurship concept is considered separately to assess its prevalence in current times. Section 4.4 defined each concept and provided a recent picture of the individual approach via diagrams. This chapter has identified the presence and prevalence of conventional and contemporary ideas of immigrant entrepreneurship. The data analysis enabled creating a modern framework of immigrant entrepreneurship specific to the New Zealand context. The next chapter summarises the research, including discussions, contributions, limitations, and future recommendations.

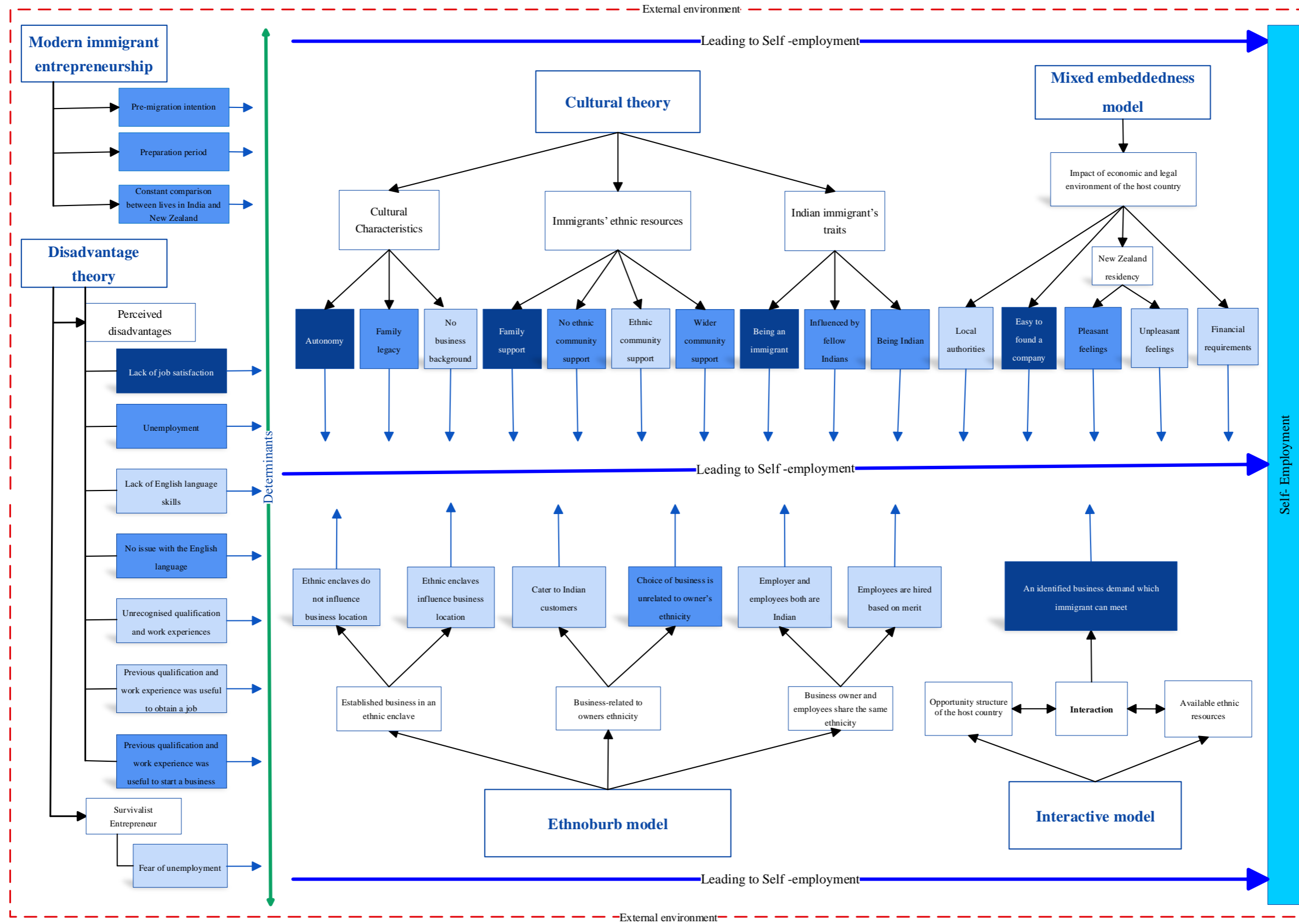


Figure 34: Modern immigrant entrepreneurship framework

Chapter 5: Discussion and Conclusions

5.1. Introduction

This research aimed to identify current immigrant entrepreneurship concepts and gauge their presence in recent times. It also focused on what drives Indian immigrants into self-employment and the enablers or inhibitors during the settling period. The aim is accomplished by exploring the narratives of 30 IndIERS currently living in New Zealand. In Chapter 2, the researcher built background knowledge by reviewing the literature on immigrant entrepreneurship. Chapter 3 justified the chosen methodology. Chapter 4 discussed the findings of this research. It identified immigrant entrepreneurship concepts concerning immigrants' entrepreneurial narratives. These concepts aided in constructing the modern immigrant entrepreneurship framework. The framework is a visual presentation of current immigrant entrepreneurship consisting of traditional and emergent concepts existing in the journey of New Zealand's IndIERS.

This final chapter discusses the research's findings in the following sections: Section 5.2 presents a summary of this research. Section 5.3 discusses the research's findings, including the Indian immigrant entrepreneurship (IndIErp) drivers, enablers or inhibitors, and the Indian immigrant entrepreneurship (IndIErp) model developed in this research describing the process of entrepreneurship for current IndIERS in New Zealand. Section 5.4 describes the contributions, and section 5.5 outlines the limitations of this study. Lastly, section 5.6 concludes with suggestions for future research.

5.2. A summary of this research

Research on immigrant entrepreneurship is of great importance today due to the increased numbers of foreign-born entrepreneurs (Masurel, Nijkamp & Vindigni, 2004). It supports the

host country to nurture and better utilise recent immigrants' entrepreneurial talent arriving in the country. Immigrant entrepreneurship literature points out several concepts that form immigrant entrepreneurship theories, and prior studies support the importance of such concepts in the development of immigrant entrepreneurship theories (Ma, Zhao, Wang & Lee, 2013). However, evolving immigrant profiles raise the question of how accurately traditional entrepreneurial theories represent current immigrant experiences in real-world settings. For example, in disadvantage theory, a lack of English language skills is believed to disadvantage immigrants in the job market (Dana, 2009). However, the current immigrants arriving in New Zealand have a better grasp of the English language due to increased language requirements.

This study identified immigrant entrepreneurial theories' core concepts and evaluated their relevance for current immigrants in New Zealand. In doing so, this research collected and analysed the entrepreneurial experiences of New Zealand's IndIERS. This research used a case study method to analyse 30 IndIERS entrepreneurial experiences. This study sought to answer the primary question: *To what extent are key entrepreneurial theories present in IndIERS' experiences during the early stages of self-employment in New Zealand?* Further, the main research question is divided into five sub-questions. Each sub-question examined the impact of incidents (identified as a concept) on IndIERS decisions to explore entrepreneurial ventures in New Zealand.

Firstly, the researcher explored the literature of immigrant entrepreneurship in the context of New Zealand and worldwide. Through this process, the researcher answer the first sub-question, *'what are the immigrant entrepreneurship theories?.'* The literature review enabled the researcher to identify the following immigrant entrepreneurship theories and models: cultural theory (Weber, 1958), disadvantage theory (Light, 1979), the interactive model (Aldrich & Waldinger, 1990), the ethnoburb model (Wei, 1998) and, the mixed embeddedness

approach (Kloosterman & Rath, 2001; Kloosterman et al., 2002; 1999). This research was motivated by the fact that there are increasing numbers of Indian business owners in New Zealand. The literature review indicated limited research on immigrant entrepreneurship in New Zealand, and that in-depth analysis, focus on a single ethnic group, was needed (Yamamura & Lassalle, 2019; Zhou, 2004). This research fills the literature gap and focuses on a single ethnic group, Indians, who have been mainly ignored by previous researchers (Yamamura & Lassalle, 2019; Zhou, 2004). The study focused on IndIERS due to the entrepreneurial shift in choosing self-employment over employment.

Secondly, the researcher developed a theoretical framework of immigrant entrepreneurship. The theoretical framework enabled the researcher to answer the second sub-question, *'how can we segregate entrepreneurial theories into measurable sub-concepts which map Indian immigrants' experiences?'* The theoretical framework utilised key concepts from existing theories and models identified through the literature review.

The theoretical framework also enabled the researcher to map the entrepreneurial experiences of IndIERS and answer the third research sub-question, *'what is the presence of entrepreneurial theories in IndIERS' experiences to start their own business in New Zealand?'* The current IndIERS were asked to share their stories of becoming entrepreneurs in New Zealand. The narratives of IndIERS were then utilised to map the relevant immigrant entrepreneurship concepts. The data used to construct a modern framework of immigrant entrepreneurship in the context of New Zealand. These concepts were critical ingredients in forming immigrant entrepreneurship theories and models.

