

SOCIAL IMPACT OF ENTREPRENEURIAL IMMIGRANTS

ON

FLORIDA'S GOLD COAST

by

Noemi Coltea

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Doctor of Philosophy

Florida Atlantic University

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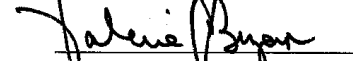
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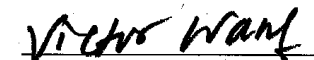
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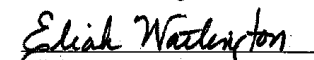
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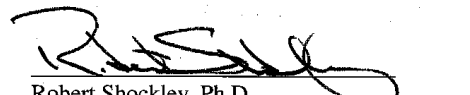
This dissertation was prepared under the direction of the candidate's dissertation advisor, Dr. Valerie Bryan, Department of Educational Leadership and Research Methodology, and has been approved by the members of her supervisory committee. It was submitted to the faculty of the College of Education and was accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy.

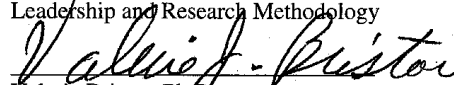
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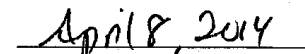
  
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## ABSTRACT

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At the dawn of a new presidential election, we are reminded that what separates the United States from the rest of the world are the immigrants who came here in the pursuit of the American Dream. These immigrants do not just come to the United States as workers, but also as consumers and entrepreneurs who contribute to the American economy, and use the profits created by their successful entrepreneurship(s) in a way that they become catalysts of change. None of the studies have managed to track the qualities and perceptions of these entrepreneurial immigrants turned philanthropists since the 1940's. By focusing on their life experiences using an instrumental case study approach, we start to form the profile of the modern day immigrant entrepreneur and philanthropist by analyzing them through five lenses: immigration, adult education, entrepreneurship, leadership, and philanthropy. Using these five lenses, we can better understand the optative aspects of entrepreneurial immigrantship as a part of social impact on Florida's Gold Coast. Their core family values of tithing and lending a helping hand to those in

need transfer into social activism in terms of donations of wealth and donations of time.

Although they do not consider themselves leaders in the communities they live and work in, the research findings are quite the opposite. They are socially involved through memberships and leadership positions on local, national, and international non-profit boards, they spearhead major fundraising events and initiatives, and they establish private or corporate foundations and even support candidates seeking political office, whether here or abroad. In essence, they became philanthropists and community activists, who by virtue of immigrating and opening their businesses here add value to Florida's Gold Coast.

This research study is dedicated to the men and women  
who sailed the ocean blue and changed their corners of the world  
so that together, we may change ours.

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## **Chapter 1**

### **Introduction**

At the dawn of a new presidential election we are reminded that “American sociology owes its birth to the desire to understand the great changes that our society underwent at the beginning of the twentieth century- urbanization, industrialization and perhaps most importantly, immigration” (Waters & Jimenez, 2005, p. 105).

Immigrants do not just come to the United States as workers, but also as consumers and often as entrepreneurs that not only contribute to the American economy, but use that capital and their new resources to shape, from a social welfare standpoint, the communities in which they live, work, and prosper. The profits created by their successful entrepreneurship give these foreign born Chief Executive Officer’s (CEO’s) the freedom to be a catalyst of change and participate in an active and meaningful way in shaping their communities (Stanislav & Barnett, 2005). They often become socially involved by joining non- profit boards, spearheading fundraising events and initiatives, establishing private or corporate foundations, supporting candidates seeking political office, whether it is through campaign contributions or donating time on the campaign trail, or both. In essence, they became philanthropists and community activists.

Scholars and writers have been fascinated by the lives of great entrepreneurs like Vanderbilt, Rockefeller, and Gates for “clues to their characters and personalities as well as their talent” to the point of using them as models to inform future entrepreneurs and

philanthropists on best practices by comparing their traits and by their distinguishing characteristics (Klein, 2003, p. xi). Out of this examination, a question arises, are native-born Americans are the only contributors to American progress? Andrew Carnegie who was born and raised in Dunfermline, Ireland, and immigrated to the United States along with his parents at 13 years of age. He made his fortune much like Rockefeller did, during the Industrial Revolution. Starting in 1901, he revolutionized more than the steel industry. He revolutionized the practice of philanthropy and set the example that other industrialists of his time followed. Carnegie transferred most of the \$125 million of his wealth to the first giant philanthropic foundation, the Carnegie Corporation, intended to “promote the advancement and diffusion of knowledge among the people of the United States” (Klein, 2003, p. 248), which became not only the first “super trust” but also a model for many that many foundations followed, giving away about \$350 million.

“If technology is what separates modern from pre-modern society with an unbridgeable chasm, then immigrants are what separates America from the rest of the world” (Klein, 2003, p. xiv), as Benjamin R. Barber so aptly characterized in *Jihad vs. McWorld* which offers a striking example of this separation. No researchers or executives have managed to define what qualities elevate entrepreneurial immigrants to be ranked among their American peers by the social impact of their wealth and participation in the communities they work, live and play or how they shape the State of Florida, and more specifically its Gold Coast.

The role of the great immigrant entrepreneur is important for another compelling

reason, as defined by Klein (2003): “the business of America is business” (p. xiv).

Business lies at the heart of American culture and has been the driving force in American history, and omitting this would be like trying to bake a cake and leaving out a major ingredient, such as sugar.

The top countries of birth of American business owners in order are Mexico, followed by India, South Korea, Cuba, China, Vietnam, Canada, and Iran. The top businesses owned by American immigrants are restaurants, real estate firms, grocery stores, and physician’s offices (Treudley, 1940). Some immigrants, particularly in tight-knit ethnic communities, are “able to create their own access to resources and cohesive industry structure based on ethnic solidarity and a commitment to their ethnic community” (Brush, Monti, Ryan & Gannon, 2007, p. 157). They have good ties to their customers and other neighborhood organizations and community members trust them. These are two elements that are crucial in achieving effective social capital.

In fact, it has been estimated that as many as 60% of mid-sized motel and hotel properties in the United States are owned by individuals of Indian descent. According to Brettell & Alstatt (2007), it costs money to enter the motel business, and Indians who pursue this line of business either have help from their families when they start out or they have moved into it later in life, using their own savings. Another example, the Vietnamese, have contributed to the growth of the nail salon business by “offering discount services that women and men across all social classes and all ages can afford” (Brettell & Alstatt, 2007, p. 383).

A series of interesting questions linger around the economic and social indicators

of the families from which philanthropists come and the status they have attained. Among philanthropists in general, counting immigrant and native born, there is a presumed lead based for economic development of the country which offered them great opportunities to attain wealth, as “wealth is an essential part of the pattern of philanthropy” (Treudley, 1940, p. 373). This 1940’s study indicates that a quarter of the philanthropists came from families that were moderately or extremely wealthy, while three fourths of the philanthropists themselves were to be found in that highly privileged group. In the 1940’s, philanthropists donated “gifts that would have been extraordinary in the eighteenth century [but] were accepted in the nineteenth as ordinary expressions of civic devotion” (Treudley, 1940, p. 373).

The questions that remain to be answered are: What is the profile of the modern day immigrant philanthropist? Who are these entrepreneurial immigrants and immigrant philanthropists living on Florida’s Gold Coast? How have these philanthropists started their businesses? Why do they give back to their communities? To whom do they give? What is the social impact of their involvement for those they choose to be involved? What encourages them to make contributions of in excess of \$10K?

### **Problem Statement**

In states such as Florida that are largely built on immigrants the role of their entrepreneurship is unknown in terms of the social impact generated by their philanthropic activity. Numbers from the 2012 Fiscal Policy Report (FPR) show that on a national scale, the largest group of immigrant business owners are in the professional and business service sector (141,000), retail and construction (120,000), followed by

educational social services (100,000), and leisure and hospitality (100,000). These immigrants are certainly not “super entrepreneurs” like Carnegie. A super entrepreneur, a term coined by David Dyssegaard Kallick, senior fellow at the FPR and main author of the report, are risk takers in that they leave their comfort zone behind and look for a new beginning, enjoy the chase of beginning a new, and often risky endeavor.

In recent years, entrepreneurial immigrantship has emerged as an important topic of research. “The process of adjusting to a new society is multidimensional, protracted and complex” and leads to the final objective of developing “the ability to solve problems in a new environment as a result of social, behavioral and emotional changes” (Katz & Lowenstein, 1999, p. 43). Entrepreneurs working in urban settings are significant, as business developers accelerate the revitalization of urban areas (Brush et al., 2007). Immigrant’s share of small business ownership in the United States has risen from 12 percent to 18 percent in the last two decades, based on the number of legally incorporated businesses, which translates into more than one in six small business owners being immigrants (FPI Report, 2012). With immigrant business ownership come jobs and income. An estimated 4.7 million U.S. workers are employed by immigrant-owned firms gathering some \$776 billion in revenues, according to the most recent figures of the 2012 FPI report. It has also been reported that minority entrepreneurs spend significantly more time on community activities in general and are more likely to indicate that they are deeply involved with their ethnic community (Brush et al., 2007).

The problem with the study of entrepreneurial immigrantship is that most in depth qualitative studies are outdated and focused on a national snapshot of the issue rather than a statewide or regional perspective of the issue at hand. What held true in the



early 1900's does not hold true today. So much has changed in society with the advent of technology, resources, and access to loans, there is little information available on the social impact of creating and managing these first and/or second generations of immigrant entrepreneurs. For example, how does the way they access money, and then manage, grow, and expand their enterprises, influence their willingness and ability to give back and create an impact on the communities in which they live, grow, and prosper?

David Dyssegaard Kallick made a surprising statement in his most recent report at the Fiscal Policy Institute (2012): "the majority of immigrant business owners do not have college degrees" and this is "interesting because a lot of focus has been on giving preferences to higher educated immigrants when it comes to letting them in" (p3). So, what other attributes can be identified besides formal education levels? To what extent and at what point do entrepreneurs become civic leaders and philanthropists in their respective local communities and contribute to the development of these communities, culturally, educationally, economically, politically, and even spiritually?

In a report published by the Florida Philanthropic Network (2012) there were approximately 4,134 active grant-makers in Florida's Gold Coast. They invested an estimated \$14.2 billion in the form of tax deductible charitable contributions in 2009. Individual Floridians accounted for 74.3% of the state's charitable giving in 2009, and since a certain amount of wealth is generated by immigrant entrepreneurs, there is little indication of the social impact these entities have on the state's philanthropic profile.

## Purpose of the Study

In his book, *Rich Like Them* (2009), Ryan D'Agostino used zip codes to identify the wealthiest places in the United States. He used a firm called Esri, which is a leading company in the field of geographic information system technology based out of Redlands, California (D'Agostino, 2009, p. 10). The report lists the top 100 wealthiest zip codes in the United States. Florida appears on that list twice. Palm Beach Island at number 76 and Boca Grande is at number 94. Both are located in what is commonly referred to as Florida's Gold Coast. Table 1, below, provides a snapshot of Florida's Wealthiest Zip Codes and how they measure compared to the wealthiest zip codes in the United States (D'Agostino, 2009, p. 233):

Table 1

### *Snapshot of Florida's Wealthiest Zip Codes and National Comparison*

City, State Ranking Zip Code	Atherton, CA #1 94027	Palm Beach, FL #76 33480	Boca Grande, FL #94 33921
2007 Population	7,279	11,276	1,452
2007 Median Household Income	\$226,414	\$103,790	\$139,493
2007 Median Age	45.5	65.7	63.4
2007 Average Net Worth	\$1,505,508	\$1,386,837	\$1,260,600
2007 Median Disposable Income	\$156,551	\$80,016	\$103,439
2007 Average Home Value	\$1,236,572	\$838,024	\$1,103,392

Therefore, the purpose of this instrumental case study is to describe and explore the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the

Gold Coast. The industries created by these entrepreneurial immigrants propelled one or a series of philanthropic activities in the communities where they work, live, and prosper, through an investment of capital and investment of time. In this study, social impact will be represented by entrepreneurial immigrants' philanthropic activity in terms of donations of both wealth and time, whether domestic or abroad, as result of the wealth created and/or accumulated through their entrepreneurial ventures along Florida's Gold Coast. Although there are multiple possible lenses of inquiry, this research will explore the personal journey as well as social platforms of 10 first and second generations of entrepreneurial immigrants whose careers and ventures cover a broad range of industries, time, and activities through five main lenses: immigration, adult education, entrepreneurship, leadership, and philanthropy.

### **Research Questions**

The research questions for this study are: 1) What is the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the Gold Coast? 2) What are common characteristics of entrepreneurial immigrants through three stages in life: a) decision to migrate to the United States; b) initial period as an immigrant; and c) path they took to self-employment.

In seeking answers to the research questions, the research focuses on five lenses: 1) *demographics and life story* of their personal journey as an *immigrant* to the United States; 2) initiation and/or continuation of *adult and community education* and the impact of self-directedness, both in their country of birth and after immigrating to the United States; 3) details relating to their *entrepreneurships* along Florida's Gold Coast;

4) the display of *leadership* qualities in their own communities of practice, as well as the Gold Coast community at large; and finally, 5) their *philanthropic* activity. These five lenses, on immigration, adult and community education, entrepreneurship, leadership, and philanthropy will make it possible to gain baseline qualitative data to capture a holistic description and exploration of the immigrant entrepreneurs and their social impact on Florida's Gold Coast.

When gaining an understanding of the first lens, demographics and life story, the study will attempt to answer the following questions: What is the personal story of these immigrants to the United States? Why did they choose to come here? How did they follow through? What barriers and support systems have they encountered when making this transition?

When looking at the second lens, adult and community education, the reason why immigrants might be more inclined to own a business is often a matter of necessity, says Greg Fairchild, associate professor of Business Administration at Virginia's Darden School of Business. "Even if they have a college degree from a home country, people do not know those schools in the U.S" and "begin by hiring themselves" (Fairchild, 2012, para. 9). This self-directed spirit of learning, of adapting to new situations and circumstances, has much to do with the study of andragogy, as it is leadership, business, and philanthropy. What adult educational opportunities were participants exposed to, whether in their country of birth or once immigrating to the United States, whether it is formal, non-formal or even informal educational opportunities? What impact did their level of self-directedness play in this process? What impact did the formal, informal, or non-formal learning play in this learning process?

The third lens, entrepreneurship, will draw on the participants biographies to gain an understanding of : a) active decision making of immigrants who choose to go into business for themselves; b) the resources they draw upon to execute their decisions and barriers they have encountered; c) the diverse paths to and experiences of self-employment across a range of immigrant populations and in both ethnic and occupational niches; d) the successes and failures that contributed to the creation of their resourceful entrepreneurship(s) that lead them to participate socially through philanthropic activities in the communities they live, work, and prosper in. It remains to be discovered whether the participants' decision to open their own business was because of the desire to "work for oneself" was paramount. Brettell and Alstatt (2007) feel that these people, "like to take risks and are not afraid to lose it all" (p.388). It is also expected that immigrants may be involved in multiple ventures so this study will focus on the one venture that best fits the social impact focus of this research. This section on entrepreneurship will also seek to gain an understanding of participants perception of *money*, which is an important ingredient in philanthropy, as well as a life well lived which relates to how they like to spend their *time* and what matters to them most. Both of these measures, of money, and time, are used to set the stage for the final, and most important section of this study, that of their social activity and impact on Florida's Gold Coast.

The fourth lens will further explore the leadership qualities displayed by entrepreneurial immigrants. With what types of groups do they choose to interact and what roles do they play in those groups? Do they consider themselves a leader in the communities where they live, work, and prosper?

The fifth and final lens will explore the social impact of their contribution(s) in terms of donations of money and donations of their time. At what point in their passage to immigrate and/or passage to become self-employed did they begin to give back to their communities? Did their entrepreneurial success affect their decision to become socially involved? What are they most passionate about and why? Do they support organizations in the communities where they now live, work, and prosper or organizations in their country of birth? How do they feel that the philanthropies which they are involved are shaping the community where they live?

By telling the stories of these entrepreneurial immigrants focusing on the five lenses of immigration, adult education, entrepreneurship, leadership, and philanthropy, we can better understand the optative aspects of entrepreneurial immigrantship as a part of social impact on Florida's Gold Coast.

### **Significance of the Study**

Self-employment, which is a prerequisite for entrepreneurship, "clearly provides an important avenue for the social and economic incorporation of immigrants" (Brettell & Alstatt, 2007, p. 395). It has been reported that the United States allows some 140,000 immigrants in the country each year for permanent residence based on employment guidelines. A study by Duke University says that nearly one million people are waiting for visas that would allow them to stay and possibly become workers or business owners, as have previous immigrants. David Kallick said in his 2012 Fiscal Policy Institute report that "early pioneers in these businesses set the tone for others" (p. 1). The immigrants create networks and show others how the system works as they arrive here.

This phenomenon ties the research to current literature in adult and community education and leadership through communities of practice (CoPs). CoPs have been identified by Lave and Wenger (1991) as the “process by which newcomers to the community learn from old-timers as they are allowed to undertake more and more tasks in the community and gradually move to full participation” (Kimble, Hildreth, & Bourdon, 2008, p. ix).

Another significance of this study ties in three of the five research lenses, that of adult and community education and leadership, to hopefully give the researcher a better understanding of how immigrant entrepreneurship relates to current emerging literature on transformative learning, motivational impact, the superego, and Maslow’s hierarchy.

The activities related to giving back and contributing socially to the communities where they live and work, represent a point of interest in this case study. This issue requires further investigation if we are to arrive at a complete understanding of the impact of these entrepreneurs on the social, economic, and political life of the communities in which they have settled, whether it is by raising capital for community organizations or giving away resources to support their existence. In addition, the study provides a statewide perspective rather than a national perspective of immigrants who own businesses and how they are positioned in the larger enterprise of the state.

It is interesting to note that scholars have focused on the role of gender as well as impact of *minorities* in entrepreneurial businesses in the United States, but less attention has been paid to the vital role that immigrants add to the country’s economy. Even less attention has been paid to the social impact of this population. It has been observed nationwide that minority owned firms (totaling 171,000) with more than \$500,000 in

annual revenues accounted for 76 percent of revenue generated by minority-owned firms and 70% of all employment for these firms (Dallalfar, 1994). While the gender gap is slightly better among immigrants with 29 percent of immigrant businesses owned by women compared to the average of 28 percent among United States born females, there is an identified gap in our knowledge of how Florida's Gold Coast immigrant businesses compare to the above statistic (Dallalfar, 1994).

In the end, this study is not about explaining or solving United States immigration problems. The study may help to clarify the value of immigrants and dispel the popular belief that immigrants take away American jobs, when that belief is not substantiated with facts. Evidence supports that immigrants create jobs and contribute in a significant way to the economies where they live and prosper in, as suggested in the Fiscal Policy Institute (FPI) 2012 report. While immigrants, regardless of their legality, cannot cure the nation's economic problems on their own, they have played an important part in the country's past and continue to have a presence and influence on the future. Information on this topic and focus population of entrepreneurial immigrants has seldom been collected since the 1940's; this type of study contributes crucial information to the field.

### **Previous Studies and Definitions**

The theories on immigration developed during the twentieth century culminated in Gordon's influential 1964 book entitled *Assimilation in American Life*, looked at the generational change as the yardstick to measure changes in immigrant groups (Waters & Jimenez, 2005, p. 106). In his book, *assimilation* is viewed as linear progress, with socio-cultural similarity and socioeconomic success marching in lockstep (Rumbaut, 1997, p.924). In contrast, Portes and Rumbaut (2006) have a different form of



assimilation in the course of several generations, but that “the average educational and skill credentials of the immigrant population of the United States at present is not much inferior to those of the native born” (p. 15).

Relatively little consideration has been given to immigration reform as a way to boost the economy, even though immigration policy affects innovation and job growth. Although numerous studies have explored how immigration affects natives’ wages, there is relatively little research on how immigration affects employment among U.S. natives and that study fills this gap and answers the question of what specific changes to immigration policy could speed up American job growth. The analysis finds that immigrants with advanced degrees boost employment for U.S. natives; temporary foreign workers—both skilled and less skilled—boost US employment; there is no evidence that foreign-born workers, taken in the aggregate, hurt US employment; and, highly educated immigrants pay far more in taxes than they receive in benefits (Zavodn, 2011).