Overall, the framework allowed the researcher to identify immigrant entrepreneurship's various concepts present in research participants' experiences. However, these concepts forming the framework continues to evolve. The relevance of each concept is subject to the external

environment, such as time, the political and economic situation of the host country. For example, the concept of ‘blocked mobility,’ not identified during the analysis but due to the current COVID-19 situation of the high number of returning New Zealander from overseas and loss of jobs, the government is encouraging the employer to employ locals can result in a change of employers’ attitude towards new immigrants in New Zealand. This research focussed on IndIERS living in New Zealand and the framework designed based on IndIERS. However, the framework can also be used to examine other ethnic groups. Appendix M, provides a recap of the concepts of modern immigrant entrepreneurship concepts identified in this research.

5.3. Discussion of the findings: Indian immigrant entrepreneurship (IndIerp) drivers and enablers

This research finding presents the augmented knowledge and new reality of IndIERS in New Zealand by investigating IndIERS experiences and asking following research’s sub-questions:

- *What are the drivers for IndIERS to become entrepreneurs in New Zealand?*
- *Are there any enablers and inhibitors for IndIERS entrepreneurs during the early stages of self-employment? If yes, how do identified enablers and inhibitors inform current entrepreneurial theories?*

The researcher identified that theoretical concepts play a critical role as drivers and enablers of entrepreneurship for IndIERS in New Zealand. The literature also supports the presence of such drivers, enablers, or inhibitors in the form of positive (pull) or negative (push) factors (Amit & Muller, 2013; Frederick, 2004; Kirkwood, 2009) of entrepreneurship. Previous study also supports that these factors influence current Indian immigrants to start a business in New Zealand (Pio, 2005; 2007). This research identified emergent drivers and enablers of entrepreneurship for IndIERS but no new inhibitors.

This research acknowledges that some factors play a dual role as drivers and enablers of Indian immigrant entrepreneurship. For example, a lack of job satisfaction can be a driver for an individual entrepreneur and an enabler for another entrepreneur. The emergent entrepreneurship drivers identified for IndIERS in this research emerged from the disadvantage theory and cultural theory. The enablers of entrepreneurship identified in this research emerged from the cultural theory, disadvantage theory, ethnoburb model, and modern immigrant entrepreneurship. This research did not identify any new inhibitors but confirm the traditional inhibitors are still active for current IndIERS in New Zealand. This research does not disregard the presence of conventional drivers, enablers, and inhibitors of immigrant entrepreneurship. The literature also supports the presence of such enablers and inhibitors in the form of positive (pull) or negative (push) factors (Amit & Muller, 2013; Frederick, 2004; Kirkwood, 2009). This situation is also true for current Indian immigrants to start a business in New Zealand (Pio, 2005; 2007). However, this section discusses the emergent drivers and enablers, which adds to the pool of global knowledge of immigrant entrepreneurship and relevant to current IndIERS in New Zealand.

5.3.1. Cultural theory driver and enablers

This research identified one new cultural theory driver and five emergent enablers of entrepreneurship influencing IndIERS in New Zealand. The 'being an immigrant' concept emerged as a driver and enabler in the case of IndIERS. Additional enablers are no business background, influenced by fellow Indians, not receiving any support from the ethnic community, and wider community support-outside the Indian community (Figure 35).

First, driver and enabler '*being an immigrant*' suggests that as immigrants all research participants share universal aspirations and challenges like any other immigrants. Current IndIERS believes that all immigrants share a common goal of a prosperous life in New Zealand.

In last decade, the individuals born and brought up in Indian are more equipped with worldly knowledge and resources due to India's growing economy. Indians have accessibility to modern resources, improved education systems, and connectivity to the globalised world because of advanced technology. Therefore, recent Indians immigrating to New Zealand are more informed, and see themselves as equal or better equipped than any other country's immigrants.

This characteristic of '*being an immigrant*' plays a dual role as a driver and enabler and encourages current IndiErs to start businesses in New Zealand. Like other immigrants, current IndiErs arrive in a new country prepared to explore every possible opportunity to achieve an affluent lifestyle for themselves and their families. The findings point to immigrants' ethnicity or nationality having shifted for current IndiErs in New Zealand. This shift refers to the changing profile of the recent Indian immigrants and their individualistic viewpoint on how they perceive themselves globally. Therefore, the intentions of current IndiErs to start a business in New Zealand is not lucid, as projected in the literature (Kushnirovich et al., 2018). It mainly focused on individual IndiErs ability, attributes, and not confined to cultural boundaries. Supporting the literature, New Zealand's IndiErs believe their propensity lies in working hard and taking risks (Dabić et al., 2020; Volery, 2007) and does not gives much weightage to one's nationality. This research supports that '*being an immigrant*' is a commonly shared trait for recent IndiErs in New Zealand. This trait discussed in this research revealed that immigrant trait specific to Indian culture is less relevant in current times. This finding is useful for Immigration and employers in New Zealand to gauge and utilise the skills, abilities, and characteristics of recent Indian immigrants. An updated view on Indian immigrants will support policymakers while designing rules, regulations, and support infrastructures to promote immigrant entrepreneurship.

Secondly, cultural theory enablers of entrepreneurship appeared to have ‘*no family business background*’ before migrating to New Zealand. This finding means that not all IndIers who venture into entrepreneurship would have a prior family business background. Having no prior knowledge was not a barrier for IndIers. Instead, it encouraged them to learn and explore the path of entrepreneurship. This knowledge will help Immigration New Zealand design policies that encourage immigrants to opt for a business visa with no business experience. This finding is also relevant to other nations who intent to encourage immigrant entrepreneurship.

Thirdly, this research also confirms another enabler that fellow Indian business owners who arrived earlier and established business in New Zealand inspired the new IndIers. This finding suggests the third cultural theory enablers of entrepreneurship is that the IndIers get ‘*influenced by previously established Indian business people*’ to achieve a prosperous life in New Zealand via entrepreneurship. This positive finding is an excellent enabler for current IndIers to follow in the footsteps of established IndIers in New Zealand. This finding can support Chamber of Commerce, Ministry of Business, Innovation, and Employment (MBIE) or other agencies that support immigrant businesses (such as BIZ offered by New Zealand Trade & Enterprise, 2010) to utilise such establish IndIers stories to be a positive reinforcement to promote entrepreneurship in New Zealand. For example, government agencies can utilise the outcome of research to develop better business support mentoring programmes for immigrant entrepreneurs (Baldock & Smallbone, 2003). The improved business mentoring systems will enhance the image of New Zealand as a favourable country that encourages immigrants’ entrepreneurial ventures.

Fourth, cultural theory enablers of entrepreneurship support that IndIers did ‘*not receive any support from the ethnic community*’ whiste establishing their businesses. Instead, participants reported that they were reluctant to share the entrepreneurial venture's information with fellow Indians. This knowledge contradicts the cultural theory's ideal image, which projects that all

immigrants support each other (Peters, 2002). The consensus on support available from the ethnic network stays divided for current IndIers in New Zealand.

Interestingly, the fifth cultural theory enabler reported that IndIers received support from the *'wider community (from outside the Indian community)'* while establishing a business. This finding refers to the support offered by an individual, not from the Indian community. This information contradicts the cultural theory fundamental of ethnic support available for immigrant entrepreneurs. It shows that the current IndIers support network is beyond the ethnic boundaries. This knowledge is useful for departments/agencies supporting immigrants businesses to create a more comprehensive support network for aspiring immigrant entrepreneurs.

To conclude, these new findings open a new investigation area for future research to investigate the level of support offered and used among ethnic entrepreneurs in New Zealand. These findings can support organisations such as The Chamber of Commerce, Ministry of Business, Innovation, and Employment (MBIE), and other agencies creating support network measures for immigrant entrepreneurs. They can utilise stories of established business owners as a positive example to encourage entrepreneurship in New Zealand. Overall, research findings mean that the cultural theory's traditional concepts have evolved and are more flexible in terms of specific cultural characteristics, immigrants' ethnic resources, and immigrant's traits. Therefore, the conventional cultural theory is incomplete for the New Zealand context.

5.3.2. Disadvantage theory enablers

This research identified one new disadvantage theory driver and four emergent enablers of entrepreneurship for IndIers in New Zealand (Figure 35). Lack of job satisfaction concept emerged as a driver and enabler in the case of IndIers. Additional enablers are: no issue with

the English language, previous qualifications, and work experiences was useful to obtain a job, and previous qualifications and work experiences were helpful to start a business.