With all of these limitations in mind, many researchers have turned to “community surveys and intensive case studies for in-depth information on specific groups” (Aldrich & Waldinger, 1990, p. 114). This section seeks to provide an overview of concepts, studies, terms, and theories associated with this topic.

*Adult and community education:* Is the “practice or teaching and educating adults” (Northouse, 2009, p. 10). For the purposes of this study, *educational programs* were restricted to formal educational programs, those that are “socially organized, goal oriented and certified by a diploma or certificate that has relevancy in the current American public educational system” (Northouse, 2009, p. 30). Examples of formal

education include, but are not limited to, associates degrees or certificates, post high school technical certificates such as nursing or pharmacy tech, bachelors, and higher education diplomas.

*Assimilation*: “Assimilation does indeed involve absorption in the life of the community, but its possibilities are various depending upon the means and aims used” (Beach, 1925, p. 374).

*Bonding social capital*: Brings together people who are like one another in important respects like ethnicity, age, gender, social class and so on; *bridging social capital* refers to “social networks that bring together people who are unlike one another” (Brettell, 2005, p. 854). Brettell (2005) said it is possible to argue that some immigrant populations may have high bonding social capital but low bridging social capital, while others may have high or low levels of both. The difference is dependent on “level of education, ability to speak the language of the receiving society” which are important in assessing the process by which different immigrant groups “balance integration with the mainstream host society and cultural distinctiveness” (Brettell, 2005, p. 855).

*Communities of practice (CoP)*: Immigrant social structures, networks, and organizing capacity consist of kinship and friendship around which immigrant communities are arranged, and the interlacing of these networks which positions in the economy (jobs), in space (housing), and in society (institutions). Aldrich and Waldinger discuss Breton’s (1964) concept of “institutional completeness” captures the spirit of much research on ethnic business, as it refers to the relative number of formal organizations in an ethnic community, and the resulting complexity of relations between co-ethnics (p. 127).

Ultimately, these communities of practice should/would focus on the role of ethnic institutions in raising capital, recruiting labor, and dealing with suppliers and customers. Information about permits, laws, management practices, reliable suppliers, and promising business lines is typically obtained through owner's personal networks and via various indirect ties that are specifically linked to their ethnic communities (Hamel, 2007).

The structure of such networks differs, depending upon the characteristics of the group. Some groups have very hierarchically organized families and a clear sense of family loyalty and obligation, whereas others have more diffusely organized families. Ritualized occasions and large-scale ceremonies also provide opportunities for acquiring information and some groups have specialized associations and media which disseminate information. Newcomers finding employment among co-ethnics in these immigrant small business industries automatically gain access to contacts, opportunities to learn on the job, and role models. They, therefore, enjoy a "higher probability of subsequent advancement to ownership than do their counterparts who work in larger firms among members of the dominant ethnic group" (Aldrich & Waldinger, 1990, p. 128).

*Entrepreneur:* A common modern time definition of entrepreneurs is given by Richard Tedlow of the Harvard Business School, who characterized them as "people of enormous, innate optimism" who "travel light and leave others behind...believe that honest, intelligent effort will be greeted by appropriate reward" (as quoted in Klein, 2003, p. 6). Peter Drucker, the management guru, offered in 2006 another definition of such men and women as people who "create something new, something different; they change

or transmute values” (Klein, 2003, p. 8). For the purposes of this study, the Peter Drucker definition will be used.

*Entrepreneurial immigrants:* For this study, the working definition will follow the lead set by anthropologists that operationally define entrepreneurs as “owners and operators of business enterprises, which includes self-employed persons who employ family labor as well as those who employ outsiders” (Aldrich & Waldinger, 1990, 113). “Entrepreneurial immigrantship is a way of ‘making it’ in America and a mean by which certain immigrant groups establish themselves in the American economy and move up within it” (Bonacich, 1987, p. 446).

*Entrepreneurship:* Based on the Peter Drucker definition of entrepreneur, the word, entrepreneurship is defined as the combining of resources in novel ways so as to create something of value (Aldrich & Waldinger, 1990, 112). In this study, the entrepreneurial dimensions of innovation and risk are particularly interesting on examining immigrant businesses started on Florida’s Gold Coast.

*Ethnic economy and ethnic enclave theory:* The ethnic economy perspective (developed from the middlemen minority perspective) and ethnic enclave theory (developed from labor segmentation literature) are dominant perspectives addressing how ethnic minorities use self-employment in the ethnic economy as a route for upward mobility in the United States (Dallalfar, 1994). The turn of the century Jewish immigrant community on Manhattan’s Lower East Side, with its incredible concentration of retail and manufacturing firms in many business lines, presents an *ethnic enclave* in its classic form (Aldrich & Waldinger, 1990). Furthermore, the ethnic economy paradigm focuses on the “entrepreneurial capacity of immigrant groups such as the creation and

development of business opportunities through either self-employment or working as employees in the ethnic economy” (Dallalfar, 1994, p. 541). Modern day versions include the Chinatowns of New York and San Francisco as well as the Cuban sub-economy in Miami, which contains the single largest agglomeration of ethnic firms enumerated in 1982 (United States Department of Commerce, 2009).

*Ethnic institutions:* Are often supported by ethnic entrepreneurs for business reasons as well as a sense of in group loyalty, such as churches and voluntary associations. As Cummings (1980) concluded that “among Poles and Slavs, fraternal, mutual benefit societies sponsored by the Catholic Church have often contributed indirectly to ethnic businesses” (Aldrich & Waldinger, 1990, p. 129). Available evidence certainly indicates that many ethnic groups have a level of “institutional completeness and internal solidarity” that gives some of their members an advantage in mobilizing resources (Aldrich & Waldinger, 1990, p. 130). The effect of this mobilization is contingent and heavily dependent upon individual initiative, and subject to manipulation by dominant groups.

*Ethnic strategies:* Emerge from the “interaction of opportunities and group characteristics as ethnic groups adapt to their environments” (Aldrich & Waldinger, 1990, p. 114).

*Middleman minorities:* is a term used to describe the role played by groups that pursue immigrant or ethnic entrepreneurship. Very much like middle management, they are dispensable as individuals and will keep their jobs only if they do them faithfully and keep the workers in line. There is the potential to make a lot of money as they can be

rewarded by the business owners or by their supervisors who either split or allow taking a cut of their collection from the oppressed.

*Mixed embeddedness:* Anthropologists Robert Kloosterman and Jan Rath (2003) introduced the concept of mixed embeddedness as a way to bring structure and agency together in the study of entrepreneurial immigrants. This mixed embeddedness approach is intended to take into account the “characteristics of the supply of entrepreneurial immigrants, the shape of the opportunity structure and the institutions mediating between aspiring entrepreneurs and concrete openings to start a business in order to analyze entrepreneurial immigrants in different national contexts” (Brettell & Alstatt, 2007, p. 384).

*Opportunity structures:* Consist of market conditions which may favor products or services oriented to co-ethnics, and situations in which a wider, non-ethnic market is served. For example, in a city you might have a market that caters to several immigrant groups and the products imported and sold there would attract native born Americans who may not otherwise find the product anywhere else. Group characteristics include predisposing such factors such as selective migration, culture, and aspiration levels. They also include the possibilities of resource mobilization and ethnic social networks, general organizing capacity, and government policies that constrain or facilitate resource acquisition.

*Rotating credit associations:* As Ardener (1964) and Light (1972) quoted in Aldrich and Waldinger (1990) determine, rotating credit associations are commonly used by many ethnic groups to raise capital. These associations are “based on levels of ethical accountability and frugality and have been found in a variety of guises among immigrants

to the United States” (Aldrich & Waldinger, 1990, p. 128), but such associations were particularly important for groups that were discriminated against by regular financial institutions. Families, in addition to providing capital, are often the core workforce for small businesses, so immigrants who arrive in a country with their families intact, or who can quickly reconstitute the family through subsequent migration, have an advantage over those who cannot. It is also true that ethnic groups with larger families, with high participation rates by family members and with norms stressing collective achievement, have some advantage over others (Aldrich & Waldinger, 1990, 128).

*Self-directedness:* A theory attributed to Knowles (1975) that states that adults have a self-concept of being responsible for their own decisions, and consequently for their own lives. Once they have arrived at that self-concept, they develop a deep psychological need to be seen by others and treated by others as being capable of self-direction. The minute adults walk into an activity labeled “education,” “training,” or “anything synonymous with that, they fold their arms and say “teach me.” This assumption of required dependency, and the facilitator’s subsequent treatment of adult students as children, create a conflict within them between their intellectual model-learner equals dependent- and the deeper, perhaps subconscious, psychological need to be self-directing.

*Social capital:* There are several researchers such as Portes (2000), Shuller, Barron and Field (2000) who determined that social capital has two meanings in the theoretical literature. The first meaning emerging from the work of Pierre Bordieu (1986) and James Coleman (1988) as quoted in Holt (1997), social capital refers to the connections or networks that individuals personally make or small groups have access to,

such as immigrant entrepreneurs. These entrepreneurial immigrants then use these connections and networks to achieve a specific end. In another meaning emerging from the work of Robert Putname (1993) both quoted in Brettell (2005), is the “community rather than the individual” that is the unit of analysis (Brettell, 2005, p. 854).

*Strategies:* The term is employed to explain patterns of temporary migration. In this study, strategies are a “technical term meaning the positioning of oneself to others in order to accomplish one’s goals, so individuals recognize the actual or possible influence of others, their values and actions, upon their own goals” (Aldrich & Waldinger, 1990, 130).

*Transnationalism:* was introduced as an emerging perspective that “focuses on the continuing relations between immigrants and their places of origin and how this back and forth traffic builds complex social fields that straddle national borders” (Portes, Guarnizo & Haller, 2002, p. 279). This contributes to both countries of birth and the United States.

## **Limitations**

As with any research study, several limitations arise when gathering information on a topic that has personal resonance to the researcher. With all of these limitations in mind, many researchers have “turned to community surveys and intensive case studies for in-depth information on specific groups” (Aldrich & Waldinger, 1990, p. 114).

The first limitation of this study is that philanthropic contributions are more often than not, a private issue. People do not like to talk about how much they make, and even more so, about how much they give away. There is a way to check donor’s charitable contributions, through publicly available data, by pulling each non-profit’s annual report which organizations typically publish to recognize various levels of giving. This does not



take into account any donations of stock or in-kind, but it does provide some baseline data useful in this study.

A second limitation of this study is that participants may not answer questions truthfully for a variety of reasons. Given the sensitive nature of philanthropic giving, the study utilized two publicly available data: the charitable organizations identified by the participants annual report and the public 990 forms.

A third limitation of the study is the unavailability of public information that can be used as data to triangulate and cross check participants responses. There is no central and public database that can validate respondent's indication of net worth, other than what the Internal Revenue Service has, information which is and always has been confidential. There are however databases like the Charity Register that have done a thorough job of scoring non-profit organizations that these entrepreneurial immigrants indicate they may give to. In addition, non-profit organizations publish annual reports, and although the exact sum contributed by each donor is not available, they are at least listed in certain giving parameters: for example, the researcher could tell whether they have given an aggregate annual contribution in excess of \$10K, by where they are listed in this report. In addition, the IRS 990 form of each organization and foundation is available for free and must be submitted to the IRS on an annual basis, complete with an independent financial audit of the non-profit or foundation that would allow them to keep their federal and/or state tax exempt status.

Another limitation of the study is that no two entrepreneurial immigrants are the same. They have various educational backgrounds and bring their individual realities to the case study. The participants included in this study are of multiple generations, and

may or may not have graduated with formal degrees from a United States educational institution or an institution in the country of their birth. The purposeful sample criteria determined that first and second generation immigrants would be interviewed; age and education level were not a selection criteria. This provided a diverse pool of participants who have established their own business, are entrepreneurs, and displayed leadership activities culminating to philanthropic involvement.

The final limitations of this study are the different language acquisition levels of the study's participants and their ease with telling their story in English during the interview. To address this limitation, the researcher left it up to their participant to determine how they would like to proceed: individually or accompanied by a translator. A translator can be identified by the researcher, or can be selected by the participant, depending on their comfort level. There is a limitation with involving a family member as a translator as the participant would not be willing to discuss topics related to the study of this question with the same ease. Some memories involving family may inhibit the honest recollection of events as they may be embarrassing, or bring back memories of a hurtful past, or perhaps may not coincide with a set of events that other family members may know about. So participants were offered options for translators and allowed choices that would put them most at ease.

### **Delimitations**

The study would identify and include the entrepreneurial journey of immigrants from two extremes: Entrepreneurs who have completed an adult education program in the United States as well as entrepreneurs that have engaged in entrepreneurial activity in lieu of formal education in this country. It is however important to capture this detail in

the body of research, in order to later identify patterns and trends that influenced immigrants to start their own ventures.

Participation in the study is delimited to people who live on Florida's Gold Coast, who are: (a) either Chief Executive Officer (CEO)'s, owners, or presidents of their own companies; (b) their companies are headquartered on Florida's Gold Coast; and (c) the individuals are either first or second generation of immigrants to the United States.

The second delimitation of this study is the impact a generational approach to studying the perceptions of adult educational programs for immigrants may have. For the purpose of this study, a heterogeneous approach was selected to explore how different age groups reacted to answering the research questions. To address the impact a generation placement may have, this study will include multiple generations (e.g., Traditionalists, Baby Boomers, Generation Xs, and Millennials) who are first or second generation of immigrants to the United States, and who are in charge of their own companies, rather than focus on one generation alone.

Another delimitation of the study reflects the opportunity extended to entrepreneurs of discussing the effect of his/her business had on several ventures along with emotions, motives, start-up financial history, and social impact. This delimitation however, will only include entrepreneurial ventures with their base office located on Florida's Gold Coast. Entrepreneurial immigrants will be interviewed on their giving in order to determine an accurate snapshot of the perceptions entrepreneurial immigrants have on the importance and effect of their contribution in the community in which they live, work, and strive to prosper. Every perspective is counted, regardless of the

magnitude of their social impact, meaning that the sample is not limited to immigrants to the likes of Andrew Carnegie or George Soros.

Another delimitation of this study is that annual giving must exceed \$10,000 per year, whether personal donation or contributions made through the business in which they are an official executor. A cascade method was used to identify participants of this study who would meet these criteria and later triangulated with information available on annual giving for the charities identified during the interview.

Another delimitation of the study is effectively analyzing leadership trends in the population of first and second generation of immigrants. Although these business ventures may employ several managers and team leaders who are too immigrants, the study will be limited in gathering the opinions and journeys of senior level management, those that are named the owner, president, or Chief Executive Officer (CEO) of the entrepreneurship discussed.

A final delimitation is that some immigrant entrepreneurs may be part of several projects or businesses at the same time. So, the business or venture discussed in this study will be limited to the first and/or most successful venture they have started in the United States. For example, if businessman A is the President and Chief Executive Officer of a successful chain of car dealerships across Florida's Gold Coast and is currently highly philanthropic, and this person happens to have several auxiliary projects on the side, the study will mostly be focused on the emotions, hardships, trials, and tribulations he or she has experienced when opening their first or most lucrative business that allows him/her to make the most of their charitable contributions.

For the purpose of this study, inheriting or starting a business is not relevant, since taking a leadership role in their company still embodies an entrepreneurial spirit, one that still allows the same opportunity to participate in activities that would result in adding social value to the communities in which they live and work. This study is interested in capturing the paths to entrepreneurship as much as it is about capturing the social impact that the profits of these entrepreneurial ventures allow their CEO's to make on the communities they live and prosper in.

In order to better understand the motives of entrepreneurial immigrants to impact on a social level in communities that they currently live and conduct business, it is important to paint a picture of what has happened in the past, and match that to the current landscape on three major topics: *immigration* in the United States and *philanthropic giving* on behalf of these entrepreneurial immigrants in the communities they represent. These three major topics are being discussed in the next chapter.

### **Chapter Summary**

This chapter introduced the purpose of this study, which is to describe and explore the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the Gold Coast. The research questions for this study were determined to be: 1) What is the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along Florida's Gold Coast? 2) What are the common characteristics of entrepreneurial immigrants through three stages in life: a) decision to migrate to the United States; b) initial period as an immigrant; and c) path they took to self-employment. In seeking answers to the research questions, and through an

exploration of these entrepreneurial immigrants' personal stories, the research will focus on five lenses related to their individual realities: immigration, adult and community education, entrepreneurship, leadership, and finally, philanthropy.

In the end, this study is not about explaining or solving the immigration problem currently identified as an issue in the United States. The significance of this study is that it may help clarify the value of entrepreneurial immigrants and their activities related to giving back and contributing socially to the communities where they live and work. The following chapter will take an in-depth look at previous studies and literature, both local and national, on issues related to the five major lenses explored in this study: immigration, adult and community education, entrepreneurship, leadership, and finally, philanthropy.

## **Chapter 2**

### **Literature Review**

#### **Immigration and General Background**

The decennial Census of Population has been a generative source of data for this study, especially with the addition of the ancestry item to the 1980 Census. However, the U.S. Census has a major drawback: by law, the Census Bureau is forbidden to ask questions about religions. “Ethnic” is an adjective that refers to differences between categories of people, so when “ethnic” is linked to “group,” it implies that members have some awareness of group membership and a common origin and culture, or that others think of them as having these attributes (Aldrich & Waldinger, 1990, pg. 112). Since there are no official statistics about religio-ethnic groups, such as Jews, Muslims, or Christians that could be significant for the understanding of ethnic business, many researchers have turned to community surveys and intensive case studies for in-depth information on specific groups.

The theories on immigration developed during the twentieth century culminated in Gordon’s influential 1964 book entitled *Assimilation in American Life*, a book that determined the generational change as the “yardstick to measure changes in immigrant groups” (Waters & Jimenez, 2005, p. 106). In his book, assimilation is viewed as linear progress, with “socio-cultural similarity and socioeconomic success marching in lockstep” (Rumbaut, 1997, p.924). In contrast, Portes and Rumbaut (2006) have a different form of assimilation in the course of several generations, but that “the average

educational and skill credentials of the immigrant population of the United States at present is not much inferior to those of the native born” (Portes & Rumbaut, 2006, p. 15). Foreign professionals seldom migrate because of unemployment back home, “so the gap that makes the difference in their decision to migrate is not the absolute income differential between prospective new country salaries between the United States and what they earn at home” (Portes & Rumbaut, 2006, p. 25).

The view of immigrants as having a more positive impact on U.S. society shows a distinctive metropolitan vs. non-metropolitan area pattern, with a “more positive view held by native-born citizens in most major metropolitan areas” (De Jong & Steinmetz, 2004, p. 98). Inclusive in that conversation is the managerial and professional occupational attainment of both male and female immigrant workers which, as proved by De Jong & Steinmetz (2004), is “positively associated with self-employment, employment in larger sized firms, and internal migration” (p. 108). However, male immigrant workers from Asia and both male and female workers from Central and South America are “significantly less likely to attain managerial and professional positions, compared with European immigrants although the length of time in the U.S improves the managerial and professional occupational attainment for all workers” (DeJong & Steinmetz, 2004, p. 108).

Connecting immigrants to entrepreneurship is, as Aldrich & Waldinger (1990) referred to, the combining of “resources in novel ways as to create something of value” (p. 113). These entrepreneurial dimensions of innovation and risk are particularly salient as related to ethnic businesses. The historical record shows considerable disparities in self-employment among the various European ethnic groups in the United States (Borjas,



2006). The review is based on the observation that some ethnic groups, particularly among first and second generation immigrants, have higher rates of business formation and ownership than do others. The turn of the century Jewish immigrant community on Manhattan's Lower East side, with its incredible concentration of retail and manufacturing firms in many business lines, presents the ethnic enclave in its classic form. Modern day versions include the Chinatowns of New York and San Francisco as well as the Cuban sub-economy in Miami, which contains the single largest agglomeration of ethnic firms enumerated in 1982 (USDC, 1982).