The first disadvantage theory driver and enabler noted by participants is that they sought an alternative employment form due to a lack of job satisfaction. The findings support prior research that suggests that a '*lack of job satisfaction*' acts as a push factor for immigrants to venture into entrepreneurship (Dobrev & Barnett, 2005). The current IndIERS reported several factors for their dissatisfaction: a common one was feelings of frustration and unhappiness experienced during employment that compelled them to look for employment alternatives. IndIERS found it hard to keep up with the high level of employers' physical and mental commitment. The intensive involvement in the job does not allow IndIERS to achieve an excellent work-life balance.

The IndIERS also noted a lack of professional and personal growth in employment as reasons for their job dissatisfaction. The participants reported being unable to achieve employment in their desired industry or at the desired rank or status. Many were also unhappy with the salaries they earned. All believed they could earn more effectively working for themselves, as already affirmed in the literature (Alstete, 2003; McDowell, 1994). Many also reported negative experiences, again supported by the literature; such as not being heard, facing racism (Aptekar, 2009), or being mistreated by an employer (North & Macal, 2007; North & Trlin, 2004). This information is useful for employers and support agencies to review policies and procedures to utilise Indian immigrants in New Zealand's job market.

The second enabler emerged because participants had '*no issues finding employment due to a lack of English language skills.*' This finding was not surprising because current IndIERS must meet minimum language requirements before entering the country. It also points out that current IndIERS are not disadvantaged in the job market because English a prominent language

in India. This information contradicts the common misconceptions that the English language is a barrier for IndIERS in New Zealand and improves the employability perception of IndIERS in New Zealand.

The third enabler discussed by the participants that their *'previous qualifications and work experiences were useful for obtaining a job.'* This new finding highlights that immigrants' home qualifications and work experiences support New Zealand's job market. This can support any Immigration New Zealand review of the entry qualification and experience requirements for future immigrants. An updated qualification requirement may well attract candidates with relevant qualifications and experiences required in New Zealand. It will also increase recent immigrants' opportunities for securing jobs and mitigate the lack of satisfaction in the work environment.

The fourth enabler reported by the participants is that their *'previous qualifications and work experiences were useful for starting a business'* in New Zealand is supported in the literature (Politis, 2005; 2008; Shane, 2000; Ucbasaran, Westhead, Wright & Binks, 2003; Westhead & Wright, 2017). This finding highlights the value of immigrant's home qualification and work experience in the New Zealand business sector. This favourable experience of IndIERS is useful for the New Zealand immigration department to promote immigrant entrepreneurship in New Zealand.

In conclusion, this research showed that *'lack of job satisfaction'* is the primary enabler for current IndIERS to explore entrepreneurship in New Zealand. The reasons for the lack of job satisfaction have already been outlined in this research. It contradicts the disadvantage theory's traditional stand suggesting that immigrants venture into entrepreneurship mainly due to lack of employment. This information is useful for support agencies in reviewing policies and procedures which can better utilise Indian immigrants in New Zealand's job market, and

Immigration New Zealand in maintaining a positive image as an immigrant-friendly country. Therefore, the traditional disadvantage theory is less applicable in New Zealand's context.

5.3.3. Ethnoburb model enablers

This research identified that within the ethnoburb model there are emergent enablers of entrepreneurship influencing IndIers in New Zealand: ethnic enclaves do not influence business location, choice of the business is unrelated to owners' ethnicity, and employees are hired based on merit (Figure 35).

The first enabler suggested by participants is that *'ethnic enclaves do not influence business location'* for current IndIers. The information points out that IndIers are equally part of New Zealand's mainstream business sector and do not operate in isolation. The ethnoburb enablers of entrepreneurship promote current IndIers to move on from the old practices of establishing businesses in ethnic enclave. Therefore, contradicting the traditional ethnoburb model. This finding highlights the positive contribution IndIers are making to the broader business sector in New Zealand. This information supports New Zealand's business sector to encourage IndIers to establish businesses in urban and regional areas and be an integral part of infrastructure development.

This situation leads to the second ethnoburb model enabler of entrepreneurship: *'choice of the business is unrelated to owners' ethnicity.'* This finding shows that current IndIers operate in a broader range of business sectors. This highlights that the opportunity exists for IndIers to explore and enter into a new business area unrelated to existing ethnic stereotypes. It also points out that current IndIers focus on catering to the broader customer base, as opposed to the traditional ethnoburb model which suggest that IndIers only concentrate on catering to Indian customers. This information can help support agencies in encouraging and establishing

a network for IndIERS who invest and operate in a vast range of business sectors such as education, infrastructure building, tourism, farming, etc.

The third ethnoburb model enabler of entrepreneurship is '*employees are hired based on merit*'; as opposed to giving preference to Indian descent for IndIERS. The businesses established by current IndIERS recruit employees from any cultural background and based this on merit. This view rejects the traditional ethnoburb model that suggests that immigrant entrepreneurs only employ people from the same cultural background. This knowledge also highlights the contribution of IndIERS to the labour market of New Zealand. All this information is useful in improving the image of IndIERS in New Zealand and the wider world. Therefore, the traditional ethnoburb model not fully applicable in the New Zealand context.

5.3.4. Modern immigrant entrepreneurship concepts

This research identified three modern (emergent) immigrant entrepreneurship enablers influencing IndIERS in New Zealand: pre-migration intentions, preparation period, and constant comparison between India and New Zealand's lives (Figure 35). These new concepts appeared in the data as overarching enablers promoting IndIERS venture into entrepreneurship and were not relevant to traditional theories or models. Therefore, the researcher categorised these concepts as modern immigrant entrepreneurship concepts pertinent to New Zealand's IndIERS. This research also acknowledges the existence of traditional motivation factors of immigration and their role in influencing current IndIERS, such as financial factors, better education for children, and better job opportunities (Emerson et al., 2011).

Participants report the first enabler of modern immigrant entrepreneurship is that they had '*pre-migration intentions*' to start a New Zealand business. This pre-intention of IndIERS appears to be an underlying enabler, which, encourages efforts to explore entrepreneurship in New Zealand. The participants reported that they intended to set up a business at some point in their

life after immigrating to New Zealand. The current IndIERS immigrated to New Zealand to have better life experiences and opportunities for themselves and their family members. The current IndIERS perceives that an affluent life is achieved by starting a business. This viewpoint is valuable for Immigration New Zealand to promote entrepreneurial visas for aspiring Indian entrepreneurs to choose entrepreneurship for immigration.

The second enabler of entrepreneurship emerged in the data as the '*preparation period*' utilised by the participants before setting up a business and becoming an entrepreneur. The participants perceive that before starting a business, all the time spent working in a job, exploring New Zealand and learning about New Zealand businesses contributed to becoming an entrepreneur. This information may help policymakers devise means by which this preparation period could be supported and to shorten the phase.

The third enabler of entrepreneurship appeared a '*constant comparison between lives in India and New Zealand*' by the research participants which favoured New Zealand. It was a huge motivator to establish their lives in New Zealand and gain economic and domestic stability via entrepreneurship. This constant comparison was related to day-to-day life, dealing with the city council, banks, legal system, and people in general, and the New Zealand lifestyle. The enabler acted as fuel in keeping IndIERS spirits high, strong work ethic and justified immigrating to New Zealand to have a secure future. This knowledge is valuable for policymakers who seek to promote the positive global image of New Zealand.

Therefore, the drivers and enablers discussed in this section helped develop the Indian immigrant entrepreneurship model discussed in section 5.4.