Zooming in on Florida, a 2007 study released by Florida International University found that the state's "immigrant workers paid an estimated annual average of \$10.49 billion in federal taxes and \$4.5 billion in state and local taxes from 2002 to 2004" (Eisenhauer, Angee, Hernandez & Zhang, 2007, p. 5) The study concluded that by comparing taxes paid to assistance received, immigrants in Florida contribute nearly \$1,500 per year more than they receive in social security, supplemental security income, disability income, veterans' benefits, unemployment compensation, temporary assistance to needy families, food stamps, housing subsidies, energy assistance, Medicare, and Medicaid. Table 2 shows their comparison to other states in the nation:

Table 2

*Immigration Population Estimate: U.S. Census Bureau, 2005-2007*

<b>2007</b>				<b>2005</b>			
	Total	Foreign-born		Total	Foreign-born		
<i>U.S. State</i>	Estimate	Estimate	Percent	Estimate	Estimate	Percent	Rank
<i>CA</i>	36,553,215	10,024,352	27.4%	36,756,666	9,859,027	26.8%	1
<i>NY</i>	19,297,729	4,205,813	21.8%	19,490,297	4,236,768	21.7%	2
<i>NJ</i>	8,685,920	1,731,202	19.9%	8,682,661	1,718,034	19.8%	3
<i>NV</i>	2,565,382	497,821	19.4%	2,600,167	490,717	18.9%	4
<i>FL</i>	18,251,243	3,440,918	18.9%	18,328,340	3,391,511	18.5%	5
<i>HI</i>	1,283,388	221,448	17.3%	1,288,198	229,348	17.8%	6
<i>TX</i>	23,904,380	3,828,904	16.0%	24,326,974	3,887,224	16.0%	7
<i>MA</i>	6,449,755	913,957	14.2%	6,497,967	937,200	14.4%	8

**Human and social capital.** The recent literature on entrepreneurial immigrantship has taken a different tack, identifying gender, marital status, and last but not least, human capital as important predictors. Human capital- in the form of years of education and high occupational skills- has also been “found to play a significant role in immigrant business success” (Portes, Guarnizo & Haller, 2002, p. 288).

The selective nature of migration directs our attention to the human capital immigrants bring to their host societies (Brettell & Kristoffer, 2007). For example, the initial Cuban migration to the United States was highly selective, as middle and upper-middle class Cubans, many with substantial education, business experience, and capital, fled Castro’s policies. Similarly, during the post 1965 migration stream the majority of Koreans worked in white collar or professional jobs before migrating to the United States (Aldrich & Waldinger, 1990, p. 122). In Aldrich & Waldinger (1990), the importance of prior buying and selling experience for immigrants entering business was noted, based on an argument that focused on the negative consequences that lack of such experience had on black Americans. However, whether experience in the art of trading and selling is a necessary condition for business success is difficult to determine.

According to Portes (1995, p. 23-25) the stock of knowledge for what governs modes of incorporation of immigrants is based on several major perspectives. The first perspective focuses on human capital characteristics, in terms of education, knowledge of the English language and work experience, which individual immigrants bring with them into the U.S.

Focusing on human capital characteristics, literature demonstrated that “immigrants with greater work-related human capital skills are more successful in the

labor market than those with less human capital” (De Jong & Steinmetz, 2004, p. 93). On an individual level, human capital, as measured by “increased educational attainment, is strongly and positively associated with managerial/professional and negatively associated with service/labor occupational positions for both male and female immigrant workers” (De Jong & Steinmetz, 2004, p. 101). Indicators show that immigrants of European, Middle Eastern, and Asian origins who have been in the U.S. for more years are more likely to have managerial/professional positions and less likely to have service/labor occupations (De Jong & Steinmetz, 2004).

A second perspective emphasizes the role of entrepreneurial immigrantship and ethnic communities in immigrant adaptation, and the literature shows the variation in economic and social adaptation across ethnic communities and ethnic enclave economics (Portes, 1995). A third, less researched perspective, involves native citizen attitudes toward immigrant receptivity under the concept of nativism which is the attitude of favoring native inhabitants of a country as against immigrants. There is an expressed antipathy toward non-English languages, as a fear that linguistic differences will undermine American society. Another source of nativism explored only for illegal workers is manifested in the belief that immigrants, according to Lind (1995), “take advantage of a country in which racial preference entitlements and multi-cultural ideology encourage them to retain their distinct racial and ethnic identities” (p. 133). Espenshade and Hempstead (1996) further determine that direct labor market competition for low skilled and low wage occupational positions, “engenders negative receptivity attitudes from immediately affected low skilled U.S Workers” (p. 538). It would be expected then that local metropolitan and regional labor markets with substantial

concentrations of lower educated workers, higher unemployment, and higher poverty populations would have citizens who “manifest less tolerant attitudes toward immigrant workers and their occupational attainment opportunities” (De Jong & Steinmetz, 2004, p. 95).

## **Entrepreneurship**

**Setting the stage: understanding entrepreneurial immigrantship.** No less than *robber baron* or *industrial statesmen*, the word entrepreneur has been reduced to an empty cliché. The word means “beginner” or “undertaker” and appeared early in the French language in a very different context. In the sixteenth century, it was applied to men who led military expeditions and then extended to other types of adventures. After 1700 it was used to describe contractors who built bridges, roads, harbors, and fortificators, and later it was even applied to architects. This usage prompted a French writer to define entrepreneur as one who bought labor and materials at uncertain prices and sold the resulting product at a fixed or contracted price.

By the 1800’s, Jean Batiste Say (1767-1832) defined it as “an aristocratic industrialist who had had unpleasant practical experience” (as quoted in Klein, 2003, p. 9). However, Say had nothing to say about the entrepreneur’s role in regard to innovation or capital formation. For a century the concept remained in the shadows of emerging economic theory focused on activity with no place for a human element. After 1870, the dramatic growth of large corporations in the U.S. led several American economists to consider that role as something apart from either ownership or the supply of capital.

Francis A. Walker (as noted in Klein, 2003) distinguished between entrepreneurs and capitalists, calling the former the primary agents of production. Fredrick B. Hawley (Klein, 2003) in 1882 identified risk-taking as the distinctive role of the entrepreneur. John R. Commons elaborated on that role in terms that foreshadowed some of the later arguments of economist Joseph A. Schumpeter, who was responsible for calling history's attention to the seminal role of entrepreneurs. In 1934, Joseph Schumpeter first spelled out his argument in "The Theory of Economic Development," which appeared in German in 1911, and after several revisions characterized one basic element of the economic process in deceptively simple terms: "the carrying out of new *combinations* we call 'enterprise'; the individuals whose function is to carry them out we call 'entrepreneurs'" (Klein, 2003, p. 10).

In practice, information on ethnic enterprise comes from three sources: government censuses, survey research, and field studies. Using government census data is complicated because of political sensitivities over "ethnic origin" questions in government sponsored information acquisition. Theories of ethnic businesses posit that such enterprises are different from others because of the social structure within which resources are mobilized. Researchers have focused on ethnic resource mobilization as a collective, rather than purely individual activity, as entrepreneurial immigrants draw on family, kin, and co-ethnic relations for labor and capital. Because so many researchers have not compared their findings to non-ethnic business operations, they have tended to overstate the uniquely "ethnic component in resource mobilization" (Aldrich & Waldinger, 1990, p. 127).

Studies on barriers are more prominent in international journals, especially from the country of Canada. This country has experienced a high influx of immigrants who “may see this as a first stop prior to coming over to the United States” (Chui, Curtis & Lambert, 1991, p. 378). In the United States, unlike other industrialized nations, the government has maintained a Survey of Minority and Women-Owned Businesses, conducted every five years for the past two decades. That source is limited because the sociological definition of “ethnic business” is a business whose proprietor has a distinctive group attachment by virtue of self-definition or ascription by others. This definition is more encompassing than the official definition of “minorities” which includes only black, Hispanic, Asian, and Native American groups (Aldrich & Waldinger, 1990, p. 113).

Aldrich and Waldinger (1990) propose a framework of three interactive components to understanding ethnic business development: opportunity structures, group characteristics, and strategies. Opportunity structures consist of market conditions which may favor products of services oriented to co-ethnics and situations in which a wider, non ethnic market is served. Group characteristics include predisposing factors such as selective migration, culture, and aspiration levels. They also include the possibilities of resource mobilization and ethnic social networks, general organizing capacity, and government policies that constrain or facilitate resource acquisition. Ethnic strategies emerge from the “interaction of opportunities and group characteristics as ethnic groups adapt to their environments” (Aldrich & Waldinger, 1990, p. 114).

Immigrant businesses of any kind are primarily the business of married males. Both sex and marital status bear strongly on the pursuit of this economic path. Measures

of socioeconomic background, education, and professional/executive experience have positive effects anticipated by the same literature. Both increase the probability of self-employment, but the effects are stronger on transnational enterprise than on domestic enterprise.

Based on model coefficients, a married male with a college education and a professional background has a 37 percent greater probability of becoming a transnational entrepreneur. In addition, long periods of residence in the United States “increase the probability of engaging in both domestic and transnational enterprise” (Portes et al. 2002, p. 289). But not always are the more educated and better-established migrants more inclined to pursue this option, and the payoff for these activities is substantial: transnational entrepreneurs had an average monthly income of \$3,855 in 1998, a figure significantly higher than that for workers (\$1,299) and even for domestic entrepreneurs (\$3,031) (Portes, et al. 2002, p. 293). Transnational firms can be viewed as “bridges helping to keep ties alive with the home countries” and even strengthening them over time (Portes, et al., 2002, p. 294).

Under some conditions, the immigrant markets may serve as an export platform from which ethnic firms may expand. For example, the availability of a near-by, low cost labor force linked together through informal networks, enabled Cuban entrepreneurs to branch out into other industries, such as garments and construction, where they secured non-ethnic clientele (Burnett, 1991). Or the “export industries also enabled entrepreneurial immigrants to diversity by moving backward or forward into related industries” (Aldrich & Waldinger, 1990, p. 116). One thing is for sure: if immigrant



businesses remain limited to the ethnic market, “their potential for growth is sharply circumscribed” (Aldrich & Waldinger, 1990, p. 115).

It has been seen in the literature that under some conditions ethnic markets may serve as an export platform from which ethnic firms may expand (Aldrich & Waldinger, 1990). For example, the availability of a near-by, low-cost labor force, linked together through informal networks, enabled Cuban entrepreneurs to branch out into other industries such as garments, and construction where they secured a non-ethnic clientele. The export industries also enabled ethnic entrepreneurs to diversify, by moving backward or forward into related industries. Research has identified four circumstances under which small ethnic enterprises can grow in the open market: underserved or abandoned markets, markets characterized by low economies of scale, markets with unstable or uncertain demand, and markets for exotic goods (Aldrich & Waldinger, 1990).

Market conditions may favor only businesses serving an ethnic community’s needs, in which case, entrepreneurial opportunities are limited or market conditions may favor smaller enterprises serving non ethnic populations, in which case opportunities are much greater (Aldrich & Waldinger, 1990). Even if market conditions are favorable, “immigrant minorities must gain access to businesses, and non-ethnic group members often control such access” and political factors may impede or less frequently enhance the workings of business markets (Aldrich & Waldinger, 1990, p. 114).

**Legislative climate.** Immigrants must undergo a probationary status before they can apply for citizenship (Woodrow-Lafield, 2001). In the interim they lack the rights of citizens, and therefore, are more vulnerable to the depredations of others. Both ethnic discrimination and the legal disadvantages of immigrants combine to weaken the position

of entrepreneurial immigrants, and thus they are more readily exploitable by big capital. So, not only are their lives “more difficult, but others benefit from their suffering” (Bonacich, 1987, p. 458).

In the United States, minority businesses were ignored by the federal government until the 1960’s, when “black capitalism” emerged in response to the black protest movement. Minority set-aside programs were introduced into government contracting procedures and special minority enterprise investment programs were created. The amount of money allocated was never very large, but the effort was a significant symbol of minority business’s importance in American society. Programs assisting Cuban and Indo-Chinese refugees have also provided financial, and other forms of help, for prospective business owners. However, the “long term economic significance of these various programs was small, and little concrete evidence of their consequences could be found in the 1980’s” (Aldrich & Waldinger, 1990, p. 122).

Presently, the main impact of government policies on ethnic entrepreneurship in North America, Australia, and Western Europe is indirect, derivative of broader immigration and labor market policies. A basic distinction can be made between countries in which labor recruitment was the dominant factor in immigration policy and countries in which other objections such as population growth and family reunification have had higher priority. In the first instance, immigrants are subject to a high level of labor market control, which hinders rather than encourages entrepreneurial immigrantship.

In Germany, for example, immigrant workers cannot open a business until they have obtained a residence permit, which they may only receive after more than eight

years of labor migrant status in the country. By comparison, immigration countries like the United States, place virtually “no formal barriers to immigrant geographical or economic mobility and thereby increase the potential immigrant business startup rate” (Aldrich & Waldinger, 1990, p. 121). They do so by relaxing restraints on commercial competition with the result that entrepreneurial immigrants can more easily move into supportive markets.

There are two conditions affecting access to markets by potential ethnic entrepreneurs: a) the level of interethnic competition for jobs and businesses; and b) state policies, which have varied considerably among traditional, colonial, nation-building, and modern nation states. On the first, competition may be direct in which case immigrants or ethnic minorities are likely to lose access to desirable markets. When the competition is high, “ethnic groups concentrate in a limited range of industries and when the competition is at very high levels, a group may be forced out of more lucrative activities and squeezed into interstitial lines or pushed out of business altogether” (Aldrich & Waldinger, 1990, p. 118).

On the second condition, the main present impact of government policies on ethnic entrepreneurship in North America, Australia, and Western Europe is an indirect derivative of broader immigration and labor market policies. In Germany for example, immigrant workers cannot open a business until they have obtained a residence permit, which they may only receive after more than eight years of labor migrant status in the country. By comparison, immigration countries like the United States, place virtually no formal barriers to immigrant geographical or economic mobility and thereby increase the potential immigrant business start-up rate.

All western societies also maintain policies that implicitly impede ethnic business development. Policies that regulate business and labor markets through licensing and apprenticeship requirements, health standards, minimum wage laws, and the like, raise the costs of entry and operation for small firms, ethnic or not. In the United States, “restrains on commercial competition are weak and apprenticeship requirements lax, with the result that ethnic entrepreneurs can more easily move into supportive markets” (Aldrich & Waldinger, 1990, p. 122).

**Why and how do they turn to entrepreneurship?** Bun and Hui as quoted in Brettell and Alstatt (2007), suggest that two theoretical models predominate in explaining why immigrants turn to entrepreneurship. The first model is a cultural one that emphasizes imported or transplanted culture in terms of values and beliefs that are being retrieved, invoked, produced and reproduced to start or to maintain ethnic business. Examples of these would be a rotating credit associations, a co-ethnic labor force as well as an enclave economy all which facilitate self-employment. A second model is a structural one that emphasizes the constraints and opportunities available to immigrants. This suggests that immigrants are pushed to self-employment as a result of discrimination that blocks other alternatives or as a result of limited language skills that make it more difficult to enter the mainstream labor market, as coined by Min and Bozorgmehr as the “disadvantage hypothesis” (Brettell and Alstatt, 2007, p. 383).

Immigrant workers often begin as temporary workers in small businesses, seeking jobs that provide opportunities to work long hours and accumulate savings. Once their plans for return are postponed or abandoned, immigrants may have acquired skills which represent “sunk capital” and therefore provide an incentive to start up as self-employed

(Aldrich & Waldinger, 1990, p. 125). As Light noted in Aldrich & Waldinger (1990), immigrants will also be more satisfied than native-born workers with low profits from small business because of wage differences between their origin and destination countries.

Immigrant business owners commonly confront a number of problems in founding and operating their businesses: “acquiring the training and skills needed to run a small businesses; recruiting and managing efficient honest and cheap workers; managing relations with customers and suppliers; surviving strenuous business competition; and protecting themselves from political attacks” (Aldrich & Waldinger, 1990, p. 130). As Boissevain and Grotenberg conclude in Aldrich and Waldinger (1990, p.130), immigrant strategies emerge from the “interaction of opportunity structures and group characteristics, as entrepreneurial immigrants adapt to the resources available to them which vary substantially across societies over time, building on the characteristics of their group.”

Among scholars, there is an agreement that “entrepreneurial immigrants typically tend to run very small businesses, often relying on self-employment and the use of unpaid family labor” (Bonacich, 1987, p. 452). They have strong family and community support that enable them to rely on resources, so much so that the more organized and collectivized the immigrant community, the more successful they are likely to be in establishing themselves as entrepreneurs.

Customers and clients play a central role in owner’s strategies, as building a loyal following is a way of off-setting the high level of uncertainty facing small immigrant businesses. Some owners provide special services, extend credit, and go out of their way

to deliver individual services to customers. Often, however, “providing special services to one’s co-ethnics causes trouble for owners, who then are faced with special pleading to take lower profits for their efforts” (Aldrich & Waldinger, 1990, p. 131). Government is dealt with by ethnic owners in much the same way that non-ethnic owners always have: bribery, paying penalties, searching for loopholes, and organizing protests.

In recent years, a new concept called *transnationalism* was introduced as an emerging perspective that “focuses on the continuing relations between immigrants and their places of origin and how this back and forth traffic builds complex social fields that straddle national borders” (Portes et al., 2002, p. 279). While not directly contesting the concepts of assimilation and acculturation, these studies strongly suggest that there had emerged in the modern world an alternative form of adaptation of immigrants to receiving societies. Immigrants were increasingly developing dual lives as they explored new avenues of economic mobility on the basis of cross-border social networks (Ellis & Wright, 2005). Instances of transnationalism have been documented among a number of immigrant groups both in the United States and Western Europe. The obstacles to overcome consist of the costs of travel, and the difficulties of buying goods in foreign countries; the opportunities relate to economic mobility and the acquisition of a “respectable” position for their families and communities. Thus, as Portes et al. (2002) expect, transnationalism “will decline with years of U.S residence and be most common among recent cohorts of migrants” (p.288).

**Oppressors vs. oppressed.** Entrepreneurial immigrantship arises in the context of the moral environment of the oppressors versus the oppressed. On one hand, the pursuers of “making it” are tools of their own oppression as they suffer from the

constriction of their environment and the pressures as well as the anxieties that come along with it. Another example of oppression is the practice of “selling cheap and buying dear” in order to stay afloat. For example the producers of restaurant equipment can charge fixed prices to immigrant restaurants, even though the restaurants must sell their food at the competitive minimum; so “immigrant restaurant owners are squeezed by their suppliers in a market in which they are powerless” (Bonacich, 1987, p. 456). In one’s lifelong dedication of making sure they are “making it”, the experience of oppression can push an individual in one of two directions: “it can lead a person to achieve a new level of consciousness or turn them into a ruthless individualist” (Bonacich, 1987, p. 464).

On the other hand, these same pursuers are oppressors in that a central feature of immigrant enterprise is that it rests on the “cheap labor” of the entrepreneurs and their families. Entrepreneurial immigrants hold their shops open for excessively long hours and make use of the unpaid labor of wives and sometimes children as well as other relatives. Their careers depend upon oppressing others as their jobs are conditional on performing that role well.

Furthermore, entrepreneurial immigrants not only cover the empty spaces of the market, but also the difficult ones. For example, they are willing to operate in high-crime areas, in poverty neighborhoods evacuated by larger stores and conduct their trade in the inner city where they ensure that the manufacturers’ goods are distributed even under the trying business climates that forced other retailers to leave. “The cost of continued operations, including the cost of crime is, of course borne by the entrepreneur” (Bonacich, 1987, p. 455).

Another “difficult” area covered by immigrant enterprise is the ethically marginal business such as massage parlors, the vice trade, slum apartments bars and liquor stores. Not always do American corporations have a directly profitable tie to these kinds of businesses. But immigrants compete with one another “both within ethnic groups and between ethnic groups, the effect of this competition being the drop in prices that immigrant shops can charge” (Bonacich, 1987, p. 456).