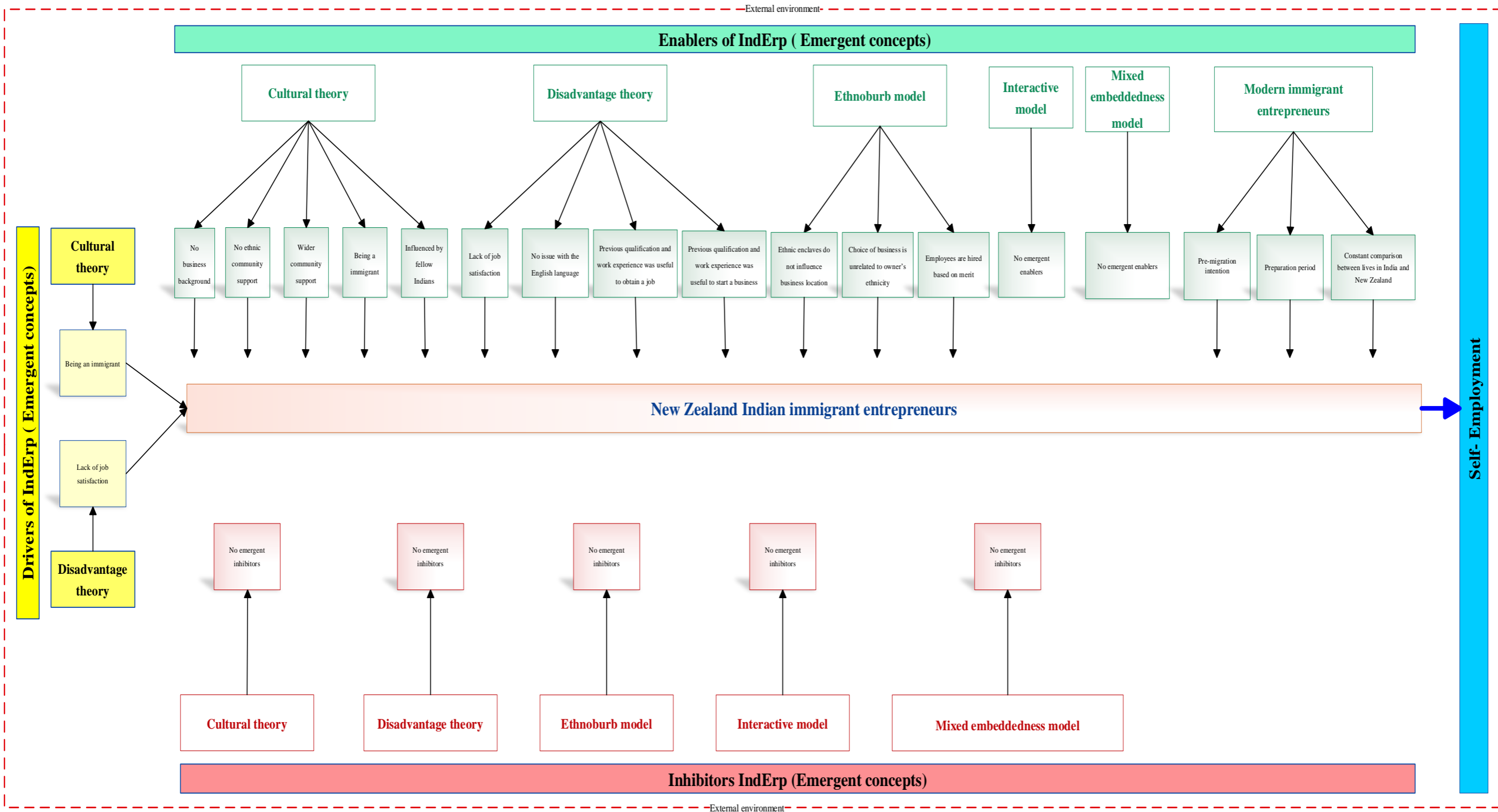


Figure 35: Indian immigrant entrepreneurship driver and enablers

5.3.5. Indian immigrant entrepreneurship (IndIErp) model

This research culminated in the development of the Indian immigrant entrepreneurship (IndIErp) model (Figure 36), which describes the process of entrepreneurship for current IndIErs in New Zealand. The IndIErp model consists of drivers, enablers, and inhibitors (theoretical and emergent concepts) of entrepreneurship. Simply put this model explains the journey of current IndIErs. An Indian immigrant who is inclined to start a business is influenced by drivers and initiates entering into entrepreneurship. The enablers support the decision of IndIErs venturing into entrepreneurship, which help facilitate and enhance the process. At the same time, the inhibitors create barriers and slowdown the process. Additionally, the IndIErp model discusses the period of preparation time utilised by IndIErs before entering entrepreneurship.

This model adds to our understanding the journey of current IndIErs as they engage in entrepreneurship in New Zealand. The model is valuable for policymakers who develop rules and regulations to enhance immigrant entrepreneurship. The model is also useful to aspiring entrepreneurs themselves, in being mindful of and strategic about enablers and inhibitors. This knowledge can facilitate a smoother transition into entrepreneurship for these aspiring immigrant entrepreneurs; As the IndIErp model presents three phases an Indian immigrant travels during the journey of entrepreneurship: pre-migration stage, pre-entrepreneurship stage, and post-entrepreneurship start-up stage.

5.3.1. Pre-migration stage

This phase confirms and highlights the motivation factors intimated by the participants and discussed in the literature in chapter 2. The traditionally identified motivation factors are still active in current IndIErs entrepreneurial experiences. The IndIErp model does not add a new motivation factor to the list for the IndIErs. The motivation factors support IndIErs goal to achieve an affluent life in New Zealand. The key is to fulfil their dreams via establishing

businesses in New Zealand. This intention might not materialise into action immediately following arrival, but it is active tacitly in the IndIers life. It directs IndIers thinking and actions in exploring entrepreneurship in New Zealand. This knowledge can help the Immigration Department promote the entrepreneurship as a medium of immigration for future Indians and, in general, any immigrants. Once arrived in New Zealand IndIers enter into a pre-entrepreneurship stage discussed in the next section.

5.3.2. Pre-entrepreneurship stage

The pre-entrepreneurship stage in the IndIerp model points out the significant entrepreneurship drivers discussed in the literature (Chapter 2), findings (Chapter4), and section 5.3. IndIerp model acknowledges that some drivers also act as enablers for IndIers in New Zealand. The IndIerp model suggests that IndIers utilises the pre-entrepreneurship phase as a preparation period for entrepreneurship. The overarching concept of *'preparation period'* means that IndIers need to go through this period before establishing a business, to equip themselves with entrepreneurial knowledge and skills.

Another enveloping concept of *'constant comparison between lives in India and New Zealand'* and *'preparation period'* is actively operating in the pre-entrepreneurship stage. IndIers always compare their lives in India to a more positive one in New Zealand, which results in positive affirmation about life and experiences in New Zealand. This positive feeling adds weight to the drivers influencing entrepreneurship for IndIers.

The IndErp model presents the four traditional drivers, *'autonomy,' 'family support,' 'An identified business demand which immigrant can meet'* and *'easy to found a company'* are actively operating as drivers and enablers of entrepreneurship for IndIers. Lastly, the two emergent concepts of *'lack of job satisfaction'* and *'being an immigrant'* appear to be playing a dual role of driver and enabler for IndIers in New Zealand. The understanding of the pre-

entrepreneurship phase and the drivers influencing IndIERS is useful for policymakers who create policies and regulations which support immigrant entrepreneurs to increase the effectiveness of this phase. It also helps in shortening the length of time spent in this phase for IndIERS.

5.3.3. Post-entrepreneurship stage

This phase provides insight into IndIERS experiences after they established the business. This phase supports understanding of the influence of enablers and inhibitors of entrepreneurship for IndIERS. The IndIerp model consists of traditional and emergent enablers supporting IndIERS entrepreneurial ventures. In addition, the IndIerp model also contains conventional inhibitors. This research did not identify any new inhibitors of entrepreneurship for IndIERS who participated in this study. This phase provides the insights of enablers and inhibitors that allow aspiring entrepreneurs to understand the reasons behind venturing into entrepreneurship. Additionally, this knowledge is also useful for policymakers to consider (enablers and inhibitors) while designing policy for immigrant people who wanted to start in business. The implications of these findings can be extended to global immigration authorities.

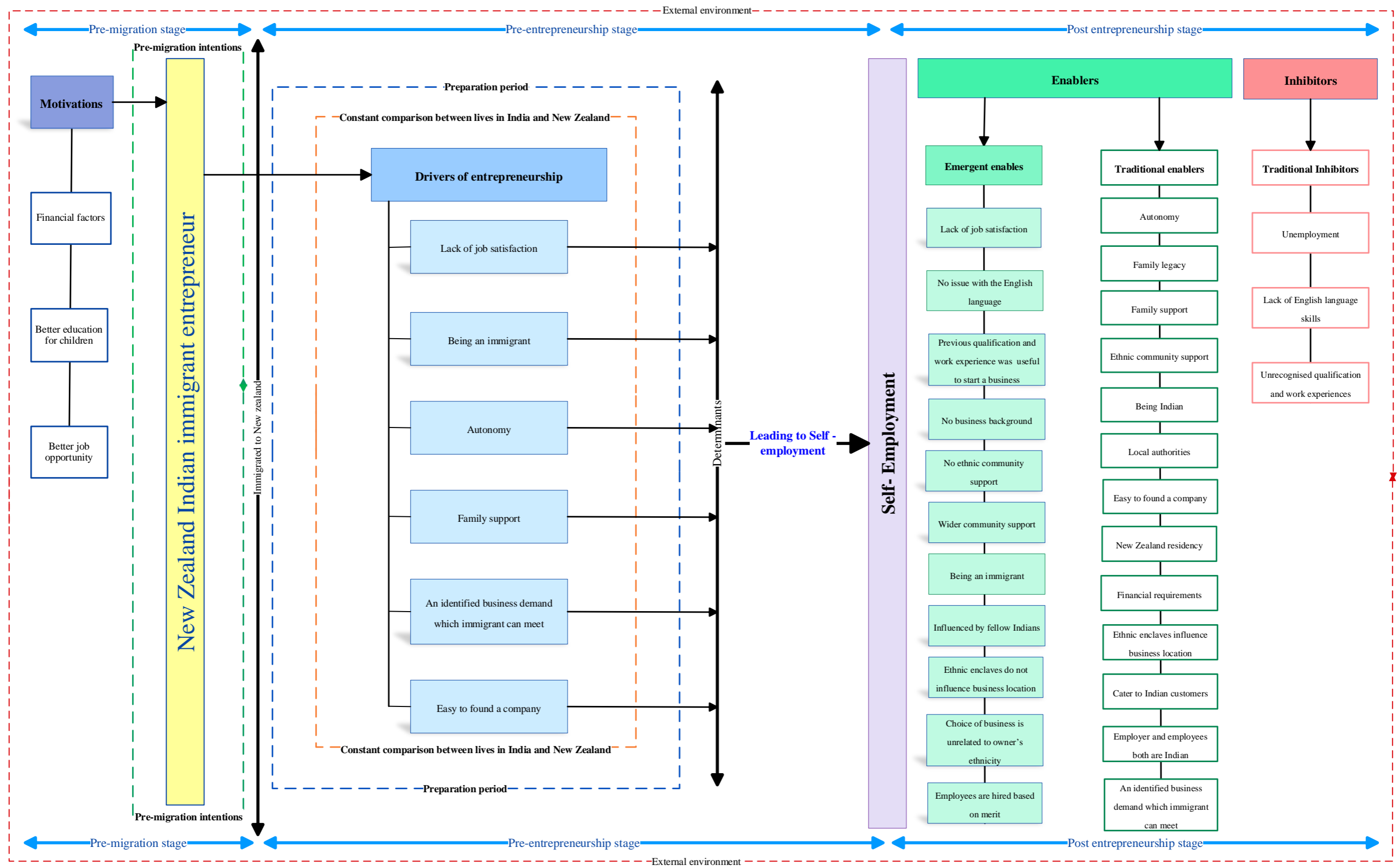


Figure 36: Indian immigrant entrepreneurship model.

5.4. Contributions of this research

The impact of this research is manifold. Firstly, this research contributes to immigrant entrepreneurship's knowledge pool by developing the immigrant entrepreneurship framework as discussed in chapter 2. Secondly, this research contributes to practical relevance and has various implications for the individuals settling here and deciding to opt for self-employment. Thirdly, some of these research findings are relevant for policymakers such as the Immigration Department, MBIE, the Chamber of Commerce, and other relevant government or business agencies (such as BIZ offered by New Zealand Trade & Enterprise) that facilitate the environment for new immigrants and aspiring entrepreneurs. This section discusses the theoretical and practical contributions this research offers. Appendix N also describes the impact of this research on the researcher's life and how it inspires the researcher's journey into local body politics. Lastly, this research fills a gap in the literature, indicating the limited in-depth analysis, focusing on a single ethnic group (Yamamura & Lassalle, 2019; Zhou, 2004). This research enhances the immigrant entrepreneurship literature with an in-depth analysis of a single community and contributes to our thinking about immigrant entrepreneurship theories.

5.4.1. Theoretical contributions

The theoretical framework (Figure 8 in chapter 2) and the modern immigrant entrepreneurship framework (Figure 34 in chapter 4) developed in this research adds to the immigrant entrepreneurship field's greater knowledge pool. Firstly, this research sectionalise entrepreneurship theories into measurable concepts. Then went about testing what extent these concepts are present in reality. Secondly, a significant outcome was IndIErp drivers and enablers (Figure 35), which informs the transition and upcoming immigrant entrepreneurs. The emergent drivers and enablers contribute to an updated and modern picture of immigrant entrepreneurship theories in context to New Zealand's IndIErs. Lastly, this research contributes

to understanding the entrepreneurial shift in current Indian immigrants in choosing self-employment over New Zealand employment. It provides a deeper understanding of the reasons why Indian immigrants decide to venture into business. It also provides insight into Indian immigrants' experiences of making sense of their surroundings during the settling phase in New Zealand. These findings are valuable for future researchers of immigrant entrepreneurship examining, IndIers, another ethnic groups, or research conducted at different locations.

5.4.2. Practical implications

The practical relevance of this research supports in assisting immigrant entrepreneurs in settling down during the preparation period. It helps to shorten the time (preparation period) for individuals before setting themselves up for self-employment by identifying these relevant drivers, enablers, and inhibitors. So that individuals can contemplate all the real reasons why they are setting themselves up for entrepreneurial ventures.

Another contribution of this thesis is that the researcher recognises that the preparation period has to happen before an individual enters into entrepreneurship. This knowledge helps a particular individual make effective use of this period to understand why they are doing it and decide whether self-employment is the right way for them. They can still choose to go and look for being employed elsewhere. Because none of the drivers identified in this research suggests that current Indian immigrants feel disadvantaged due to their work, skills and education are not recognised and they (IndIers) are not often unemployed. Therefore, the disadvantage theory's unemployment is not real for recent IndIers in New Zealand. Thus, unemployment and survival (disadvantage theory concepts) are not the drivers as the last resource for IndIers to go into self-employment. This research claims that it is a deliberate choice or a perceived understanding of Indian immigrants that their lives will be better off and earn more money by starting a business. These drivers' knowledge helps them understand that one who does not

have job satisfaction is assuming or perceiving that they will get job satisfaction in establishing a business.

Another contribution of this research applies in the phase individual rolls over into self-employment. A set of enablers and inhibitors (Figure 35) identified in the research can help the individuals orient themselves into this new phase of life and make the journey less bumpy. On the other hand, it has relevance for decision-makers and policymakers (Brzozowski, 2017) to take those enablers and inhibitors into consideration and set up policies in line with this research's findings to create a smoother environment for whoever is self-employed or is going to choose self-employment.

This research's overall findings support the Immigration Department and the Chamber of Commerce in developing new policies (immigration policy) to accommodate diverse entrepreneurs in the New Zealand business sector. New Zealand is a big importer of skilled immigrants and utilises such skilled immigrants' impacts on New Zealand's future prosperity. Encouraging entrepreneurship for skilled immigrants will make immigrants feel valued in New Zealand. For example, this research has shown that skilled Indian immigrants are more likely to pursue entrepreneurship (Shinnar & Young, 2008) because of a lack of job satisfaction. The Immigration Department can promote entrepreneurship as a positive alternative for skilled Indian immigrants. Immigrant entrepreneurship will support New Zealand to generate more revenue and will enhance the image of New Zealand as a country that supports and encourages immigrant entrepreneurship.

5.5. Limitations of the research

This research is significant as it provides insight into how Indian immigrants venture into entrepreneurship in New Zealand. However, as with all research, there are several limitations. The 2013 census was utilised to gather the statistical data for this research: statistics on the

increasing number of Indian immigrants and self-employment figures. The 2013 census was used because the latest census 2018 does not present the information based on individual ethnicity. The researcher discussed this discrepancy in census data with supervisors and agreed that data from the 2013 census was appropriate for inclusion in this research.

Additionally, the data was collected between the periods of 2017-2019, which means that the findings relate to the relevant periods. The results obtained only outline the general characteristics and traits of an IndIers in New Zealand, not other parts of the world. Accordingly, the information gathered cannot be generalised to IndIers residing in other parts of the world.

Further, this research focussed solely on immigrant entrepreneur's perceptions of their entrepreneurial experiences. This research investigated individual narratives, and thus the validity of the data is reliant on the participant's interpretations of their reality. This research offers insights into how accurately theoretical concepts match with participants' 'perceived' realities.

Another limitation is that the interviewees were selected using the snowball sampling technique, or 'chain-referral sampling,' from the Indian community all over New Zealand. The sample's quality of recruited participants relies on the researcher's judgment. To make this process effective, the researcher strictly followed the participants' recruitment criteria discussed in Chapter 3. Additionally, in New Zealand, the Indian communities are relatively connected through social-cultural clubs (community groups). People tend to know each other by face or name. This research adheres to a high level of confidentiality at all times to mitigate this risk.

This research acknowledges the possible bias might have occurred as the researcher shares a common cultural background with the respondents. However, sharing a common cultural background supported the researcher in building rapport quickly with participants' during the process. The data was collected from all over New Zealand, and the researcher had no prior connection with any of the participants, especially the ones who were from out of Christchurch. Further, the transcripts containing the data assigned a unique code. The unique code was useful for respondents' anonymity and supported to mitigate any bias. Additionally, the researcher took every possible effort to follow the research protocol that eliminated any preconceived outcomes.

Lastly, the researcher acknowledges the limitation of this research is focused solely on Indian immigrants. However, this research's findings may carry more generalisable outcomes, implications which apply to anyone who wishes to set self-employment.

5.6. Future research recommendations

This research has significant worth for prospective researchers and opens new pathways for future research in immigrant entrepreneurship. The findings from this research provide various opportunities discussed below for further investigation.