## **Philanthropy**

**History of philanthropy in the United States.** According to Treudley (1940) American philanthropy has been one aspect of urban civilization and has centered largely in the cities where the greatest concentration of population was taking place. During the 1800’s there were “poor immigrant boys who arrived penniless on our shores and grew up to become wealthy benefactors of their adopted country” (Treudley, 1940, p. 366). These migrants, who brought with them either wealth or enough capital and skill to make its acquisition relatively easy were already set in habits of giving and ended up gaining fame for their philanthropy. In that respect, foreign trade with England and with the Orient furnished a solid financial basis for the philanthropists born before 1800 “as evidenced by the coal and oil fields of Pennsylvania who yielded more public gifts than any other of the natural resources” (Treudley, 1940, p. 373). The extraordinary rewards granted in the nineteenth century for constructing and financing the new railroad systems found their way in some measure into philanthropy, as more than one third of the philanthropists born between 1801 and 1825 derived “at least part of their income from the growth of railroad transportation” and charitable gifts made by “domestic trade, urban



real estate, mining and railroad development all reached their peak at the same time” (Treudley, 1940, p. 374).

Around year 1825, immigrants have contributed slightly more to invention at 17.3 percent of inventors then the 13.1 percent of the philanthropists and this, as Treudley (1940) concluded, is expected to happen because philanthropy requires a “higher socio-economic status, which is difficult for the first generation migrants to obtain and also requires a fairly complete acceptance of the American culture pattern” (p. 366).

During the 1940’s, the same study revealed that 1/3 of philanthropists seemed to have been composed of those who were half way up the economic ladder and succeeded in climbing the rest of the way and who maintained an inherited position in the middle or upper classes, while somewhat more than half succeeded in achieving a definite and decided rise in economic status (Treudley, 1940).

**The yearbook of notable entrepreneurial immigrants.** The possession of great wealth imposed on most of the entrepreneurs the burden of what to do with it.

Philanthropy offered an obvious outlet, but few choose this route to any large degree and fewer still subscribed to Eastman’s maxim that “the rich man never gives anything... he only distributes part of his surplus” the credit of which “lies in the distribution of that surplus” (as quoted in Klein, 2003, p. 247). There are several national entrepreneurial immigrants whose social contributions altered the communities, in a significant way.

*John James Audubon* (1785-1851): His passion for studying and drawing birds began early, while already sketching wildlife when his father shipped him at age 18, from his native France to America to dodge Napoleon’s sweeping conscription laws. Jean-

Jacques Audubon was born in Les Cayes in the French colony of Saint-Dominique (now Haiti) on his father's sugar plantation.

He is notable for his expansive studies to document all types of American birds and for his detailed illustrations that depicted the birds in their natural habitats. His major work, a color-plate book entitled *The Birds of America* (1827–1839), is considered one of the finest ornithological works ever completed where Audubon identified 25 new species. The Florida's Gold Coast was a crowning achievement for *The Birds* and would prove to be a “golden period” for the ornithologist-artist-author-woodsman and for American natural history as well (Burnett, 1991, p. 55).

His prestige was so great that by 1831 as he prepared for his long anticipated Florida expedition, the U.S Navy (in perhaps the first federal science-arts endowment) provided Audubon and his assistants with a revenue cutter for transportation (Burnett, 1991). The four-volume final edition consists of 435 plates containing 1,065 life size bird portraits with textual description. Printed on double-elephant hand-made paper, it sold in the United States then for \$1,000. In 1983, many of the original plates sold at auction for sums totaling \$1.7 million (Burnett, 1991). It is perhaps fitting that Audubon is the progenitor of modern conservation movements. His gift was to record for posterity the freshness and abundance of a continent while it was still in pristine condition. On December 6, 2010, a copy of *Birds of America* was sold at a Sotheby's auction for \$11.5 million, a record price for a single printed book.

*Andrew Carnegie (1835-1919)*: Born in Dunfermline, Scotland, he pioneered the Carnegie Steel Company. Carnegie said repeatedly that he had not worked one tenth as hard making his money as he did giving it away, and was the first of his peers to begin

this movement. If Carnegie started the business of philanthropy, Rockefeller “transformed philanthropy into a business” (Klein, 2003, p. 249). The Irish immigrant made the dispersing of his fortune a credo and a career during the last eighteen years of his life in his determination to make the process as rational and careful as possible. He set the tone with other entrepreneurs of his time, like John D. Rockefeller (1839-1937), the greatest American philanthropist. Although Rockefeller’s social contributions far exceed that of Carnegie’s he also outlived him by two decades.

Libraries became Carnegie’s first business, which he dispatched in a manner “as efficient and standardized as the filling of orders for steel billets” utilizing an architectural style that became popularly known as Carnegie Classical (Klein, 2003, p. 246). In all, he created 2,811 free libraries, out of which 1,946 were in the United States, at a total cost exceeding \$50 million. “Every state in the Union except Rhode Island got a Carnegie library” (Klein, 2003, p. 247).

His anti-imperialist views and advocacy of peace led to the creation of his Hero Fund, which always remained his pet project. In 1910 he created the enduring Carnegie Endowment for International Peace, but it was in higher education that Carnegie made his greatest impact. Although he took a dim view of higher education that lacked some technical or vocational bent, he ultimately exerted a greater impact on its standards than any man before him. In 1904 he created what became the Carnegie Foundation for the Advancement of Teaching with a \$10 million endowment, hoping to provide for those who reached the end of their careers without any support for their old age.

Within a dozen years it proved infeasible as a pension plan, but by 1909 the Carnegie Foundation had emerged as “the unofficial accrediting agency for colleges and

universities.” Two years later Carnegie transferred most of the \$125 million remaining in his fortune to the first giant philanthropic foundation, the Carnegie Corporation, intended to “promote the advancement and diffusion of knowledge among the people of the United States” (Klein, 2003, p. 247). It became not only the first “super trust in philanthropy but also a model for many that followed, giving away about \$350 million of his fortune” (Klein, 2003, p. 248).

Under current regulation, the foundation must disperse 5% of its assets, or 1.2 billion every year and as of February 2002, the Gates Foundation boasted assets of \$24 billion (Klein, 2003). By comparison, Carnegie gave away the equivalent of \$3 billion and Rockefeller \$6 billion in today’s dollars, but he also outlived Carnegie by 20 years.

*Estee Lauder (1906-2004)*: Makes our list as a second generation immigrant as one of the two most capable hands ever to build a billion-dollar empire. Estee Lauder was born in Queens, to the daughter of a Hungarian mother and a Czech father, who in the old country liked to ride horses, managed to open a hardware store. The family lived above the store in working-class Corona, Queens, in an era where it was not unusual for Jewish immigrants from Europe to keep a live carp in the bathtub before preparing it for dinner. Josephine Esther Mentzer or Esty Mentzer would go from a carp in the bathtub to caviar at Bergdorf by sending the message that cosmetics would soon be considered necessities rather than frivolities. John Schotz, the soft spoken bespectacled brother of Estee’s mother, immigrated from Hungary with a suitcase full of chemicals and the title “doctor”, although it is not clear whether he had a formal degree. He knew quite a lot about chemistry and skin care and developed secret formulas of oils, creams and enticing

scents. And there, in the hardware store, Estee would dip her fingers in these magic potions while finding her teacher, mentor and soul mate.

In 1930 Estee married Joseph Lauter, son of a tailor, changing their name back to Lauder a few years later, which seemed to be the original Austrian spelling before it was changed by some U.S immigration officer. In 1933, she listed her own business in the New York telephone directory as Lauter Chemists. She initially marketed her creations to beauty shops looking to sell her creations. Her socializing was a key business strategy for success. She recognized that by placing herself amid the “power elites” to borrow C. Wright mill’s phrase, she could market their cosmetics with more ease to the social strata below them (Buchholz, 2007). Together with her husband Joe, they opened the “world headquarters” of Estee Lauder Cosmetics in a former restaurant off of Central Park West, with money borrowed from Estee’s father. A marketing genius, being credited as the pioneer of the “gift with purchase”, a quality-control freak, and a social climber, Estee Lauder would greatly influence, if not take over our lives, one cosmetic bag at a time, so much so that Grace Kelly and the former king of England would send thank-you notes to her (Buchholz, 2007).

*Samuel Insull (1859-1938)*: English born American magnate born in London, England, made his fortune by interlinking regional utility companies. He was an innovator and investor who settled in Chicago who used economies of scale to bring electricity into homes using market barriers by cheaply producing electricity with large steam turbines.

Just like others in our yearbook, Insull was one of a handful of entrepreneurial immigrants who became civic leaders in their communities. He cared less for money

than for status, parlayed his modest fortune into a role as a civic and cultural leader in Chicago, so much so that he aroused resentment among some elements of the Gold Coast elite. A lover of opera all his life, Insull conceived a brilliant plan for erecting a new opera house at the base of a forty-two-story office building. When completed in the unfortunate fall of 1929, it was hailed as a “marvel in every respect except one: unlike most opera houses, it had no prominent boxes in which society’s leaders could display themselves” (Klein, 2003, p. 246).

*Akio Morita (1921-1999):* Born in the village of Kosugaya, Japan, he and his family struggled with the opposing tugs of tradition and modern times (Buchholz, 2007). His mother wore a kimono, yet she asserted her opinions freely. As the firstborn son of a family that had been making sake and soy sauce for hundreds of years to become the CEO of Sony. He was the oldest of four siblings and his father Kyuzaemon trained him as a child to take over the family business.

Akio, however, found his true calling in mathematics and physics, and in 1944 he graduated from Osaka Imperial University with a degree in physics. He was later commissioned as a Lieutenant in the Imperial Japanese Navy, and served in World War II. During his service, Morita met his future business partner Masaru Ibuka in the Navy's Wartime Research Committee. As CEO of Sony, he had a more challenging mission than many other CEO's (Buchholz, 2007).

Looking back, perhaps the most striking facet in Akio's career success is this as Buchholz (2007, p. 202) said: “He started as a kind of prince, serving his patriarchal father and in wartime, his emperor; but in his mind he held an unshakable belief that

technology would make the world more democratic, and insisted that everyone could have his own personal soundtrack”.

He was an immigrant man who emerged from an ancient, insular Japanese society, but “never smiled so broadly as when he saw an American, a Frenchman or a Finn boogie down the street as his own individual tune played on his Sony Walkman” (Buchholz, 2007, p. 203). Sony, as a company is known for creating products that enrich people's lives, and their commitment extends to helping local communities, fostering better educational systems, supporting the arts and culture, helping disadvantaged youth, protecting and improving the environment and encouraging employee volunteerism. The company's strategic philanthropy and corporate social responsibility efforts are aligned to our key businesses and focus on three distinct areas: arts and culture, technology and the environment, with a particular emphasis on education in each of those areas. They are also quick to provide assistance when large-scale disasters strike and helped victims of major hurricanes, earthquakes, tsunamis and wildfires and the 2001 attack on the World Trade Center.

*David Sarnoff (1891-1971):* As a young boy, his eyes never saw more than a few hundred people, and yet he would teach us how to entertain the teeming masses. He would foretell and propel the spread of radio, of television and of “living color” in our living rooms. The CEO of RCA started with nothing, born to the son of a frail housepainter who could find no houses and no paint in a tiny town called Uzlian, in the Minsk Province, now known as Belarus. For four years, Davy lived hundreds of miles from his parents and siblings “hermetically sealed off from childhood” (Buchholz, 2007, p. 104). In today's world, they would immediately call the Department of Children and

Families, but David overcame these years, explaining that those daily drills on religious texts instilled discipline, although admitting that “four years of prophets was quite enough” (Bucholz, 2007, p. 105).

His father fled Russia for New York hoping to earn enough money in America so that he could reach back and lift them all to safety. Abraham Sarnoff’s life in Lower East Side was crammed, rough and risky with quick spread of tuberculosis and pneumonia through the dense and dirty neighborhood. With \$144 he would need to lift Leah, Davy and his two younger brothers out of Russian poverty into American poverty, but at least they were free. When Davy was not delivering Yiddish papers, he was learning to speak English, frequenting the “Educational Alliance that provided classes, clinics, camps, gyms and job banks for new immigrants” (Buchholz, 2007, p. 108).

Among his first jobs were as a message boy with the Commercial Cable Company offering \$5 per week and 10 cents per hour overtime. He gained so much trust that he would deliver confidential messages all over New York for Marconi, who quickly assigned him as his personal messenger and aide. Here Davy would learn a great deal about running a technology business and even more about delivering flowers and running interference among Marconi’s girlfriends scattered from the East to the West side, as well as the east Coast to Western Europe. When the “Titanic ran into iceberg” message roamed the radio lines, while the ship was sinking fast, the “boat made communication wireless and incidentally helped make Sarnoff, too” (Buchholz, 2007, p. 111).

At 21, Marconi appointed David chief inspector of ships, an instructor at the Marconi Institute and assistant chief engineer. He turned the key on immigrant poverty when he moved his family to a big apartment in a fashionable section of the Bronx,



where they lived for the first time with hot water, private toilets, electric lights and modern kitchen appliances. To help build the Marconi brand, Sarnoff put in nights by walking the New York waterfront “inspecting Marconi-equipped ships and visiting vessels with competitive devices, soon carrying the contract manager title” (Buchholz, 2007, p. 113). He launched his career with a daring handshake and an unflappable command of the telegraph key. Now he would have a chance not just to operate someone else’s equipment, but also to change the world pioneering American Radio and later Television. David Sarnoff had unique and major roles in the development of commercial radio and television as he presided over what was formerly the United States’ preeminent consumer electronics and media company. At his suggestion, RCA invested in radio sets, and later he was responsible for a \$60 million research effort on television signals. The research necessary to develop these new technologies also led to innovations in many other industries.

In addition, the National Broadcasting Company under his direction initiated the concept of nationwide radio and television networks, which have had a huge impact on daily life in this country. Sarnoff later built RCA into a major United States military supplier and one the largest corporations in the United States. Sarnoff himself held two important patents, one for a secret signaling system and the other for an early warning relay system. The NBC Symphony Orchestra, which, under the direction of the Sarnoff, recruited the celebrated maestro Arturo Toscanini as conductor, is generally regarded as one of the finest orchestras in U.S. musical history.

**Why do they give and where is it going?** Money is fluid as it is restless. Those who make fortunes are an ever-changing, ever-churning group of remarkable people who

flourish in the land of opportunity (Aldrich, 1988). They bring jobs, energy, ideas and even joy to their society. They have been responsible for extraordinary advances in technology, the invention of new financial instruments, the efficient restructuring of American industry. At the same time, the very rich can also spend very well, by supporting many charities notable among them environmental, educational, medical and arts organization and “their giving is essential” (Bernstein & Swan, 2007, p. 16). Because they can do as they want and are not bound by convention or legislative constraints, the wealthy can experiment and generate remarkable change. Bernstein and Swan (2007) suggest that “the open-ended tradition of philanthropy in the United States ensures that the government alone is not responsible for developing and supporting new projects that might benefit society” as are American research universities, a wonder of the world, that became so mainly through private giving (p. 16). I think we can all agree that a community brings color and purpose to those who live in it and the finer its institutions and standards, the finer that life is for us all.

Private philanthropy has been a hallmark of business titans. Even before the Carnegies and Rockefellers became philanthropic legends, there was George Peabody (1802-1869), considered to be the father of modern philanthropy. Through hard work and wise investments, Peabody became a “hugely successful merchant and international financier accumulating \$12 million, which is the equivalent of \$185 million in today’s dollars, before shifting his focus to philanthropy” (Bernstein & Swan, 2007, p. 280). He gave away more than two thirds of his fortune, mainly to two causes: to help alleviate the poverty he saw during his travels and to enrich lives by creating Yale University’s

Peabody Museum of Natural History as well as Baltimore's Peabody Institute, America's first academy of music.

The Forbes 400 is the "dominant symbol of wealth in America" and for an endlessly quoted list around the world, it is surprisingly only twenty five years old (Bernstein & Swan, 2007, p. 3). There are 325 men and 75 women on the list originally, that number decreased for women in 2006 to 47. The gross domestic product in the United States has more than doubled since 1982 and may soon triple and the size of American personal fortunes has more than kept that pace. While back in 1982 only thirteen billionaires were on the Forbes list with a combined net worth of \$75 million needed to make the cut, today you must be a billionaire if you'd like to make the list. For many people, the Forbes 400 represents a "powerful argument, if not a dream, about the social value of wealth in contemporary America" (Bernstein & Swan, 2007, p. 4).

So what is it that moves today's mega wealthy, many of whom have spent their lives amassing their wealth, often in a highly driven way to give it away? Motivations for giving among the Forbes 400 vary widely. "They range from narcissism to altruism to a passionate need from their heart and souls to make a difference", says Joan DiFuria, a principal in the Money, Meaning & Choices Institute, which advises high-net-worth families (Bernstein & Swan, 2007, p. 281). But many philanthropy experts say that desire to improve the lives of less fortunate is really what drives many to give. "They place their values at the heart of their giving" says Joe Breiteneicher, president of the Philanthropy Initiative, a non-profit group that advises donors and "they have a vision of a societal endgame that goes beyond their own accumulation of wealth" (Bernstein & Swan, 2007, p. 281).

For members of the Forbes 400 who have reached the financial apex, one would expect a basic requisite to be a college diploma, if not an MBA. However, four of the five richest Americans on the 2006 Forbes 400 list, like software king Bill Gates, casino impresario Sheldon Adelson, Oracle's Larry Ellison, and Microsoft cofounder Paul Allen, whose combined net worth came to \$110 billion, are all college dropouts.

Does it deal with IQ? Well, Robert Sternberg, author of *Successful Intelligence: How Practical and Creative Intelligence Determine Success in Life*, would say that “general intelligence alone has little value” (Bernstein & Swan, 2007, p. 24). “The whole concept of relating IQ to life achievement is misguided”, as research shows that IQ counts for only 10 to 20 percent of career success. Daniel Goleman, author of *Emotional Intelligence: Why It Can Matter More Than IQ*, says you need to factor in aptitudes such as empathy, interpersonal skills and self-control. You have to consider other attributes such as thinking style, personality and business environment. What he terms successful intelligence is actually a “confluence of strong analytical, creative and practical abilities” (Bernstein & Swan, 2007, p. 26).

There are other motivations for giving as well, from generous tax benefits to the goodwill that comes from grand scale giving, the doors it opens to society's elite, getting one's kids into a big name college, to name a few. “Philanthropy is a funny business” says William H. Dietel, who heads the F. B. Heron and Pierson-Lovelace Foundations, and who was formerly president of the Rockefeller Brothers Fund, one of Rockefeller family foundations (Bernstein & Swan, 2007, p. 27). “People give for every conceivable reason and get satisfaction from it for a number of reasons, even selfish ones” (Bernstein & Swan, 2007, p. 27). Or as Nelson Aldrich, author of *Old Money* (1988, p.15) and a

member of the Rockefeller clan maintains: “they are titanic figures with titanic egos trying to do great, if not impossible, things”.

Under the tax code, most charitable contributions are tax deductible. So setting up charitable foundations lets donors and trustees support causes and enjoy huge tax breaks as long as the foundation gives away at least five percent of its assets each year in grants.

The assimilation problem, under the term “Americanization, is often considered to be simply a problem of philanthropy, to engage, therefore, the interests of philanthropists or charity workers alone” (Beach, 1925, p. 375). Research on entrepreneurial immigrants in the United States dates back to the 1970’s and is recorded in the publication of Ivan Light’s *Ethnic Enterprise in America* and Edna Bonacich’s formulation of “middleman minorities” (Brettell & Alstatt, 2007, p. 383). Both authors argue that the “role of immigrant networks in building businesses had been overlooked as has the impact of entrepreneurship” (Brettell & Alstatt, 2007, p. 383). Social networks play an important role in the process of immigrant adaptation based on their size and other characteristics. Other things being equal, it is expected that “individuals with more extensive and diverse social networks will be in a better position to initiate and sustain transnational enterprise” (Portes et al., 2002, p. 288).

In today’s day and time, the newcomers to the United States are typically young men and women who arrive without elderly dependents and with a relatively small number of already born children. Unlike a century ago, Simon (1984) investigated the balance of transfers between immigrants and natives in an article that shows that from the time of entry until about 12 years later, immigrants “not only use substantially fewer

public services then native families, due to the youthfulness of immigrant families, but also contribute more to the public coffers than they take from them” (p.56).