- The framework developed through this research could be tested on another immigrant population in New Zealand. For example, future research could focus on Chinese/Filipino/South African immigrant entrepreneurs in New Zealand.
- The framework developed in this research could be tested on other immigrant groups in a new geographical location. For example, future research could focus on Chinese/Filipino/South African immigrant entrepreneurs in Australia/the United States of America,/the United Kingdom.
- The framework developed in this research can be utilised to compare the same immigrant population in two different geographical locations. For example, the

research could investigate the differences between Chinese immigrant entrepreneurs in Australia and the United States of America.

- The framework developed in this research could be utilised to compare the host country's native population (locals) who engage in self-employment with immigrants entrepreneurs'.
- The framework developed through this research could be used to investigate the evolving nature of the concepts of immigrant entrepreneurship, for example, in ten years.
- The research participants consisted of four women and twenty-six men. Future research could consider gender more explicitly or seek to attract more female participants.
- Future research could focus on particular factors such as the 'entrepreneurial intention of an immigrant' before arriving in New Zealand by applying the framework developed in this research.
- The modern concepts of immigrant entrepreneurship could be investigated to understand these concepts' impact on immigrants in running their business successfully.
- Future research could explore the business supports the needs of immigrant entrepreneurs' in New Zealand.
- Future research could investigate research in the immigrant entrepreneurship field to show the research process turned into law.
- In-depth research is required to examine the impact of external factors such as changes in the economic or political situation on immigrant entrepreneurs' settlement. For example, the data analysis revealed that the concept of 'block mobility' was redundant for current IndIERS in New Zealand at the time of data collection. However, the current situation of COVID-19 means that it is once again an issue. COVID-19 and the high

number of New Zealanders' arriving back in New Zealand mean that migrants are experiencing blocked mobility. The current job market rules encourage employers to consider New Zealanders first. This rule should not technically affect immigrants who are residents and citizens of New Zealand. Still, it can affect the general perception of employers and immigrants in terms of job opportunities.

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Appendix A. Ethics committee approval



HUMAN ETHICS COMMITTEE

Secretary, Rebecca Robinson
Telephone: +64 03 369 4588, Extn 94588
Email: human-ethics@canterbury.ac.nz

Ref: HEC 2017/46/LR-PS

30 October 2017

Sunita Gautam
Management, Marketing and Entrepreneurship
UNIVERSITY OF CANTERBURY

Dear Sunita

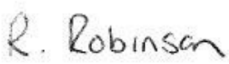
Thank you for submitting your low risk application to the Human Ethics Committee for the research proposal titled "How are Entrepreneurial Theories Represented in Entrepreneurial Experiences in New Zealand?".

I am pleased to advise that this application has been reviewed and approved.

Please note that this approval is subject to the incorporation of the amendments you have provided in your emails of 9th and 26th October 2017

With best wishes for your project.

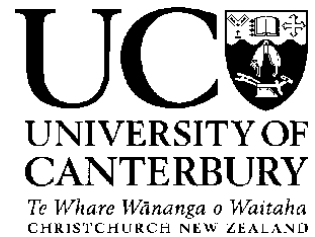
Yours sincerely


pp.

Associate Professor Jane Maidment
Chair, Human Ethics Committee

Appendix B. Information Sheet

Department of Management, Marketing and Entrepreneurship
University of Canterbury
Telephone: +64 21 02435756
Email: sunita.gautam@pg.canterbury.ac.nz



Establishing a business in New Zealand

Information for immigrant business owners

I am a doctoral student in the Department of Management, Marketing, and Entrepreneurship at the University of Canterbury. My project focuses on immigrant entrepreneurs' experiences with establishing their business in New Zealand. In discussing your experience, I will try to understand how current entrepreneurship theories relate to people working in their day-to-day businesses. This study's findings will be useful for organisations supporting immigrant businesses in New Zealand, such as the Chamber of Commerce, the Ministry of Business, Innovation and Employment, and Immigration New Zealand. My research focuses specifically on Indian immigrant entrepreneurs in New Zealand. I want to understand more about what Indian immigrant entrepreneurs experience when starting a New Zealand business.

The study relies on a face-to-face interview that should take about 60 minutes to complete. The time and place of the interview will be at your convenience. The interview will be recorded with an audio device and under a unique number so that you will be and remain anonymous. (If you are not comfortable with me recording the interview, I will take notes by hand.) The recording of our interview will be transcribed, and you may have a copy of the transcript. You can make any changes you feel are necessary if you wish, and these changes will be incorporated into the analysis of the transcripts. The researcher will use a third-party

transcription company (Centre for Evaluation and Monitoring at the University of Canterbury) to transcribe the data. This data will be the interview recordings and transcripts only. The interview recordings and transcripts will have allocated codes. There will be no names or another form of identification or personal details linking the data to particular research participants.

Your engagement in this research is, of course, voluntary. You can quit the interview at any time, and all the information you have provided will be deleted from the study. If you withdraw, I will remove the information you have provided. (Please note that after the analysis phase of the project, withdrawal of data is not possible. Because you will provide data anonymously, your complete confidentiality is also assured in the publication of findings. All the collected data will securely be stored in locked facilities, and an electronic form will be password protected to ensure anonymity and confidentiality and destroyed after ten years. The data will be accessible only by the research team listed in the consent form. In addition to my PhD thesis, this project's outputs may also include conference papers and journal articles. A PhD thesis is a public document and will be available through the University of Canterbury Library.

The project is being carried out as a Doctor of Philosophy (Ph. D.) requirement by Sunita Gautam under the supervision of Associate Professor Michaela Balzarova and Associate Professor Herb de Vries. You can contact them via email; michaela.balzarova@canterbury.ac.nz and herb.devries@canterbury.ac.nz. They will be pleased to discuss any concerns you may have about participation in the project. This project has been reviewed and approved by the University of Canterbury Human Ethics Committee. Participants should address any complaints to The Chair, Human Ethics Committee, University of Canterbury, Private Bag 4800, Christchurch (human-ethics@canterbury.ac.nz).

If you agree to participate in the study, please communicate with me via the details given below.

Please do not hesitate to contact me if you want more information at any time, before or during the project.

Yours sincerely,

Sunita Gautam

Email sunita.gautam@pg.canterbury.ac.nz

Phone - 02102435756

Appendix C. List of probing questions

<u>No.</u>	<u>Probing questions</u>
1.	What was your first employment in New Zealand?
2.	How you find your qualifications from India supported you in finding a job in New Zealand?
3.	How your previous work experiences/skills helped find a job in New Zealand and start a business in New Zealand?
4.	What role has your proficiency in the English language played in your decision to become self-employed?
5.	How long had you been employed before you decided to start your business? Why did you leave your employment?
6.	Learning from your experiences, can you point out the main reasons for your interest in self-employment?
7.	How and what triggered the idea of starting a business?
8.	As you look back, how has been Indian influenced your decision to start up a business?
9.	Did you get any support from the Indian community or Indian individual while establishing your business? Can you please elaborate?
10.	What is the role of your family in your decision to move from employment to self-employment?
11.	How do they feel now back in India that you own your own business?
12.	Is the choice of business location deliberate, and how?
13.	What attracted you towards the business sector you are currently operating?
14.	Who are your main clients? Why?
15.	How many employees do you have, and what is their ethnicity?
16.	Is there anything else you would like to add to this interview?
17.	Was the amount of business investment the motivator? How?
18.	Please share the experience of setting up your company
19.	At last, how do you feel as a business owner?
20.	Is there anything else you would like to add?

Appendix D. Participants consent form

Department of Management, Marketing and Entrepreneurship
University of Canterbury
Telephone: +64 21 02435756
Email: sunita.gautam@pg.canterbury.ac.nz



Establishing a business in New Zealand

Consent Form for Indian immigrant business owner

- I have been given a full explanation of this project and have had the opportunity to ask questions.
- I understand what is required of me if I agree to take part in the research.
- I understand that participation is voluntary, and I may withdraw at any time without penalty. Withdrawal of participation will also include the withdrawal of any information I have provided should this remain practically achievable.
- I understand that any information or opinions I provide will be kept confidential to the researcher or supervisory team (listed below). Any published or reported results will not identify the participants or the institution they represent. I understand that a thesis is a public document and will be available through the UC Library.
- I understand that all data collected for the study will be kept in locked and secure facilities and password-protected electronic form and will be destroyed after ten years.
- I understand the risks associated with taking part and how they will be managed.
- I understand that I can contact the researcher or the supervisory team (listed below) for further information. If I have any complaints, I can contact the Chair of the University of Canterbury Human Ethics Committee, Private Bag 4800, Christchurch (human-ethics@canterbury.ac.nz)
- I would like a summary of the results of the project.
- By signing below, I agree to participate in this research project.