Over the last 25 years, 97 immigrants to the United States have appeared on the 400 list. Table 3 features the 20 richest immigrants from Bernstein & Swan (2007):

Table 3  
*20 Richest Immigrants on the Forbes 400 List*

Name	Country of Birth (Nationality)	Years on the List	Peak Value (in billions)	Peak Year
Sergey Brin	Russia	3	\$14.1	2006
John W. Kluge	Germany	25	\$13.0	2000
Rupert Murdoch	Australia	22	\$11.0	2000
Pierre M. Omidyar	France (Italian)	8	\$10.4	2004
Sanjiv Sidhu	India	5	\$9.8	2000
George Soros	Hungary	21	\$8.5	2006
E. Deshpande Gururaj	India	1	\$7.6	2000
Leonard Blavatnik	Russia	3	\$7.0	2006
Edgar Bronfman Sr.	Canada	24	\$6.8	2001
Jerry Yang	Taiwan	9	\$6.4	2000
Ted Arison	Israel	12	\$3.7	1993
Patrick Soon-Shiong	South Africa (Chinese)	4	\$3.4	2006
Steven F. Udvar-Hazy	Hungary	14	\$3.1	2006
Barbara Piasecka Johnson	Poland	21	\$2.8	2006
Haim Saban	Egypt	6	\$2.8	2006
James Kim	Korea	7	\$2.7	2000
Pradeep Sindhu	India	1	\$2.5	2000
Mort Zuckerman	Canada	18	\$2.5	2006
Michael Fribourg	Belgium	17	\$2.4	1997

Some of the almost one hundred immigrants who made the 400 list are rags to riches tales, but by no means all the same. For a country that is the size of Indiana, Hungary has produced five of Forbes 400 members. All were originally from Budapest: Investor George Soros, leasing billionaire Steven F. Udvar-Hazy, the late real-estate

mogul and holocaust survivor Laszlo Nandor Tauber and Former Microsoft programmer Charles Simonyi.

*Charles Simonyi (2007 net worth: \$1 Billion)* faced a few obstacles most uncomfortable of which were his temporary visas, which kept expiring. He could not claim US residence on the grounds that he had been persecuted by the Communists (Bernstein & Swan, 2007). He could not get a scholarship as a foreign student so he began working at Berkeley's computer center to help with his tuition. He was then hired at Xerox. In time, he picked up a PhD from Stanford and eventually he gained legal residency in the United States.

In 1980, Simonyi met Bill Gates and according to him, connected in a very intense way. While at Microsoft, Simonyi helped develop the popular Excel and Word programs, gaining a reputation as programming genius and a net worth of \$1 billion. He left Microsoft in 2002 and now runs his own firm, International Software, focused on improving how organizations write software. In January 2004, Simonyi created the Charles Simonyi Fund for Arts and Sciences, through which Simonyi supports Seattle-area arts, science, and educational programs. As of May 2012, the Fund size was \$75 million. Grant recipients have included the Seattle Symphony (\$10 million), and the Seattle Public Library (\$3 million), the Metropolitan Opera and the Juilliard School. In 2005, the Fund donated \$25 million to the Institute for Advanced Study in Princeton, New Jersey. In January, 2008 the Simonyi Fund and Bill Gates pledged \$20 million and \$10 million respectively to the Large Synoptic Survey Telescope.

*Thomas Flatley (2006 net worth: \$1.3 billion)* was born and raised in County Mayo Ireland, and left for Boston when he was eighteen years of age with some pocket

change. His father was American, and Flatley used the GI Bill to get an education as a technician, but never graduated. He started off as an electrician, then a plumber. He then built his first apartment building when he was twenty-seven, followed by a series of retail developments. Now, 70 years later, he is “one of the country’s most prominent landlords” (Bernstein & Swan, 2007, p. 36). “My father taught us that philanthropy is about doing good on the ground,” said Daniel Flatley, Thomas’s son and now a trustee of the Flatley Foundation. The concern with making a difference guided his philosophy. When Thomas Flatley heard that the Dorchester house of the Missionaries of Charity had heating problems, the religious order founded by Mother Teresa. He found out what the problem was and what could be done to fix it. The foundation supports the advancement of catholic education, as well as many of the tents and food supplies to Haitians following the 2010 earthquake.

*Teresa Heinz (2004 net worth: \$750 million)* was born in Mozambique, East Africa and moved to the United States to work as a United Nations Translator since she is fluent in five languages. She married Pennsylvania senator H. John Heinz III, an heir to the Heinz food fortune in 1996, and who 25 years later died in a plane crash. It was then that she married Massachusetts senator and former presidential candidate John Kerry. She is a philanthropist, supporter of the environment and trustee of the family wealth.

*Bob Hope (1982 net worth: \$280 million)* is British born as the son of a stonemason and musically inclined mother. Hope was only five years old when he and his family crossed the Atlantic Ocean in 1908. At age sixteen, he dropped out of school, went into comedy and films and later made some shrewd real-estate deals. Hope died at



age 103, still maintaining his sense of humor. A few months before his death, his wife asked Hope where he wanted to be buried and he asked for her to surprise him.

*Jerry Yang (2006 net worth: \$2.2 billion)* left Taiwan at age ten with his widowed mother and younger brother. He originally knew only one word of English: shoe. Yang picked up the language easily enough and went on to get a BS and MS in electrical engineering from Stanford. He cofounded Yahoo in the mid 1990's and became a multibillionaire while still in his thirties. In February 2007, Jerry Yang and his wife gave \$75 million to Stanford University, their alma mater. The bulk of their gift supported the construction of the Jerry Yang and Akiko Yamazaki Environment and Energy Building, a multi-disciplinary research, teaching and lab building, the first to be realized on Stanford's new Science and Engineering Quad.

So where is all the money going? Traditionally, the superrich have channeled their funds into four major areas: education, health, the arts and the environment. Health research also attracts a high percentage of donations, second only to educational causes (Bernstein & Swan, 2007). Although there is anecdotal evidence that many wealthy Americans actively support religious organizations and charities, these groups do not seem to be attracting multimillion dollar gifts. Philanthropic gifts to organizations with religious affiliation account for roughly 35 percent of charitable gifts in the United States.

While donations to one's alma mater can produce concrete results, like John W. Kludge's \$400 million to Columbia University in Spring of 2007 earmarked for scholarships and other financial aid. One area that seems to evaporate in terms of philanthropic contributions is investing money into underperforming public schools. The effort to improve a school system is worthy, but the results can be a long time in coming.

How generous are the Forbes 400's Top Givers? Below is a summary of estimated lifetime charitable donations and pledges, as of 2006. The top three are American born, however positions 4, 5 and 6 are entrepreneurial immigrants such as Hungarian George Soros, followed by a few others (Bernstein & Swan, 2007):

Table 4

*Estimated Lifetime Charitable Contributions by Forbes 400 Top Givers*

Name & Ranking on List (Status)	Estimated Lifetime Giving (billions)	Net Worth (2006, in billions)	Source of Wealth	Causes Supported
1. Warren Buffett (US Born)	\$40.7	\$46.0	Investments	Global health, Education
2. Bill & Melinda Gates (US Born)	\$28.0	\$53.0	Microsoft	Global health, Education
3. Gordon & Betty Moore (US Born)	\$7.4	\$3.4	Intel	Science, Environment
4. George Soros (Largest Immigrant Giver on Forbes List)	\$5.9	\$8.5	Hedge Funds	Open Societies, Education
5. John Kluge (Immigrant)	\$0.75	\$9.1	Metromedia	Libraries
6. Pierre & Pam Omidyar (Immigrant)	\$0.58	\$7.7	eBay	Microfinance investing

Just how much of their fortunes America's richest, or donors in general, give is hard to pin down for many reasons. Publicly available data is seldom comprehensive and some gifts are anonymous. Another factor is that donations are often made in the form of stock, so bequest values rise and fall with the market, making precise comparisons nearly

impossible. But a onetime IRS calculation in 200 of the income, assets and donations of America's four hundred richest individuals sheds some light on the questions. Because the IRS always keeps names secret, it is not known whether the IRS 400 was the same as the Forbes 400. Aggregate assets came to \$273 billion; actual donations by the group amounted to \$10 billion. The New Tithing Group, a research and educational resource on philanthropy, studied the data and found the IRS 400 were responsible for 7 percent of all individual donations. The superrich appear even less generous if you look at tax fillers with assets of \$125 million or more. Donations as a percentage of their assets came to 1.4 percent. By comparison, those with assets of a lowly \$145,000 were the largest givers, donating 1.5 percent according to New Tithing Group (Bernstein & Swan, 2007).

For some, not giving is based on philosophical, political and sometimes very personal reasons. Some want to avoid the limelight and the constant solicitation it brings. A survey by Indiana University's Center of Philanthropy found that "only about 1 percent of gifts of \$1 million or more were anonymous" (Bernstein & Swan, 2007, p. 302). Others believe that philanthropy is only a temporary band-aid on deep social ills.

Pierre Omidyar, founder of eBay and his wife, Pam, are also at the forefront of creative philanthropy, applying lessons learned from the Internet marketplace to giving. "When you create wealth in a short time, you think about philanthropy as you think about a business" Omidyar told Forbes. At the height of the dot-com frenzy in the late 1990's, the Omidyars (2006 net worth: \$7.7 billion) traded in life in high-charged Silicon Valley for the anonymity of Paris, where they pondered the heavy burden of their wealth. Neither felt comfortable with their new riches and vowed to give it all away.

The couple now lives in a low-key suburb of Las Vegas, where they devote their time to running the Omidyar Network, a sort of hybrid philanthropy they started in 2004. The operation is part foundation and part venture capital fund that invests in for-profit companies. Each arm has assets of \$200 million and all potential recipients must meet tough mission criteria. Most importantly, “they must have some shared interest, some sense of ownership” (Bernstein & Swan, 2007, p. 303). He hopes that the microloans will give poor people with a business plan, no matter how modest, a chance at becoming self-supporting. The approach, pioneered three decades ago by Bangladeshi economist and Nobel Prize winner Muhammad Yunus, is now one of the hottest notions in American philanthropy. The Omidyar’s endowed \$100 million in 2005 to their alma mater, Tufts University, and stipulated that the school use the money “not for campus improvements or a new research center, but to set up a microfinance investment fund” (Bernstein & Swan, 2007, p. 304).

In the end, what really matters is not so much the size of the gifts but their impact on society. Are the billions that the Forbes 400 has given over the past 25 years making a difference? The answer appears to be a qualified yes. James Allen Smith of Georgetown identifies the problem arising when people expect philanthropy to solve problems quickly and permanently: “sometimes, people set the bar for judging philanthropy too high” when success in solving intractable problems is often better measured in baby steps (Bernstein & Swan, 2007, p. 3). For example the Measles Initiative, a partnership among Turner’s UN Foundation, the American Red Cross and several international bodies. The groups have worked since 2001 and spent more than \$144 million, yet have not eradicated the disease, but they have vaccinated more than 200 million children in more than forty

African countries, cutting measles cases and deaths by 60 percent (Bernstein & Swan, 2007). “Philanthropy in American has often risen to the occasion” (Bernstein & Swan, 2007, p. 304). It has a huge impact in transforming the intellectual capital that we employ to confront a succession of problems over the last one hundred years. Perhaps the greatest example of all is how philanthropy has transformed higher education in the United States “from sectarian liberal arts colleges of no particular distinction into the greatest university system in the world” (Bernstein & Swan, 2007, p. 305). At a time of dwindling budgets and reputations of the great universities abroad, that is indeed, no small achievement.

### **Chapter Summary**

This chapter took a closer look at the available literature and studies on several lenses related to answering the main research on: immigration and philanthropy. Nationally, it was determined that since there are no official statistics on many individual ethnic groups, such as Jews, Muslims or Christians that could be significant for the understanding of ethnic business, many researchers have turned to community surveys and intensive case studies for in-depth information on specific groups. The historical record showed considerable disparities in self-employment among the various European ethnic groups in the United States, particularly among first and second generation immigrants that have higher rates of business formation and ownership than do others. Some national examples of this disparity are the social enclaves created by the Jewish immigrant community on Manhattan’s Lower East side, with its incredible concentration of retail and manufacturing firms in many business lines (USDC, 1982). Modern day versions, on a national scale would include the Chinatowns of New York and San

Francisco, as well as the Cuban sub-economy in Miami, which contains the single largest agglomeration of ethnic firms enumerated in 1982 (USDC, 1982). This will be a prime catch area of participants for this study, as we will later see in Chapter 3.

Private philanthropy has been a hallmark of business titans well before the Carnegies and Rockefellers, but entrepreneurial immigrants stole the spotlight. In understanding entrepreneurial immigrantship, the study highlighted the personal stories of national individuals with international notoriety, such as Andrew Carnegie, John James Audubon, Estee Lauder, Samuel Insul and Akio Morita. They, along with many others, have made a valuable and significant investment of wealth in causes that are as diverse as their personal stories of struggle and success. These are immigrant men and women, turned entrepreneurs, turned philanthropists.

The following chapter will focus on describing the methodology used to describe and explore the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the Gold Coast.

## **Chapter 3**

### **Methodology**

#### **Review of Purpose Study**

The purpose of this instrumental case study was to describe and explore the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the Gold Coast. The industries created by these entrepreneurial immigrants propelled one or a series of philanthropic activities in the communities where they work, live and prosper, through an investment of capital and investment of time. In this study, social impact was represented by entrepreneurial immigrants' philanthropic activity in terms of donations of both wealth and time, whether domestic or abroad, as result of the wealth created and/or accumulated through their entrepreneurial ventures along Florida's Gold Coast. Although there were multiple possible lenses of inquiry, this study explored the personal journey and social impact of 10 first and second generations of entrepreneurial immigrants whose business careers and ventures covered a broad range of industries, time and activities through five main lenses: immigration, adult education, entrepreneurship, leadership and philanthropy.

#### **Review of Research Questions**

The research questions for this study were: 1) What is the social impact of the first and second generation of entrepreneurial immigrants who currently live and work

along the State of Florida's 120 mile coastline, known as the Gold Coast? 2) What are common characteristics of entrepreneurial immigrants through three stages in life: a) decision to migrate to the United States; b) initial period as an immigrant; and c) path they took to self-employment.

In seeking answers to the research questions, the research focused on five lenses: 1) *demographics and life story* of their personal journey as an *immigrant* to the United States; 2) initiation and/or continuation of *adult and community education* and the impact of self-directedness, both in their country of birth and after immigrating to the United States; 3) details relating to their *entrepreneurships* along Florida's Gold Coast; 4) the display of *leadership* qualities in their own communities of practice, as well as the Gold Coast community at large; and finally, 5) their *philanthropic* activity. These five lenses, on immigration, adult and community education, entrepreneurship, leadership and philanthropy made it possible to gain baseline qualitative, to capture a holistic description and exploration of the immigrant entrepreneurs and their social impact on Florida's Gold Coast.

### **Research Design**

Careful attention was given at selecting the most appropriate qualitative approach. An instrumental case study design was chosen as it is an exploration of five major themes: immigration, adult education, entrepreneurship, leadership and philanthropy (Creswell, 1998). A case study was employed here to "gain an in-depth understanding of the situation and meaning for those involved" (Merriam, 1998, p. 19). Yin (1984) defined the case study research method as an "empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between



phenomenon and context are not clearly evident and in which multiple sources of evidence are used” (p. 23).

The case study design of this research proposal was selected to allow the researcher to gather data on the insight, discovery and interpretation of processes and emotions related to adults who have all experienced three rites of passage: decision to migrate to the United States; initial period as an immigrant; and finally, passage to self-employment. These three rites of passage or themes were interpreted through five lenses, of: immigration, adult education, entrepreneurship, leadership and finally, philanthropy.

Stake (1995), as quoted in Creswell (2007) mentions there are three types of qualitative case studies including an instrumental case study, collective case study, and the intrinsic case study. The instrumental case study focuses on one bounded case (Creswell, 2007). This research study was bounded by the experience of several generational immigrants and will use the instrumental case study approach focusing on interviews and document reviews to aid understanding of immigrants experience in entrepreneurial ventures started in the United States and the social impact of those entrepreneurs in the communities in which they live, work and prosper.

A special emphasis was placed for this study, prior to choosing this method on peer reviewed articles to get a feel for the format and methodology they have used to present their findings. The journals that revealed the most relevant searches were the International Migration Review, the British Journal of Sociology, The Canadian Journal of Sociology and the Journal Labor of Economics. Studies on barriers were more prominent in international journals, most especially from the country of Canada that has

experienced a “high influx of immigrants that may see this as a first stop prior to coming over to the United States” (Chui et al., 1991, p. 378).

So, the instrumental case study design was selected to allow the researcher to gather data on the insight, discovery and interpretation of processes and emotions related to adults who have all experienced three rites of passage: 1) decision to migrate to the United States; 2) initial period as an immigrant; and 3) passage to self-employment. These three rites of passage or themes were interpreted through five lenses of: immigration, adult education, entrepreneurship, leadership and finally, philanthropy. Multiple sources of information were used to capture the data including individual interviews and documents relating to incorporation of the business obtained from the Florida Department of Commerce. The researcher was interested in gathering information that would substantiate a holistic view of the participants intentions, the barriers they overcame as immigrants as well as entrepreneurs, their successes and motivators for pursuing social action currently or in the lenses identified by the major research question: immigration, adult education, entrepreneurship, leadership and philanthropy.

### **Sampling Plan**

**Context.** The context of the case involved first and second generation of immigrants to the United States within the social, historical and economic setting for the case. Merriam (2009) states that the *research design* reflected by a case study approach helps researchers understand why and how people make sense of their lives and their experiences. This design decision provided for a collection of perspectives, frustrations as well as successes of adult learners who have immigrated to the United States.

This was a system bounded by time which is defined here as the period between first entry into the United States and present, as well as by place as determined by entrepreneurial immigrants who established their businesses and continue to live along Florida's Gold Coast that encompasses the following counties: Miami-Dade, Broward, Palm Beach and Martin County.

The sampling of entrepreneurial immigrants is plentiful and diverse along Florida's Gold Coast especially because of its rich history of entrepreneurship starting in the early 1900's that led to significant philanthropic activity in this area. In addition, the counties included in Florida's Gold coast from Miami-Dade all the way to Treasure Coast were and continue to remain a hub of entrepreneurial immigrants from a myriad of countries all over the globe. After the original participant identification, a cascade method was used to finalize the representative sample that showed different perspectives of the social impact of entrepreneurial immigrants and incorporated ordinary, accessible as well as unusual cases as they become available. Countries from the world's four continents were represented in this case study including North America, South America, Europe and Asia.

**Participants.** The participant pool was selected by a cascade method based on referrals of people who immigrated to the United States and opened businesses on Florida's Gold Coast. The purposeful sample contained 10 participants, of various generations, nationalities and representing various industries, of first or second generation entrepreneurial immigrants who have immigrated to the United States. The criteria for inclusion to the pool was: 1) first or second generation immigrants; 2) live on Florida's

Gold Coast; 3) and who are either the owners, Presidents, CEO's or Executive Directors of a business along Florida's Gold Coast.

The initial participant, a second generation entrepreneurial immigrant was the first interviewee and all other participants are first generation immigrants. Although the first participant was a second generation immigrant, the father and the daughter were involved in the entrepreneurship from the very beginning and she is representing her father in the study, the first generation immigrant to the United States, who was unable to participate due to illness. This first participant had to answer questions in the interview based on the oral history heard from her father, who passed away by the time this study was published. The rest of the pool was done through the cascading approach.

Nine other participants were identified through the cascading method and the researcher determined they all met the criteria for purposeful sampling. A study decision was made to seek as diverse of a pool of participants as possible. The study tried to keep an equal number of men and women, a representation from different age groups, as well as participants from as many countries as possible. Immigrants from all countries were admitted to the study, regardless of their current nationality as long as their country of birth was other than the United States. In those cases where their country of birth was the United States, the participants' parents' country of birth must have been from a place other than this country which was referred throughout this study as second generation entrepreneurial immigrant. For the purposes of determining the social impact that their entrepreneurship have in the Florida's Gold Coast, the study included participants of all socio economic backgrounds and all educational levels, including those with no formal education. It was the intention of the study to look at a heterogeneous group of

immigrants which ties to current literature. It would be interesting if the findings tend to show a need for homogeneous types of studies. This will be further explored after data analysis.