Supervisory team details below:

Name	Position	Email	Phone
Sunita Gautam	PhD student	sunita.gautam@pg.canterbury.ac.nz	+64 2102435756
Assoc. Prof. Michaela Balzarova	Primary Supervisor	michaela.balzarova@canterbury.ac.nz	+64 3 369 3122 I Internal Phone:: 93122
Assoc. Prof. Herb de Vries	Co-supervisor	herb.devries@canterbury.ac.nz	+64 3 369 3725 Internal Phone: 93725

Name: (please print) _____

Signed: _____ Date: _____

Email: _____

Phone: _____

Please return this completed consent form at the time of the interview.

Best regards,
Sunita Gautam

Appendix E. Research participation invitation

Invitation to participate

Respected business owner,

My name is Sunita Gautam, and I am a PhD student at the University of Canterbury. I am about to begin collecting information I need to do my thesis research and find people willing to help me. Thus, please take this letter as an invitation to participate in my project. I am very interested in Indian immigrant entrepreneurs' experiences when establishing their businesses here in New Zealand. My research aims to learn from this group of creative, energetic people. Therefore, I am very interested in talking to you about the challenges, problems, frustrations, and satisfaction you experienced when starting your business.

The research is being carried out as a Doctor of Philosophy (PhD) requirement under the supervision of Associate Professor Michaela Balzarova and Associate Professor Herb de Vries, who can be contacted at michaela.balzarova@canterbury.ac.nz and herb.devries@canterbury.ac.nz. They will be pleased to discuss any concerns you may have about participation in the project.

Please find the attached information sheet for a complete list of the details of this project. Your involvement is entirely voluntary. You may withdraw at any stage without any consequences. If you withdraw, all of your information will be deleted, provided you request this before the analysis phase of the project begins (after that, your anonymity will make that impossible; there will be no way to identify your data). I believe, with the contribution of your rich experience, this research will provide an exclusive modern picture of immigrant entrepreneurship theories and its presence in the entrepreneurial journey of Indian immigrant entrepreneurs in New Zealand.

Please do not hesitate to contact me if you have any queries, concerns, or suggestions regarding participation in this project. My contact details are noted below. Thank you for taking the time to consider my request for your help.

I look forward to meeting you and talking about your experiences.

Best Regards,

Sunita Gautam

Email: sunita.gautam@pg.canterbury.ac.nz

Phone: 02102435756

Appendix F. Transcribing confidentiality form

Transcribing Confidentiality Agreement

Project Title: **How are entrepreneurial theories represented in entrepreneurial experiences in New Zealand?**

Principal
Investigator: **Sunita Gautam**

I, Toni Lawson, agree to ensure that the audiotapes

I transcribe will remain confidential to Darilyn Uren-Perry and myself.

I agree to take the following precautions:

- I will ensure that no person, other than Darilyn Uren-Perry, hears the recording.
- I will ensure that no other person has access to my PC.
- I will delete the files from my pc once the transcription has been completed.
- I will not discuss any aspect of the recording with anyone except Darilyn Uren-Perry

Signature: Shawon

Date: 14/2/18

Transcribing Confidentiality Agreement

Project Title: **How are entrepreneurial theories represented in entrepreneurial experiences in New Zealand?**

Principal
Investigator: **Sunita Gautam**

I, Darilyn Uren-Perry, agree to ensure that the audiotapes

I transcribe will remain confidential to Toni Lawson and myself.

I agree to take the following precautions:

- I will ensure that no person, other than Toni Lawson, hears the recording.
- I will ensure that no other person has access to my PC.
- I will delete the files from my pc once the transcription has been completed.
- I will not discuss any aspect of the recording with anyone except Toni Lawson

Signature: Darilyn Perry

Date: 15/2/18

Appendix G. The ranking and prevalence of the cultural theory concepts

Cultural theory										
Concepts	Autonomy	Family legacy	No family business background	Family support	Ethnic community support	No support from ethnic community	Wider community support (from outside the Indian community)	Being Indian	Being an immigrant	Influenced by fellow Indians
Participants										
EO1	3	3	0	3	1	0	3	3	3	0
EO2	3	0	0	3	2	3	3	2	3	0
EO3	3	0	0	2	0	0	0	0	3	3
EO4	3	0	3	2	2	0	0	0	3	3
EO5	3	2	3	3	1	2	0	2	3	3
EO6	3	3	0	3	0	3	3	0	3	0
EO7	3	0	3	2	1	2	3	0	3	3
EO8	3	3	0	2	1	0	0	3	3	3
EO9	3	3	0	2	1	0	0	3	3	0
EO-10	3	2	3	0	0	3	3	2	3	0
EO-11	0	3	0	2	2	2	3	2	3	0
EO-12	0	0	3	2	0	2	3	3	2	0
EO-13	2	3	0	2	0	3	3	0	3	0
EO-14	0	0	3	2	2	0	0	0	3	0
EO-15	2	3	0	2	1	3	0	0	3	0
EO-16	0	2	0	2	0	0	0	3	3	0
EO-17	2	3	0	2	0	0	3	0	3	3
EO-18	0	3	0	3	2	0	2	2	3	3
EO-19	2	3	0	3	0	3	2	3	3	3
EO-20	2	0	0	2	1	0	2	3	3	0
EO-21	2	3	0	3	0	0	0	3	2	0
EO-22	3	3	0	3	0	0	3	2	2	0
EO-23	2	2	0	2	0	0	0	0	3	0
EO-24	3	0	3	0	0	0	0	0	2	3
EO-25	2	0	0	0	0	2	0	0	3	0
EO-26	2	3	3	2	0	2	0	3	3	0
EO-27	0	3	0	2	0	0	0	3	3	2
EO-28	2	3	0	2	2	3	0	2	3	0
EO-29	3	3	0	3	0	2	0	0	3	0
EO-30	3	2	0	3	2	0	0	3	2	3
SUM	62	58	24	64	21	35	36	47	85	32

Appendix H. The ranking and prevalence of the disadvantage theory concepts

Disadvantage theory									
<u>Concepts</u>	Unemployment	Lack of job satisfaction	Lack of English language skills	No issues with the English language	Unrecognised qualification and work experience	Previous qualification and work experience was useful to obtain job	Previous qualification, work and business experience was useful to start a business	Preference to New Zealanders	Fear of unemployment
<u>Participants</u>									
EO1	0	3	0	0	0	0	3	0	3
EO2	0	0	0	0	0	0	0	0	0
EO3	3	3	0	3	3	0	0	0	3
EO4	0	0	3	3	0	3	0	0	0
EO5	0	2	2	3	0	0	2	0	0
EO6	2	3	2	3	0	0	3	0	0
EO7	2	3	0	3	0	0	0	0	0
EO8	2	3	0	3	0	0	0	0	3
EO9	2	3	0	3	3	0	3	0	3
EO-10	2	3	0	3	0	3	0	0	3
EO-11	3	3	0	0	0	0	3	0	0
EO-12	3	0	0	0	0	0	2	0	0
EO-13	0	3	3	3	0	0	3	0	0
EO-14	0	3	2	3	0	3	0	0	0
EO-15	3	3	0	3	0	0	0	0	0
EO-16	0	3	0	3	0	3	3	0	0
EO-17	0	3	0	0	0	0	0	0	0
EO-18	0	3	0	3	0	0	3	0	3
EO-19	0	3	2	0	2	0	0	0	0
EO-20	2	3	0	3	0	0	0	0	0
EO-21	0	3	2	2	0	0	0	0	3
EO-22	2	3	0	3	3	0	3	0	3
EO-23	3	3	3	0	3	0	3	0	0
EO-24	3	3	3	3	3	0	3	0	3
EO-25	3	2	2	0	3	0	3	0	0
EO-26	3	3	2	0	3	0	3	0	0
EO-27	3	3	0	0	2	0	0	0	1
EO-28	3	3	0	3	3	0	0	0	0
EO-29	2	3	0	2	0	3	0	0	0
EO-30	3	3	0	0	0	0	0	0	0
SUM	49	79	26	55	28	15	40	0	28

Appendix I. The ranking and prevalence of the interactive model concepts

Interactive model	
Concept	An identified business demand which immigrant can meet
Participants	
EO1	3
EO2	3
EO3	0
EO4	3
EO5	3
EO6	3
EO7	3
EO8	3
EO9	0
EO-10	3
EO-11	3
EO-12	2
EO-13	3
EO-14	3
EO-15	2
EO-16	3
EO-17	3
EO-18	3
EO-19	0
EO-20	2
EO-21	3
EO-22	2
EO-23	3
EO-24	3
EO-25	3
EO-26	3
EO-27	2
EO-28	0
EO-29	3
EO-30	0
SUM	70