Table 5

*Sample Participant Profile*

<b>Age</b>	<b>Gender</b>	<b>Ethnicity</b>	<b>Occupation</b>	<b>Industry</b>	<b>Education</b>	<b>Country of Birth</b>
18-99	Male and Female	All	Owner, President, Executive Director or CEO	All	Any level including those with no formal education designation	All, except US Born, unless 2 <sup>nd</sup> generation immigrant

## Data Collection

The *research design* supports a qualitative instrumental case study that helped the researcher “understand how people make sense of their lives and their experiences” (Merriam, 2009). A key strength of the instrumental case study method involved using multiple sources and techniques in the data gathering process. Given the gap in the literature on immigrant entrepreneurial efforts on social impact on the community they choose to live in and represent since studies of the 1940’s, the researcher proposed the development of case study to examine major trend (s), if any, on first and second generation of entrepreneurial immigrants.

Data collection was extensive given the number of participants and drawing on multiple sources of information from interviews and supporting documents or reports. This lead to a holistic analysis of the entire case rather than an embedded analysis of a

specific aspect of the case related to entrepreneurial immigrants and their social impact on Florida's Gold Coast. Through the outlined data collection process, the researcher successfully gathered a comprehensive description of the participants' perceptions on the major research question and sub-questions, which was instrumental in assembling a case that would lead to an analysis of codes, categories and themes that emerged from those interactions. It was to be expected that the analysis would be described by thick, rich description of the journey of these entrepreneurial immigrants.

The researcher selected a manual method to analyze the data collected through this study. Since this is a case study with multiple types of information, computer programs provide an invaluable aid in research. The advantage of a computer program as stated in Miles and Huberman (1994) is that it provides an organized storage file system that is easily retrievable and allows a central storage of information, but we found that to be the same with manually coding the data, given the smaller population size used in this study compared to other qualitative studies. The researcher searched for themes, cross themes, and diagrams and then created tables to follow the below set objectives from Table 7 presented on the following page.

All of the interview tapes and transcripts were kept confidential and secure; only the people working with the study will see the data, unless participants permitted it for release either with a pseudonym for their name and/or company name. After data analysis, a second consent was done with participants to validate participants were comfortable with their individual names being used. The data was stored on a password-protected computer and password protected USB drive accessible only by the principal and co-investigators of this study. The data was only to be reviewed by the principal

investigator and the co-investigator. The email transcripts will be shredded after the research was successfully defended and approved for graduation by Florida Atlantic University's Institutional Review Board, to maintain your confidentiality. Also, the recordings will be erased from the computer's hard drive upon graduation from the program.

The data collected via transcript and documents were coded. Miles and Huberman (1994) help qualitative researchers break down the analysis of qualitative data into three processes which are not sequential steps, but which happen at the same time and happen repetitively: 1) reducing data; 2) displaying data, and 3) drawing and verifying conclusions. The method of data reduction was through codes of categories and things.

The majority of the data of this study was collected through an interview process. Each of the 10 participants was interviewed once. Each interview session lasted at least 45 minutes and focused on the same experience, that of migrating to the United States, their initial period as an immigrant and their passage to self-employment and focus on 5 lenses within those major themes related to: immigration, adult education, entrepreneurship, leadership and philanthropy.

In terms of reducing the data, which refers to the process of selecting, focusing, simplifying, abstracting and transforming the notes, the transcription of the responses gained through the interview process was transcribed, summarized, sorted and organized in such a way that the researcher was able to draw conclusions. Coding was an important and immediate next step in the process, which was helpful in reducing the data. Through this process, the researcher will make sure that all of the data is there, and if there are

gaps, more data may be necessary. The interview transcripts will allow the researcher to analyze the content of the conversations by providing a report on general as well as unique findings. This is accomplished through reading and listening to each participant's interview a few times, making notes in the margins about the language used, the context of the responses, what the information is teaching or saying and possible ideas or categories. All information, including the codes, was kept on a password protected external hard drive accessible only to the principal researcher of this study.

By the time the researcher has listened and read through transcripts of participants interviews, codes will be developed to label data that gives an idea of the meaning of the information that is being collected. Eventually, as they emerge and become final, codes work together to shape ideas and show patterns and themes. The coding employed in this multiple case design will allow for the triangulation of data to determine if there are any patterns entrepreneurial immigrants share as they become socially involved in the communities they live, work and decide to be a part of. Instrumental case studies examine the data closely both at a surface and deep level in order to explain the phenomena in the data (Zaidah, 2003). The general data analysis strategy employed for this study followed the analytic strategies presented in Table 6:



Table 6

*Data Collection and Analysis Audit Part 1*

<b>Data Decisions</b>	<b>Process</b>
Sketching ideas	Highlight certain information in description
Reading, memo-ing	Read through text, make margin notes, form initial codes
Taking Notes	Write memo's, write interviewer's comments
Summarize interview notes	Describe the case and its context on the summary sheet on interview protocol and questionnaire
Data Managing	Create and organize files for data
Integrity of the data	Audio Record Interviews followed by interview transcript and cross check 2 week post interview by interviewee.
Classifying	Use categorical aggregation and establish patterns of categories
Identify codes	Develop coding categories for example: generational status, position at the company, regional world areas such as Latin America, Eastern Europe; industry; philanthropic area of focus; motivations for getting involved; motivations for giving; political involvement, i.e.: active, inactive, do not care;
Count frequency of codes	Count frequency of codes
Classifying and Reduce information	Sort material into categories and identify patterned regularities Factoring, noting relations among variables, building a logical chain of evidence
Interpreting, Representing, Visualizing	Use direct interpretation and develop naturalistic generalizations. Present narrative augmented by tables and figures.
Relate to analytic framework in literature	Contextualize in framework from literature

For drawing and verifying conclusions, the researcher will note irregularities, patterns, explanations, consequences and possible ways to configure the data. The process of verification involves testing the meanings that are emerging from the data for

their likelihood and for whether or not they can be confirmed. To ensure validity, the researcher will: 1) look for alternative or competing themes, searching for other ways of organizing the data that might lead to different findings and logical possibilities that are supported by the data; 2) review outliers, see how they do not fit, returning to the data and examining whether the analysis that is emerging really fits and reporting them in the final chapters of this research; 3) triangulate or cross examine the data, in our case being represented by collecting the same data in different ways in order to understand if and how that data provides a consistent picture of the main research question.

Table 7

*Data Collection and Analysis Audit Part II (Categories)*

<b>Data Decision</b>	<b>Process</b>
Create a template for analysis	Create a tree of steps in analysis into which data segments are placed
Create headings in the manuscript for major themes	Create a note for each heading and put text that applies into the node
Title the manuscript	Create a node based on short phrases found in the text; create alternative titles in this node as they appear in analyzing the texts
Include quotes in the manuscript	Create a general node and place all good quotes in that node; create a node for quotes under each theme or category of information
Phrase study in words of participants	Use word search procedure, string or pattern search, and place contents into a node; spread text around the word (or phrase to capture the context of the word (or phrase)
Create a comparison table	Use matrix feature of program
Show levels of abstraction in the analysis	Present the “tree” diagram
Discuss metaphors	Set up a one node for metaphors with strands of different types of metaphors; place text in nodes by types of metaphors

For this case study, analysis consisted in making a detail description of each answer for all of the 20 categories of the Interview Protocol and questionnaire. Data was analyzed using categorical aggregation, meaning that the researcher looked for a “collection of instances from the data, hoping that issue-relevant meanings will emerge”, rather than direct interpretation where only one instance is analyzed without looking for multiple instances (Cresswell, 1998, p. 154). As advised in Creswell (1998), there were no more than 20 categories of information that the researcher reduced to a few less used in writing the narrative. The researcher looked for patterns and for correspondence between two or more categories and developed naturalistic generalizations from analyzing the data that people can learn from the case either for themselves or for applying it to a population of cases. The researcher chose those 20 to allow for each subcategory to fairly represent the themes of the interview: immigration, adult education, entrepreneurship, leadership and philanthropy.

### **Validity and Reliability**

Throughout the design phase, the researcher ensured the study was well constructed to answer the research questions while keeping a close eye on internal validity, external validity and reliability.

**Internal Validity.** Internal validity deals with the question of how research findings match reality, how congruent the findings are and how the findings capture what is really there (Merriam, 1998, p. 201). Internal validity demonstrates that certain conditions lead to other conditions and requires the use of multiple pieces of evidence from multiple sources to uncover convergent lines of inquiry. To ensure internal validity

for this study this section will address each qualitative technique employed here: triangulation, member check and research bias.

Triangulation in a qualitative study refers to using multiple investigators, multiple sources of data or multiple methods to confirm the emerging findings (Merriam, 1998, p. 204). Data gathered was qualitative and included interviews, document reviews and artifacts. When available, the researcher inquired about any family history artifacts, such as letters sent home once the journey to the United States was made, or their new life in this country as well as any newspaper accounts of the success of their entrepreneurship in the Florida's Gold Coast. One example of triangulation was cross referencing the participant's stated business name during the interview with information obtained from the Florida's Department of State Division of Corporations to ensure that businesses were indeed incorporated along Florida's Gold Coast, as reflected in Table 9 of the following chapter.

Member checks in a qualitative study refer to taking data and tentative interpretations back to the people from whom they were derived and asking those if the results are plausible (Merriam, 1998, p. 204). Participants were asked about their perception of their social impact, philanthropic activity, and whether their education contributed to the wealth created and/or accumulated through entrepreneurial ventures in the Florida's Gold Coast. The time and location for the interview were mutually determined. To maintain the integrity and accuracy of the data these interviews were taped. Interviews were transcribed and participants were emailed the interview transcript within 48 hours. Participants were given the opportunity to make changes. Participants agreed that if they did not respond, this indicated that they approved the interview

transcript as presented. No participant emailed back changes. The risks involved with participation in this study were no more than one would experience in regular daily activities. Both the participant and the researcher had the right to discontinue participation at any time for any reason during the interview.

To control researcher bias, the researcher acknowledges being a first generation immigrant in a family of entrepreneurial immigrants and is currently enrolled in an adult and community education graduate program at a university along Florida's Gold Coast. This provides a connection of common experience to the study's participants. The researcher ensured that personal experience was set aside during data analysis.

**External Validity.** External Validity is concerned with the extent to which the findings of one study can be applied to other situations (Merriam, 1998, p. 207). This study was designed with external validity in mind as entrepreneurial immigrants are going to have to have some commonalities regardless of the interview location. Each immigrant goes through the three stages of life identified by the research question: decision to migrate to the United States; passage to self-employment; and finally, decision to become socially involved. As supported in the literature, being an immigrant along Florida's Gold Coast is similar to being an immigrant anywhere else. To ensure external validity for this study, this section will address: rich description and modal category.

Rich, thick description in a qualitative study provides enough description so that readers will be able to determine how closely their situations match the research situation, and hence, whether findings can be transferred (Merriam, 1998, p. 211). The investigator presented the study's results on each one of the twenty questions identified

through the Interview Protocol and Questionnaire (Appendix C) by question, rather than narrating the entire history of each participant as emerged from the interview, highlighting major events followed by an up-close or detailed perspective. The case study format provided a detailed description using the five lenses: immigration, adult education, entrepreneurship, leadership and philanthropy. A thematic analysis followed a cross-case analysis, including assertions of an interpretation of the meaning of the case. The final, interpretive phase was reserved for reports from the case or as Lincoln and Guba (1985) refer to as lessons learned, and were presented in chapter 5 of this research study. Honest, thick and rich data is critical to answer the research question this study is attempting to answer.

Modal Category in a qualitative study describes how typical the program event, or individual is compared with others in the same class, so that users can make comparisons with their own situations (Merriam, 1998, p. 211). A special emphasis was placed prior to choosing this method on peer reviewed articles to get a feel for the format and methodology they have used to present their findings as found below in the section on data collection of this study.

**Reliability.** Reliability refers to the stability, accuracy, and precision of measurement to the extent that findings can be replicated (Merriam, 1998, p. 205). To ensure reliability, transcripts of the recorded interviews were sent to participants for member checking and approval prior to being coded and triangulated for the purposes of gathering general trends emerging from this instrumental case study. This case study design ensured that the procedures used were well documented and repeated with the same results over and over again.

Investigator's position in a qualitative study should explain the assumptions and theory behind the study, his or her position vis-à-vis the group being studied, the basis for selecting informants and the social context from which data was collected (Merriam, 1998, p. 206). Moustakas (1994) explains that the researcher must write about their own experiences and the context and situations that have influenced those experiences (as cited in Creswell, 2007). As a first generation immigrant, and someone who is currently enrolled in an adult educational program, there may be an inclination to believe that a formal education program completed in the United States may propel immigrants to establish entrepreneurial ventures in the Florida's Gold Coast. Once these entrepreneurial ventures are established and bringing in capital, it is expected that more recent generations will be more inclined to become involved in the communities in which they live and work in and socially contribute in some way, more so than their parents did-hence a generational difference in approaching social involvement.

Triangulation in a qualitative study refers to using multiple methods of data collection and analysis (Merriam, 1998, p. 207). The researcher was interested in gathering information that would substantiate a holistic view of the participants intentions, the barriers they overcame as immigrants as well as entrepreneurs, their successes and motivators for pursuing social action currently or in the future in the communities in which they live and prosper in as they relate to the five lenses identified by the major research question: immigration, adult education, entrepreneurship, leadership and philanthropy. Multiple sources of information were used to capture the data including individual interviews and documents relating to incorporation of the business obtained from the Florida Department of State and the Charity Navigator, a

social engine tool available to the public for free which classifies charitable organizations on a first to four star rating, with four being the highest, and offers whenever available a copy of the organization's most recent IRS 990 Form.

Audit Trail in a qualitative study authenticates the accounts of a business, the same way an independent judge can authenticate the findings of a trial (Merriam, 1998, p. 207). In order for an audit to take place, the investigator must describe in detail how data were collected, how categories were derived and how decisions were made (Merriam, 1998, p. 207). Participation in this study required a 45 minute (to 1 hour) structured interview, the purpose of which was to gain an understanding of the social impact of first and second generation entrepreneurial immigrants, who currently work along the State of Florida's 120 mile coastline, known as the Gold Coast. Following the initial referral phone call, the researcher invited each participant to a face to face interview, and asked for the interviewee's permission to record the entire length of the conversation in advance, using the Adult Consent Form from Appendix B. Post interview completion, the researcher shared the interview transcript with the interviewee by email requesting input, changes or additions as they saw fit and do so no later than 48 hours post conducting the interview, to allow ample time for an accurate transcript of the interview. The audit trail in Table 6 and Table 7 provide further evidence of the researcher's reliability of the study.

### **Chapter Summary**

The *research design* reflected by a case study qualitative measure helped the researcher to "understand how people make sense of their lives and their experiences" (Merriam, 2009). A key strength of the instrumental case study method involved using



multiple sources and techniques in the data gathering process. Given the gap in the literature on immigrant entrepreneurial efforts on social impact on the community they choose to live in and represent since studies of the 1940's, the researcher proposed the development of case study to examine major trend (s), if any, on first and second generation of entrepreneurial immigrants.

This chapter provided an explanation for the careful attention given to selecting the most appropriate qualitative approach of presenting evidence collected through this research. The method selected was that of an instrumental case study of 10 participants because the study was of an issue-immigrant entrepreneurship and their social impact on Florida's Gold Coast, rather than the instrument used, such as wealth or time. The context of the case involved first and second generation of immigrants to the United States within the social, historical and economic setting for the case. This was a system bounded by time- defined here as the period between first entry into the United States and present, as well as by place- limited to entrepreneurial immigrants who established their businesses and continue to live along Florida's Gold Coast that encompasses the following counties: Miami-Dade, Broward, Palm Beach and Martin County. The instrumental case study design provided for a collection of perspectives, frustrations as well as successes of adult learners who have immigrated to the United States.

The *sample* was collected using a cascade method based on referrals of people who have immigrated to the United States and have opened and are operating their businesses in the Florida's Gold Coast. The sample was limited to 10 participants, of various age groups, who immigrated to the United States and who were either the owners, Presidents, CEO's or Executive Directors of entrepreneurships established along

Florida's Gold Coast. Individuals were being studied, in a multi-site study depending on the individual's business location.

The next chapter, Chapter 4 of this study, will present findings for each one of the categories based on the responses from the individual interviews with the study's participants as well as document reviews available through Florida's Department of Commerce. In the final chapter of this study, Chapter 5, generalizations were developed about the case in terms of the patterns identified and how they compare and contrast with already published literature on entrepreneurial immigrants and philanthropy. Once the ideas were tested and meaning frameworks were identified, a comprehensive report was written in chapter 4 of this study. This report described in detail alternate explanations considered, the patterns that were strongly supported by the data and which ones were considered weak.

## **Chapter 4**

### **Data Analysis**

#### **Review of Purpose Study**

The purpose of this instrumental case study was to describe and explore the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the Gold Coast. The industries created by these entrepreneurial immigrants propelled one or a series of philanthropic activities in the communities where they work, live and prosper, through an investment of capital and investment of time. In this study, social impact was represented by entrepreneurial immigrants' philanthropic activity in terms of donations of both wealth and time, whether domestic or abroad, as result of the wealth created and/or accumulated through their entrepreneurial ventures along Florida's Gold Coast. Although there were multiple possible lenses of inquiry, this study explored the personal journey and social impact of 10 first and second generations of entrepreneurial immigrants whose business careers and ventures covered a broad range of industries, time and activities through five main lenses: immigration, adult education, entrepreneurship, leadership and philanthropy.

#### **Review of Research Questions**

The research questions for this study were: 1) What is the social impact of the first and second generation of entrepreneurial immigrants who currently live and work

along the State of Florida's 120 mile coastline, known as the Gold Coast? 2) What are common characteristics of entrepreneurial immigrants through three stages in life: a) decision to migrate to the United States; b) initial period as an immigrant; and c) path to self-employment.

In seeking answers to the research questions, the research focused on five lenses, or categories: 1) *demographics and life story* of their personal journey as an *immigrant* to the United States; 2) initiation and/or continuation of *adult and community education* and the impact of self-directedness, both in their country of birth and after immigrating to the United States; 3) details relating to their *entrepreneurships* along Florida's Gold Coast; 4) the display of *leadership* qualities in their own communities of practice, as well as the Gold Coast community at large; and finally, 5) their *philanthropic* activity. These five categories made it possible to capture a holistic description and exploration of the immigrant entrepreneurs and their social impact on Florida's Gold Coast. Table 4.2 provides a snapshot look at the 10 participants featured in this study and will be referred to several times through this paper.

## **Immigration**

The first section of the interview protocol was designed to gain an understanding of the following questions: What is the personal story of these immigrants to the United States? Why did choose to leave and come here? How did they follow through? What barriers and support systems did they encounter when making this transition?

Interview questions numbered 1, 2 and 3 addressed facets related to the personal story of these immigrants, particularly related to the first research sub-question on decision and process associated with the participant's journey of coming to the United

States. Although no participants' journeys were exactly alike, there are several main themes that emerged from the data collected. The first theme that emerged was whether participants made the decision to migrate on their own, or was the decision influenced by others in their lives, such as parents. The second theme that emerged was related to the reason they left their country of birth. The third theme captured whether their immigration journey was made alone, or with their parents, spouse or siblings. Whether a participant traveled completely alone or with family, they were alone in a new area. And finally the last theme that emerged was whether the United States was their first point of destination from their country of birth, or whether participants lived, even if temporarily, in other countries prior to coming to the United States. A sub-theme that emerged was whether the State of Florida was the first state in which participants settled. In addition, this study was able to identify both the help and the barriers participants encountered in the process of immigrating to the United States and whether the help or barrier came from their family, their community and/or the United States government. The results of these themes are presented below.