Appendix J. The ranking and prevalence of the ethnoburb model concepts

Ethnoburb model							
Concepts	Business location are influence by ethnic enclave	Business location not influence of ethnic enclave	Cater to Indian customers	Choice of business is unrelated to owner's ethnicity	Reference to Indian business mentor	Employer and employees both are Indians	Employees are hired based on merit
Participants							
EO1	0	3	0	3	0	0	0
EO2	0	3	0	0	0	0	0
EO3	0	0	0	0	0	0	0
EO4	0	0	0	3	0	0	2
EO5	0	3	0	0	0	0	0
EO6	3	3	0	3	0	0	0
EO7	0	3	0	0	0	0	0
EO8	3	3	3	0	0	0	3
EO9	0	0	0	3	0	0	3
EO-10	0	3	0	0	0	0	3
EO-11	0	3	0	0	0	0	3
EO-12	0	0	0	0	0	0	0
EO-13	0	0	0	2	0	0	3
EO-14	0	0	0	3	0	0	2
EO-15	3	0	0	2	0	0	2
EO-16	0	0	0	0	0	0	0
EO-17	0	0	3	2	0	0	0
EO-18	0	0	0	2	0	0	0
EO-19	0	0	0	2	0	0	2
EO-20	0	0	0	3	0	0	2
EO-21	0	0	0	2	0	0	0
EO-22	0	0	0	2	0	0	0
EO-23	0	0	2	2	0	0	0
EO-24	0	0	3	2	0	0	0
EO-25	0	0	2	0	0	0	0
EO-26	0	0	0	2	0	0	0
EO-27	0	3	0	0	0	3	0
EO-28	0	0	0	3	0	3	0
EO-29	0	0	0	3	0	3	0
EO-30	0	0	0	0	0	0	0
SUM	9	27	13	44	0	9	25

Appendix K. The ranking and prevalence of the mixed embeddedness model concepts

Mixed embeddedness model					
Concepts	Easy to found a company	Local authorities	Financial requirment	New Zealand residency: pleasant experience	New Zealand residency: unpleasant experience
Participants					
EO1	0	0	0	0	0
EO2	0	3	0	0	0
EO3	0	0	3	3	3
EO4	3	0	0	3	3
EO5	0	2	0	3	3
EO6	3	0	2	0	0
EO7	0	0	2	3	3
EO8	3	2	0	3	3
EO9	3	0	0	0	0
EO-10	3	0	0	0	0
EO-11	3	0	3	3	0
EO-12	2	0	0	0	0
EO-13	2	0	0	2	0
EO-14	3	0	0	2	0
EO-15	3	2	0	0	0
EO-16	3	0	3	2	0
EO-17	0	0	3	0	0
EO-18	3	2	0	2	0
EO-19	2	2	0	3	0
EO-20	2	0	0	3	0
EO-21	3	0	0	0	0
EO-22	2	0	0	0	0
EO-23	3	0	3	3	0
EO-24	3	2	0	0	0
EO-25	3	3	0	0	0
EO-26	3	2	3	0	0
EO-27	3	0	0	0	0
EO-28	2	0	0	0	0
EO-29	2	0	0	2	0
EO-30	2	0	0	0	0
SUM	64	20	22	37	15

Appendix L. The ranking and prevalence of the modern immigrant entrepreneur concepts

Modern immigrant entrepreneur concepts			
Concepts	Pre-migration intentions to open a business	Preparation period	Constant comparisons between lives in India and New Zealand
Participants			
EO1	3	0	0
EO2	2	3	0
EO3	2	2	3
EO4	0	3	0
EO5	3	3	0
EO6	3	0	0
EO7	0	0	0
EO8	3	0	0
EO9	3	0	3
EO-10	3	0	3
EO-11	3	0	3
EO-12	0	3	3
EO-13	3	3	3
EO-14	3	3	0
EO-15	3	3	0
EO-16	0	0	3
EO-17	0	0	0
EO-18	0	0	0
EO-19	0	3	3
EO-20	3	3	0
EO-21	0	3	3
EO-22	0	3	3
EO-23	0	3	3
EO-24	3	3	0
EO-25	0	0	0
EO-26	0	2	3
EO-27	3	3	0
EO-28	3	3	3
EO-29	3	0	0
EO-30	3	0	0
SUM	52	49	39

Appendix M. Modern immigrant entrepreneurship concepts in New Zealand

Theories	Concepts									
Cultural Theory	Autonomy	Family legacy	No business background	Family support	No ethnic community support	Ethnic community support	Wider community support	Being an immigrant	Influenced by fellow Indians	Being Indian
Disadvantage Theory	Lack of job satisfaction	Unemployment	Lack of English language skills	No issue with the English language	Unrecognised qualification and work experiences	Previous qualification and work experience was useful for obtaining a job	Previous qualification and work experience was useful to start a business	Fear of unemployment		
Ethnoburb Model	Ethnic enclaves do not influence business location.	Ethnic enclaves influence business location.	Cater to Indian customers	Choice of business is unrelated to owner's ethnicity			Employer and employees are both Indian	Employees are hired based on merit		
Interactive Model	An identified business demand which immigrant can meet									
Mixed Embeddedness Model	Local authorities		Easy to found a company		New Zealand residency: pleasant feelings		New Zealand residency: Unpleasant feelings		Financial requirements	
Modern Immigrant entrepreneurship	Pre-migration intention				Preparation period			Constant comparison between lives in India and New Zealand		

Appendix N. Impact of this research on the researcher's life

In December 2018, the researcher was allowed to present this research topic at the Labour party's annual conference in Dunedin. The researcher presented this research in front of the ethnic communities' minister at that time, Hon. Michael Woods and other officials. The researcher was invited to participate in a policymaking workshop. This first-hand experience was phenomenal because the researcher learned how policies are made, and this research's role in the immigrant entrepreneurship sector. This conference gave researcher confidence in the research topic and affirmed the relevance and timing of the topic. It also lifted the researcher's spirit, passion, and determination to make a concrete contribution to immigrants in New Zealand. Additionally, making policies was exciting because the researcher observed how a simple or noble idea (as this thesis) could impact the real world. This whole experience showed the researcher why research is important (Sinek, 2009).



The photo taken at the Labour party annual conference, Dunedin 2018

Later, the researcher established a multicultural branch of the Labour party in Christchurch and, since the start of 2019, has held the chair position. As a result of my increasing knowledge, I presented the research topic to the deputy mayor, councillors, and community board members of Christchurch city. The researcher was asked to join the local (Labour) party's strategy policy committee. The team reviewed several policies, and I was encouraged to contribute. As time passed, the researcher became the voice of immigrants in the Labour party. The researcher shared her opinions honestly and bravely with facts, figures, and evidence gained through her research.

This process gave the researcher first-hand experience of policymaking, and she participated in debating specific aspects of immigrants whole heartily. The researcher developed a multicultural policy for the local elections in October 2019. This opportunity was an excellent chance for the researcher to share the findings and impact of this research with the policymaking team. The researcher worked on developing the policy for several months alongside writing the thesis. After many debates, team leaders (The Deputy Mayor and councillors) accepted the researcher's policy. The researcher was proud to have developed a multicultural policy for the local elections in 2019: it was named the "Unity policy." After this successful policymaking experience in the local body elections, the researcher continues to engage in policy review and policymaking both locally and nationally.

The researcher was nominated by the local political party's core team to contest a community board (the central ward in Christchurch). This process involved a full, written application to justify why the researcher should be chosen, a panel interview, and presenting a speech in front of eighty people. There were eight contestants for the two positions for the central wards, and the researcher was chosen to be one. The researcher ran an intensive campaign but was a runner up in the 2019 election. Later in 2020, research was again selected to contest a by-election for

the community board and successfully won the election for one seat among six other candidates.



Researcher's billboard for the local body elections (Christchurch 2019, 2020)

This opportunity has strengthened the researcher's passion for working with people from diverse cultural backgrounds and has provided me with a real purpose for my research. The researcher stands not only as an immigrant but also as a woman, mother, and passionate Ph.D. student who firmly believes in the real contribution of this research, research in the field of immigrant entrepreneurship, and the doors it opens in the future.

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southernview

Another school calls for additional road safety Page 3

Elijah loses locks for alopecia fundraiser Page 6

Gautam's determination pays off



PRIDE: Sunita Gautam wants to improve the state of Linwood Village as the newly-elected Central Ward representative of the Linwood-Central-Heathcote Community Board. PHOTO: GEOFF SLOAN

By Bea Gooding believes it's her time to give back. A determination to serve her community has paid off, as she has now been elected to represent the Central Ward in the Linwood-Central-Heathcote Community Board. Last week's by-election results saw Gautam receiving 958 votes for the seat, over candidates Celeste Donovan, Clive Antony, Paul Lonsdale, Wayne Hawker, Elaine Burke and John Stringer.

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An article published in the local newspaper (Gooding, 2020)

Research inspires journey into politics

📅 23 October 2020

"It is the people" says the newly elected representative for the Christchurch Central Ward of the Linwood-Central-Heathcote Community Board when asked what inspired her to run for election again in 2020.



Sunita Gautam is completing her PhD on the immigrant entrepreneurship sector at the University of Canterbury.

An article published on the University of Canterbury website (Research inspires journey into politics, n.d.)