**Decision to migrate to the United States.** The first question asked of the participants (Appendix C) gathered a lot of background information about the entrepreneurial immigrants featured in this study. One participant is a second generation immigrant and the other nine participants who were of first generation entrepreneurial immigrants. The first major theme that emerged from the study was the participants decision of immigrating to the United States and whether that decision was made on their own, or it was made for them by someone else, for example a parent. Four out of the nine participants reported making this decision on their own, while the rest indicated that

they had little or no say in the decision because it was made by their parents. Removing the one participant, Martha Reyes who is a second generation entrepreneurial immigrant and thus born in the United States, they indicated the decision to immigrate to the United States was made as an adult, over the age of 18. The rest of the participants immigrated here as youth, as a result of family or parents decision to leave their country of birth in pursuit of other opportunities. “It was my parents decision, not my decision”, said Dr. Cristina Secoia, who immigrated to the United States at 10 years of age or as Octi Neiconi, who immigrated from Romania as an adult said “I always wanted to come to the United States. America was always our dream because this was the land of the free”.

The second theme that emerged concerned the reason participants left their country of birth. Most participants indicated they left their country of birth due to political reasons, or they left for better opportunities and access to education. Six out of the ten participants indicated they had left their country of birth due to political turmoil or unrest related to communistic regimes that governed their country of birth. Countries such as Cuba, Romania and China, were and continued to be, governed by some of the same oppressive regimes. “The communist regimes of Fidel and Raul Castro are very bloody regimes; in the first three years of the regime, Fidel Castro would put the names of all those who he killed in the firing squad in the papers, as a scare tactic toward the masses”, said Jorge Avellana who immigrated here along with his parents from Cuba at 14 years of age. “Both of my grandparents were very much against the communist regime and listened to Radio Europe, BBC and Voice of America on the radio”, said Octi Neiconi, who immigrated from Romania as an adult along with his wife Mihaela.

Vincenzo Gismondi, who came with his mother on a ship from Italy in 1961, stated they came to the United States for better opportunities. He said: “My parents decided to leave for the United States for a better country, I suppose”. Finally, two participants who immigrated from the countries of China and Haiti indicated that their primary reason for leaving their country was the “lack of educational opportunities” available to general public. “Our decision to immigrate to the United States was based on the fact that in China, education is limited; only four percent of students actually get into college, so we were fortunate to get in, but after graduating from college the chance of going to graduate school [for an individual in China] is even more limited”, said Sharon Xu who came here as an adult along with her husband.

A third theme that emerged was whether their immigration journey was made just by the participant themselves, or whether they immigrated along with a companion, perhaps with their parents, spouse or siblings. The majority of participants had traveled along with parents and other family members, if they had any, followed by almost as many who traveled with their spouse. Only one participant, who immigrated as an adult from Haiti, made the immigration journey with no companions. Most of the participants either had family or friends whom they met in the United States once they made the entry into the country. Whether the participant traveled with family or met family at their destination, the participant recorded connection to family was a positive contributor to success in the new area.

The fourth and final theme that emerged from question number one was the physical placement of the United States and furthermore the State of Florida along their immigration journey once leaving the participant’s country of birth. Seven of the ten

participants indicated that the United States was the immediate first country they came to after leaving their country of birth, while three participants made stops in countries such as Germany, Canada and Mexico, respectively along the way. The majority of the participants first lived in states like New York, Kentucky, Washington, D.C., and Washington State prior to settling down and establishing entrepreneurship here in the State of Florida.

**Support received in the process of immigration and acculturation.** Question number two identified the help participants received during and after immigrating to the United States. Help may have been offered from their family, from their community that included other immigrants and their place of work. Little help was sought from the United States government.

The greatest help identified by participants was from their family who either provided emotional support or opened up their homes as shelter through those few first months of adjustment. The phrase “we started with nothing” was threaded through many responses about early experience in the United States. Martha Reyes, a second generation immigrant from Cuba said: “my father started working right away, working three jobs: washing cars, dishwasher at a restaurant and another part time dishwashing job at another restaurant”. The word nothing seemed to be prevalent among all first memories of their times in the United States. “My father was a judge in Nicaragua and an attorney by trade and started by washing dishes in Miami”, said Dr. Angela DeFabrique who migrated here due to political turmoil of their home being burned to the ground by the opposition party in Nicaragua. Five of the ten participants indicated family



as the source of greatest help received during the immigration process once they had arrived to the United States.

The second source of help identified by four of the ten participants was their community. Some of them relied on their cultural communities of practice, with a great example being the Haitian community in New York and then again here in South Florida. “We had quite a network of people who had previously immigrated to the United States so I had a network that helped me find jobs, a social network, [and someone to gather with] at ceremonies over the weekend”, said Major Bernadel who immigrated from Haiti in his early twenties. “Not having to miss out on home, because you had a group of immigrants that you were able to socialize with, that was helpful” he also added. Those same sentiments were shared by Dr. Cristina Secoia who indicated that “the greatest help received was help from the Romanian community and most specifically the Romanian Church because it provided automatic social integration into activities”.

Furthermore, help from the community also came in the form of support through the immigration and naturalization process for Sharon Xu, who immigrated from China along with her husband. Her place of employment sponsored both her and her husband enabled them to become citizens of the United States.

There were mixed feelings expressed by these participants about accepting help from the United States government. Although it was the third most frequently stated source of help for three of the total of ten participants, the majority of those that indicated this help were Cuban Refugees fleeing Castro’s communist regime. The Cuban immigrants receiving Cuban Government help indicated they had been helped through the Cuban Refugee Center located at that time in Miami, and the only financial support

attributed to the United States government was the Cuban Loan, which gave immigrants \$1000. The participants from countries other than Cuba, relayed the greatest help received from the United States government was the fact that they allowed us to come to this country, nothing more. “We had the same rights as any American from a government who gave back to their people by paving streets and meeting their needs”, said Avellana from Cuba. Also, Major Bernadel indicated that “the greatest help received by the government was the opportunity to serve in the United States Army and through it to rise to the level of my competence”. The most common response however, when asking participants to identify any help received by the United States government was “no assistance from the government”. “No help from the government, we didn’t look for any”, said Gismondi who immigrated here with his parents in the early 1960’s from Italy. “We just worked and made it on our own. We didn’t need any assistance from the government. That’s how it was back then, I guess different from today. Everyone looks for help from the government in some way”.

**Barriers to immigration.** Question number three asked participants to identify the greatest barrier encountered in the process of immigrating to the United States. The most frequent responses were either a language barrier or no noted barriers. Four out of the ten participants indicated they had a little bit of a harder time adjusting due to language, but they overcame that mainly by being in a dual language community and thus adapted. Major Bernadel put it best “[immigrants] weren’t victimized, as a matter of fact we were given the opportunity from the government to go to work, so people were working”.

The third most common barrier identified by participants was the “loss of sense of belonging” and the “loss of friends” as a result of leaving what they knew and diving into the unknown. This was more prominent for participants who came here as a result of their parents’ decision, and had little or no say in the matter. Although not prevalent, the barrier of “finding a job” and “having little means” at the beginning were cited by two of the entrepreneurial immigrants who participated in this study. There was only one mention of a “barrier from the United States government” where a Visa application was denied from the country of birth. Although this question had given participants the opportunity to really identify any and all struggles they were willing to discuss with the interviewer, there was a general positive tone in all of their answers and even providing a solution to how they overcame the most identified barrier of learning the American language.

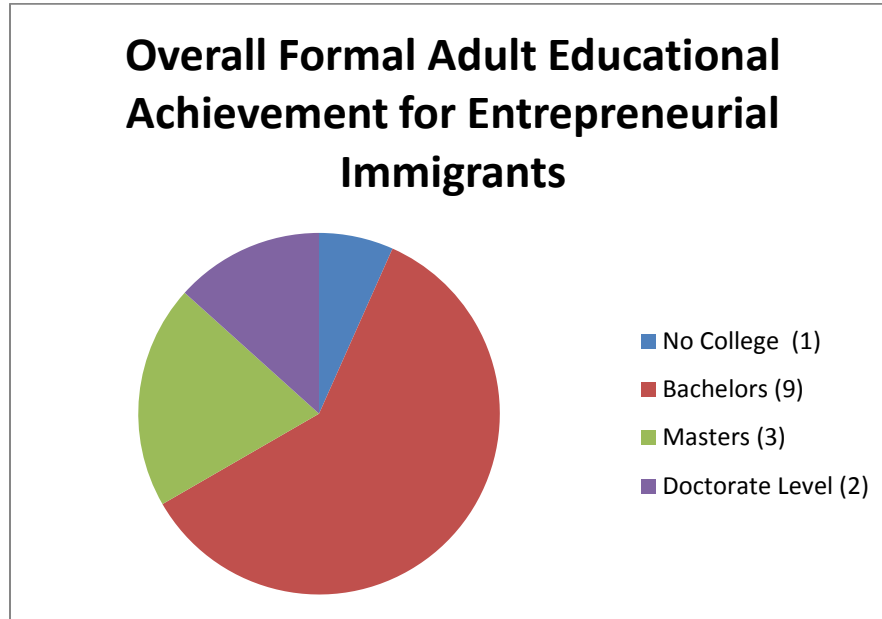
### **Adult Education**

When looking at the second section, on adult and community education, this study was interested in the entrepreneurial immigrants participation in adult education opportunities both in their countries of birth as well as in the United States once they have immigrated. Questions #4 and #7 were designed to answer the following questions: What impact did their level of self-directedness play in this process? What impact did formal, informal or non-formal learning play in this learning process? Figure 1 below summarizes the overall formal adult educational achievement of the participants of this study:

Figure 1

*Overall Formal Adult Educational Achievement for Participants*

*Source: Transcribed Interviews*



Some of the participants came to the United States as youth and thus completed only elementary and perhaps some middle school curriculum in their country of birth. Others have gone to a university and even graduated with master's degrees in their country of birth. Some have decided to continue their education once immigrating to the United States which is why Table 8 shows how much education participants have received in both of these countries. Specifics on results related to both adult education completed in their country of birth and adult education completed once they have immigrated are presented below and discussed in detail in the following sections based on two categories: adult education completed in country of birth and adult education completed once immigrated to the United States.

Table 8

*Adult Education Pre and Post Immigration-Highest Level**Source: Transcribed Interviews*

Participant	Country of Birth	Immigrated as Adult or Youth	Highest Level of Education Achieved in country of birth	Highest level of education achieved once immigrated
1. Martha Reyes	Cuba	2 <sup>nd</sup> Generation	High School	Some AA Night Courses
2. Sergio Palacio	Cuba	Youth	Elementary School	Bachelors in Post-Secondary Education
3. Jorge Avellana	Cuba	Youth	Middle School	Bachelors in Accounting
4. Octi Neiconi	Romania	Adult	Masters in Mechanical Engineering	None
5. Vincenzo Gismondi	Italy	Youth	Elementary School	Bachelors in Business Administration
6. Susan Xu	China	Adult	Bachelors of Natural Sciences in Mathematics	2 Masters: Mathematics and Business Administration
7. Joseph Boueri	Lebanon	Adult	Bachelors of Finance	None
8. Major Joseph Bennadel	Haiti	Adult	High School Diploma from a Jesuit School in Haiti	Masters Degree in Latin American Politics and Studies
9. Dr. Angela DeFabrique	Nicaragua	Youth	Elementary School	Doctor of Dentistry
10. Dr. Cristina Secoia	Romania	Youth	Elementary School	Doctor of Optometry

**Adult education completed in country of birth.** Participant's education in their country of birth ranged all the way from elementary education to adult education in the form of college and graduate school completed there. Nine of the ten participants' went to at least elementary school in their country of birth, which is not adult education, but was documented to show the progress of their highest educational achievement. The one person who attended elementary school in the United States was a second generation immigrant. Six of the ten participants attended middle school in their country of birth prior to continuing their education in the United States. Only four of the participants interviewed in this study participated in a formal adult education setting earning the equivalent of a bachelor's degree in fields such as mathematics, engineering and related fields. Only one participant indicated a master's degree was received in their country of birth and was the highest level of educational achievement attained by the participant of this study. This is not to say that was the overall highest educational achievement achieved ever by the participants, but the results of that question will be presented below. This was done intentionally to address the progression or journey these entrepreneurial immigrants had during the process of immigrating to the United States.

An interesting theme was all of the participants who completed some sort of formal adult education in their country of birth indicated the education received in their country of birth more than prepared them for what they do today.

"The programs there more than prepared me for what I currently do here. The Romanian system is based on the French educational system, where it is mandatory for you to adhere to the curriculum, as opposed to the English one, for

example where you are free to pick and choose your curriculum. For mechanical engineering degree, all of the courses were mandatory. I would say the French system, is unfortunately better”, said Octi Neiconi of Romania.

Interestingly enough, another participant also indicated that the Francophone system used in Lebanon provided him with a solid education for his years working in the Finance Industry all over the world:

“Education is excellent in Lebanon because it is a Francophone system and it is the best system rather than Anglophone. Our education systems are the top in the world, with two preeminent universities one of which being the American University in Lebanon”, said Joseph Boueri.

The overwhelming praise and support of those completing formal adult education programs in their country of birth is a substantial finding in this study. There was support of the Francophone system by the entrepreneurial immigrants who were interviewed in this study with complete confidence in the idea that it provided them with the knowledge that predisposed them to success in their current roles as leaders of their organizations and companies they own.

**Adult education completed once immigrated to the United States.** One of the very interesting and substantial findings of this study is that the entrepreneurial immigrants interviewed in this study were well educated, all but one of whom had at least a minimum of a bachelor’s degree or equivalent from their country of birth. Some participants began their adult studies in their country of birth just as it was explained in the section above, and others continued to pursue adult educational opportunities from

bachelors, to masters and even multiple masters. Such was the case of Sharon XU who obtained a Masters of Mathematics and a Masters in Business Administration and also plans on enrolling in Masters of Counseling soon to doctorate level degrees. Nine participants indicated they would have done nothing differently in terms of pursuing the adult educational opportunities they were exposed to, if they had the chance of doing it all over again. The one participant who had started bachelors level courses but had not completed toward a formal degree, the participant did express that they would have gone back to finish the courses necessary toward completing the formal degree. All in all, 90% of participants had completed a minimum of a bachelor's degree whether in the United States or country of birth; 30% of the participants had either started taking courses or have completed a master's degree in diverse fields from mathematics, to business administration and Latin American Studies; 20% of the participants had a doctorate level designation, both of which were women immigrant entrepreneurs. An overwhelming 90% of the participants indicated they would have done nothing differently if they had a chance to do it all over again. This revealed participant satisfaction with the adult education opportunities they were exposed to and that they followed through during their immigration journey.

Another interesting finding that was reported by 80% of the participants was related to the non-formal adult education opportunities they were exposed to and followed through their place of employment. These non-formal adult education opportunities were ongoing internal training seminars coordinated by the companies these immigrant entrepreneurs had worked for prior to becoming leaders of the organizations



they currently lead and/or own.

The informal education discussed by several participants of this study was the education passed down from one generation to another regarding life and how to run the family business. Most if not all participants spoke with very high reverence about their parents, especially their fathers who were in charge of the businesses which they own. The informal education that surfaced from the results of this study had to do within the immigrants communities' of practice, although it was not discussed at great length during the interview process. This may be a perception that immigrants hold that only formal education processes are discussed and the rest of the "education" is not considered informal as much as it is considered "life lessons" passed down from one generation to another, or again, self-directed learning that they are not even aware is happening in this period of transition.

### **Entrepreneurship**

The entrepreneurship lens of this study, through questions 5 and 6 was designed to draw on the biographies of these entrepreneurial immigrants to gain an understanding of : a) active decision making of immigrants who choose to go into business for themselves; b) the resources they drew upon to execute their decisions and barriers they have encountered; c) the diverse paths to and experiences of self-employment across a range of immigrant populations and in both ethnic and occupational niches; d) the successes and failures that contributed to the creation of their resourceful entrepreneurship(s) that lead them to participate socially through philanthropic activities in the communities where they live, work and prosper.

Table 9 represents a document review showing participant businesses where the participant is either a CEO, President, Owner, CFO or COO of the organizations below. This information is available through a search on Florida's Department of State Division of Corporations where the researcher was able to access filed documentation on behalf of the immigrant entrepreneurs filed for the companies they currently own and run.

Table 9

*Document Review: Registered Agent, Filing Status and Location*

*Source: Florida's Department of State Division of Corporations*

Agent/Officer Director Detail	Officer Director Detail Per 2013 Florida Profit Corporation Annual Report	FIN: Active /Inactive:	Place of Business, State, Zip
1. Martha Reyes	Owner and President, Havana Foods Inc.	Active	WPB, FL 33405
2. Sergio Palacio	Executive Director, Farmworker Coordinating Council of PB County	Active	Lake Worth, FL 33460
3. Jorge Avellana	Executive Director, Hispanic Human Resources Council, Inc.	Active	WPB, FL 33406
4. Octi Neiconi	President, Tim Engineering Mechanical Design & Manufacturing Design, Inc.	Active	Boca Raton, FL 33486
5. Vincenzo Gismondi	Gismondi Properties, Inc. Owner & General Manager, Arturo's Ristorante	Active	Boca Raton, FL 33487
6. Susan Xu	Owner, Fly China, Inc.	Active	Boca Raton, FL 33431
7. Joseph Boueri	Owner & General Manager, Joseph's Wine & Bar, Inc.	N/A	Delray, FL 33444
8. Maj. Joseph Bennadel	President, Center for Education, Training and Holistic Approaches	Active	Delray, FL 33483
9. Dr. Angela DeFabrique	Owner and CEO, Palm Beach Orthodontics, Inc.	Active	Loxahatchee, FL 33470
10. Dr. Cristina Secoia	President, Vision Care Family, Inc.	Active	Cooper City, FL 33330

**Resources used to find first jobs.** In terms of the resources participants identified to find jobs, three themes emerged: through a family member or working for the family business; through a friend; and finally, through a job posting or opportunity that came through a source other than family or friends. The majority of the participants had found their first jobs in the United States through their family members or working for the family business. “My father would give me \$5 to bake cookies that would sell at our family restaurant in Puerto Rico”, said Martha Reyes of Cuban descent. “My brother helped me get a job as a technician for Motorola since he was already working for the company”, said Octi Neiconi of Romania. And for our restaurateurs, it seemed that working for the family business was not really a choice, but something more of an obligation that came along with being part of an active and working family: “I managed three restaurants owned by my brother in Delray and worked 20 hour days”, said Joseph Boueri of Lebanon before going into business for himself. “I was bred in the restaurant industry” also added Gismondi from Italy.

**Diverse paths to self-employment: how far they have come.** In order to understand the reason why these immigrants became entrepreneurial immigrants one has to identify their first point of departure and document their progress and transition into working for themselves. No two entrepreneurial immigrant’s stories are alike, their business as their journeys are unique to each one of them, as are their perceptions of these paths and how it has contributed to who they are today. Questions numbered 5 and 6 track this progress, the results of which are presented in Table 10 on the following page:

Table 10

*Entrepreneurial Immigrants: How Far They Have Come*

*Source: Transcribed Interviews*

Participant (Country of Birth)	First Job	Other Jobs Prior to Becoming Self Employed	Current Role
1. Martha Reyes (USA, 2 <sup>nd</sup> Cuba)	Baking cookies at father's restaurant in Puerto Rico, 13 years old	Clerk at Doral Country Club; Filing clerk insurance company	Owner and President, Havana Foods Inc.
2. Sergio Palacio (Cuba)	Selling boxed doughnuts door to door, 13 years old	Melvin Discount Store (2.5 years); Petri Stores Cooperation (10 years); Mutual Service Org.	Executive Director, Farmworker Coordinating Council of PB County
3. Jorge Avellana (Cuba)	Cleaning a shoe store, 16 years old	Valet, Book Keeper; IBM for (9 years); Accounting Consultancy	Executive Director, Hispanic Human Resources Council, Inc.
4. Octi Neiconi (Romania)	Technician for Motorola, 30 years old	Engineer for Motorola (10 years).	President, Tim Engineering Mechanical Design
5. Vincenzo Gismondi (Italy)	Worked in the family restaurant with whatever was needed, early teens	Briefly worked as translator during college; bartender	Owner & General Manager, Arturo's
6. Susan Xu (China)	Intern for a Robotics Center, late 20's	Robotics Company Full Time; Siemens (5 years)	Owner, Fly China, Inc.
7. Joseph Boueri (Lebanon)	Managing 3 family restaurants, 40 years	Restaurant Manager	Owner & General Manager, Joseph's

Table 10 (continued)

*Entrepreneurial Immigrants: How Far They Have Come*

*Source: Transcribed Interviews*

Participant (Country of Birth)	First Job	Other Jobs Prior to Becoming Self Employed	Current Role
8. Maj. Joseph Bennadel (Haiti)	United States Army enlisted as a Reserve at 25 years old at the White House during Carter's Administration.	Growth in rank enlisted in the United States Army. Served all over the world (22 years)	Founder and COO, Charter School
9. Dr. Angela DeFabrique (Nicaragua)	Sales Associate at Express, 14 years old	Worked at uncle's neurologist office; Harvard Fellowship	Owner and CEO, Palm Beach Orthodontics, Inc.
10. Dr. Cristina Secoia (Romania)	McDonalds, 16 years old	Filing clerk and Dental Clerk	Owner and CEO, Vision Care Family, Inc.

Table 10 shows a commonality among the entrepreneurial immigrants of starting to work entry level jobs early in their teens. Those who came here as adults, started working right away. “I started working for Motorola for 10 years before becoming self-employed; it was the only job I had here in the United States”, said Octi Neiconi who took a job as a Motorola technician because the language barrier prohibited him starting as a trained engineer with a Masters degree. It is this kind of personal determination and perseverance that is unique to each one of their stories. Octi Neiconi of Romania shared:

“I worked as a technician for three months but during this time I used to go to the office at 6 AM to work on my brothers computer until 8 AM so I could learn the engineering software used at Motorola before starting my job as a technician from 8 to 5. I kept this up for three months until one of the managers said he can’t see me do this any longer so he offered me a fulltime job; all I wanted was a job that paid \$10 per hour, so they offered me \$20, which was two dollars an hour more than what the salary for this position was listed for”.

**Decisions Leading to Become Entrepreneurial.** In order to understand the reason why these immigrants became entrepreneurial immigrants had to identify their first point of departure and document their progress and transition into working for themselves. “I was always fascinated about making my own money” said Sergio Pallacio of the time he was delivering donuts door to door as his first job in the United States at 13 years of age. None of the participants interviewed in this study discussed owning their businesses as being a result of a lifelong dream. For most it was all they knew, like in the case of the restaurateurs who were either born in the business. Three of

the study's participants owned restaurants, all which have immigrated here from a different country, Italy, Cuba and Lebanon. They were "bred in the business" as Vincenzo Gismondi stated, and were trained to one day inherit the family business like Martha Reyes and he did, or they emerged out of a family business such as Joseph Boueri who managed two of his brothers restaurants for seven years prior to opening his now Zagat rated establishment in the heart of Delray Beach, Fl. This spirit of owning a business and creating something he later transferred to his son, who although graduated with a degree in engineering from Florida Atlantic University, now owns two other restaurants in Delray Beach at only 26 years of age.

For other participants, the decision to go into business for themselves was not their own, but a result of life events, such as company restructuring that ultimately led to the participant being laid off. Participants in this study discussed challenges as opportunities. The majority of participants who addressed this in their interview saw this as the trampoline that propelled them to do something they actually enjoyed doing in their own terms and without the pressures of the American corporate world. Although they have successful careers that lasted for over a decade, they took the opportunity to do something that utilized their greatest strength for something that combined both value and sense of accomplishment and personal pleasure, whether it was accounting, engineering or managing teams. The rest of the participants saw owning their business as a natural next step while being in school and working toward degrees that lead toward their profession. Dr. Secoia and Dr. DeFabrique did not even hesitate about combining the resources of personal and family savings coupled with a startup business loan to purchase



the practices they have today.

**Passage to self-employment: successes and failures.** Questions 8, 9, 10 and 11 paint a picture of the passage to self-employment by the entrepreneurial immigrants featured in this case study. Question #8 asked participants to describe their path to self-employment once immigrating to the United States in terms of how they were able to finance their business and why their company is so unique and profitable. The results indicate that a great majority relied on savings as a primary source of starting their business and some loans to supplement what was left. Some of their businesses were self built, whether it was as a result of selling prior businesses in their country of birth, or savings while working in their intermediate jobs meaning jobs. There was no mention of struggling in terms of obtaining loans from banks for any reason including that they were from a country other than the United States. “I loved working for my brother, but there is nothing like owning your own company”, said Joseph Bouieri of Lebanon about the feeling he had “in his heart” about owning a business. Some participants indicated they were fascinated about making their own money. Other participants did not start off as wanting to own their own business, but saw it as a necessity to making ends meet.

“The path was when [Motorola] laid me off” said Octi Neiconi of Romania.

“Then they said I can collect unemployment, but I wanted nothing to do with that. My friends thought I was crazy- I had paid 10 years into that system but I refused. I don’t want anything from the United States Government. They’ve done enough by granting me the visa to come here. I have 2 hands, 2 legs and 1 head, that’s all I need. So I started my own company”, he continued.

Another interesting start up case was that of Major Joseph Bernadel who discussed why he started the only Haitian charter school in the United States and how he got the State of Florida on board to give him – not just loan him- the \$1.3 million dollar annual budget:

“70% of Haitian ancestry today in Florida does not graduate from high school.

That’s obscene. Especially in Palm Beach County who aspires to be the paradigm of public education, and 70% cannot participate in this democratic institution because they are not educated. I wanted to lower this statistic. We’ve educated and graduated 4000 young people. We’re educating their parents. We provide opportunities to get educational training if they do not graduate from high school and many of them continue to go on and become successful in their daily lives.

The opportunity [of starting a business] was given to me and I’ve paid it forward with the students we educated”- Major Bernadel of Haiti.

The participants were passionate about their current roles and the companies they owned. This passion was evident in the responses from question 9 that asked them to identify of what about their company they are most proud, whether they employ any family member and if so how is it working out and asked them to identify qualities they prefer when hiring employees whether their preference is to hire employees from their country of birth. Because this study is set up as a case study and because each one of the participants are unique in their business and type of clientele, the researcher wanted to preserve the integrity of their hard work and progress by highlighting one or two aspects of their business. Tables 11 and 12 capture this information.

Table 11

*Entrepreneurial Immigrants: Their Companies at a Glance**Source: Transcribed Interviews*

Participant (Country of Birth)	Current Role	Most Proud Of:	Employment of Family Members
1. Martha Reyes (USA, 2 <sup>nd</sup> generation Cuban)	Owner and President, Havana Foods Inc.	The platform it allows her to build her philanthropic giving upon; Setting an example that other business in the community can follow	Daughter, Marketing Director
2. Sergio Palacio (Cuba)	Executive Director, Farmworker Coordinating Council of Palm Beach County, Inc.	Proud of having expanded to 2 offices and 15 employees; promotion of self-sufficiency among migrant populations	No
3. Jorge Avellana (Cuba)	Executive Director, Hispanic Human Resources Council, Inc.	It is a bridge between economic, social and political world in Palm Beach County. Increased revenues from \$60K to over \$6 Million.	No
4. Octi Neiconi (Romania)	President, Tim Engineering Mechanical Design & Manufacturing Design, Inc.	My main company I consult for is the same company that fired me. We have large profits due to low overhead; we are flexible and even employ other companies. Proud to still be in business while competitors have not survived the economic turn.	No
5. Vincenzo Gismondi (Italy)	Owner & General Manager, Arturo's Ristorante	Enjoys having the family working together in the family business. His wife is a partner in the business as well as some of his children	Wife, Partner and COO. Oldest Daughter, Pastry Chef.

Table 11 (*continued*)

*Entrepreneurial Immigrants: Their Companies at a Glance*

*Source: Transcribed Interviews*

Participant ( <i>Country of Birth</i> )	Current Role	Most Proud Of:	Employment of Family Members
6. Susan Xu ( <i>China</i> )	Owner, Fly China, Inc.	It is not a traditional travel agency, but a science experiment. Doesn't want to be a solely Chinese company but in the same time they cater to that demographic	Husband is the President of the company
7. Joseph Boueri ( <i>Lebanon</i> )	Owner & General Manager, Joseph's Wine & Bar, Inc.	His wine collection is the largest in South Florida with bottles ranging from moderate prices to ones priced at \$20K	His wife is his business partner and one of the chef's in the company
8. Maj. Joseph Bennadel ( <i>Haiti</i> )	Founder and COO, Center for Education, Training and Holistic Approaches, Inc.	The educational opportunities extended to Haitians living in Palm Beach County. Also created 29 jobs for South Florida.	No
9. Dr. Angela DeFabrique ( <i>Nicaragua</i> )	Owner and CEO, Palm Beach Orthodontics, Inc.	Relationships with patients. "You don't have to go to school to know how to treat a patient".	Her brother Georgi works periodically there when visiting from Miami.
10. Dr. Cristina Secoia ( <i>Romania</i> )	Owner and CEO, Vision Care Family, Inc.	Most proud of the customer service and relationships with patients.	Her husband is a partner in the business and works as an optometry technician for the business.

Question 9 findings are presented in Table 11, and question 10 findings presented below Table 4.5. Both of these questions were designed to work together to collect as much information one can covering a broad range of topics, and focused on their businesses, their successes and/or failures (although none identified) to set the ground work of answering questions related to giving, which are reserved for the last portion of the questionnaire. Question 10, as a follow up to question 9 asked participants to share one or two business practices that lead to their success. Their answers were as individual as they were and all across the board given that really no two businesses were/are alike. However even in this range of answers, there are some common themes or trends that will be discussed after their answers are presented in Table 12:

Table 12

*Entrepreneurial Immigrants: Business Practices Leading to Success*

Participant (Country of Birth)	Current Role	Business Practices that Lead to Their Success:
1. Martha Reyes (USA, 2 <sup>nd</sup> gen Cuban)	Owner, Havana Foods Inc.	Giving Back
2. Sergio Palacio (Cuba)	Executive Director, Farmworker Coordinating Council of PB County, Inc.	#1. Never set yourself up to fail, Do your homework and be prepared #2. Leave while you're on top
3. Jorge Avellana (Cuba)	Executive Director, Hispanic Human Resources Council, Inc.	#1. Honesty. The employees will know you better than you know yourself and they will know when you are honest and not. #2. Consistency
4. Octi Neiconi (Romania)	President, Tim Engineering Mechanical Design & Manufacturing Design, Inc.	#1. Answer your phone. Day and Night. #2. Keep your clients updated, all the time. Clients like to be in control and do not like to be surprised. Let them know updates at every stage of the game so that they feel in control.
5. Vincenzo Gismondi (Italy)	Owner & General Manager, Arturo's Ristorante	#1. Getting a college degree. #2. Business experience (industry experience).
6. Susan Xu (China)	Owner, Fly China, Inc.	#1. Quality of customer service: we are the low fare leader. #2. Treat all employees just as well. The customer is not higher than the employee.
7. Joseph Boueri (Lebanon)	Owner & General Manager, Joseph's Wine & Bar, Inc.	#1. Honesty. When you put your heart in something I am positive something good comes out of it. #2. God.

Table 12 (*continued*)

*Entrepreneurial Immigrants: Business Practices Leading to Success*

Participant ( <i>Country of Birth</i> )	Current Role	Business Practices that Lead to Their Success:
8. Maj. Joseph Bennadel ( <i>Haiti</i> )	Founder and COO, Center for Education, Training and Holistic Approaches, Inc.	#1. Be impeccable with your words. #2. Be impeccable with your resources.
9. Dr. Angela DeFabrique ( <i>Nicaragua</i> )	Owner and CEO, Palm Beach Orthodontics, Inc.	#1. Customer Service. #2. Stay in touch with your employees and listen; keeps people on the same page #3. Have fun as a team. Make them feel the business is their own.
10. Dr. Cristina Secoia ( <i>Romania</i> )	Owner and CEO, Cision Care Family, Inc.	#1. Customer Service #2. Relationships with Patients.

The last question of this subsection of the questionnaire related to the passage to self-employment that the entrepreneurial immigrants featured in this case study. It explores their perceptions and concepts of money, and set the stage for the last section of the questionnaire which is related to philanthropy. Again, in keeping true to the originality of each one of the entrepreneurial immigrants featured in this study, Table 13 comprises their individual responses to question 11.



Table 13

*Entrepreneurial Immigrants: Maxims about Life and Money*

Participant (Country of Birth)	Current Role	#1. Maxims about Money #2. Maxims about a Life Well Lived
1. Martha Reyes (USA, 2 <sup>nd</sup> generation Cuban)	Owner and President, Havana Foods Inc.	#1. How blessed we are #2. How blessed we are
2. Sergio Palacio (Cuba)	Executive Director, Farmworker Coordinating Council of Palm Beach County, Inc.	#1. Immigrant Mentality: We always saved. #2. Grateful. I wouldn't change anything in my life, the good and the bad, it has made me who I am
3. Jorge Avellana (Cuba)	Executive Director, Hispanic Human Resources Council, Inc.	#1. Liza Mineli's: Money makes the world go round; Fidler in the Roof: If I was a rich boy. I measure money by how happy I am. #2. Three basic needs need to be met: shelter, food and health. Whatever comes after, it is superfluous. Those should be the basic needs met in the world.
4. Octi Neiconi (Romania)	President, Tim Engineering Mechanical Design & Manufacturing Design, Inc.	#1. I don't care about money, my wife cares, but I don't. So I don't have a maxim about it. #2. A life well lived is when you have friends and family around you.
5. Vincenzo Gismondi (Italy)	Owner & General Manager, Arturo's Ristorante	#1. Don't worry about money, worry about your job and the money is going to come. #2. My father used to tell me, don't worry about money, just keep doing what you do and the money will come.

Table 13 (continued)

*Entrepreneurial Immigrants: Maxims about Life and Money*

Participant (Country of Birth)	Current Role	#1. Maxims about Money #2. Maxims about a Life Well Lived
6. Susan Xu (China)	Owner, Fly China, Inc.	#1. Don't have maxim's about money. It's a win-win. Money is a gift that lets you do things and a link that can make a product go. #2. Do something meaningful so you'll get a sense of fulfillment in helping others. When you provide a service to someone who is in need you get fulfillment out of providing good service.
7. Joseph Boueri (Lebanon)	Owner & General Manager, Joseph's Wine & Bar, Inc.	#1. Everyone likes to have money in their account. Money is important to the extent that you can buy what you need. #2. God.
8. Maj. Joseph Bennadel (Haiti)	Founder and COO, Center for Education, Training and Holistic Approaches, Inc.	#1. Not money, but the lack of money is the source of all evil. #2. His life maxim is a quote by President Roosevelt: "It's not the critic who counts, nor the man who points out how the strong man stumbled; the credit belongs to the man who is actually in the arena; who knows in the end the triumph of achievement and who at worst if he fails, at least fails while daring greatly so that his place shall never be with those cold and timid souls who know neither victory nor defeat".
9. Dr. Angela DeFabrique (Nicaragua)	Owner and CEO, Palm Beach Orthodontics, Inc.	#1. Money is important, but not everything. It can buy you an experience. #2. Money can do a lot of good, but it cannot buy you happiness. I know that first hand.
10. Dr. Cristina Secoia (Romania)	Owner and CEO, Vision Care Family, Inc.	#1. It's not about money. #2. Life balance between family life and giving. It's about others.

## **Leadership**

The next section of the interview protocol was designed to address participants' perceptions of their communities of practice, as well as how participants saw themselves, whether as a leader, supporter or just follower, of causes and issues that faced the communities in which they lived. The fourth section attempted to gain an understanding of the leadership qualities displayed by entrepreneurial immigrants. These questions addressed a variety of issues: what types of groups did they choose to interact and what roles did they play in those groups? What do they perceive to be their best leadership trait and do they even see themselves as leaders in their communities?

**Leadership within communities of practice.** When it came to connecting with other immigrants of their nationality in the United States and more specifically on Florida's Gold Coast, 80% of the respondents indicated they participate heavily in organizations (whether civic, cultural or religious) that tie them to other immigrants in the community. Sergio Palacio perhaps summarized it best: "I connect with Cubans of my generation, yes; but I am fully integrated in the American life". There are a range of affiliations and associations that were identified by this study's participants indicating moderate to high involvement in the communities of immigrants that are established along Florida's Gold Coast. The civic organizations of immigrant foundation identified in this study ranged from The Cuban American Club to The Hispanic Chamber of Commerce to various organizations that represent the diaspora of nationalities across the world.

In addition to the associations identified above, there were numerous immigrant

organizations of a religious affiliation that were identified by the study's participants. For example, the Romanian Baptist Association has a significant presence in eastern Broward County. This group is the catalyst that holds various generations of Romanians together in one place providing a network of spiritual connections, cultural attachment and social support that thousands of Romanians have participated for over 50 years. A great majority (80%) of the study's participants identified ties to religious organizations, where they contribute to their churches and are actively involved in mission trips, either through financial support, or through donations of time that support relief efforts all over the world.

Just because a participant supports their local Romanian, Haitian, Cuban or Chinese church, does not mean that they do not also belong to their respective Hispanic Chamber of Commerce or various diaspora organizations prevalent along the Florida's Gold Coast. In fact, a great majority of the participants expressed participation in both, religious and non-religious immigrant organizations with equal enthusiasm of financial and time support. Perhaps Major Joseph Bernadel summarized it best:

"In 13 years of being here in this community, I've made connections with Haitian activist leaders. We have close to 200,000 Haitians, I can't know all of them personally, but people of leadership I've already met. Most recently, after the earthquake, the president of Haiti selected me to be part of the relief commission along with the prime minister of Haiti and former United States President Clinton, whom I've served for while I was in the Army. President Clinton was the head of the international commission I was assigned to by my country's president,

comprised of 25 people around the world who were selected to be in charge of 10 billion dollars in charge of rebuilding Haiti”.

**Leadership outside of immigrants communities of practice.** This question gaged entrepreneurial immigrants’ involvement and leadership along Florida’s Gold Coast outside their immigrant communities of practice. The question asked them to entertain the thought of whether they consider themselves as leaders in their communities. There was very little probing used when asking this question, and they were limited to: How do you feel that you have acquired those leadership skills?; would you say that those leadership skills transfer from your business to your personal life?; were your skills obtained through formal education (technical schools or college courses) or informal education (entrepreneurship, working in the family business, working with a mentor) or non-formal means (continuing education or working in a group setting with others)?

A majority of participants do not consider themselves as leaders in the communities where they live. However, after doing a background search during document reviews, a different picture emerges as each one of these participants served on a minimum of one board. “I do not consider myself a leader, but my community sees me as a leader”, said Octi Neiconi who immigrated here as an adult from Romania. “I don’t know about being a leader, I just try to set a good example and try to do what I believe is important. It so happens that for some miraculous reason people listen to me and feel inspired. Positivity flows”, said Dr. Angela DeFabrique who immigrated here as a result of political unrest from Nicaragua. Furthermore, Susan Xu of Fly China, said: “I don’t

see us as leaders; I see us more as supporters; if there is a leader who does something, we'll get behind it and support it; we want to be low key, but solid supporters”.

What is interesting to conclude however, is that upon reading their resume's and doing some research online, each one of the participants are either chairman(s) or chairwoman(s) of at least one board, and often are heavily involved in other boards. For those that have indicated they do see themselves as a leader, their responses are perhaps best summarized by what Jorge Avellana said: “I do see myself as leader in a way, because of the things I do”, which was also the researcher's barometer in classifying these entrepreneurial immigrants as leaders in their own communities.

These entrepreneurial immigrants are as vast and wide in their scope of influence, not just in terms of financial support, as is discussed in the philanthropy section of this chapter. For purposes of this research, when gathering information about the participants' involvement of time in their community, three major themes emerged: 1) participation *on boards* such as non-profit organizations; 2) participation in a church or a *religious related activity*; 3) and finally *ethnic association* affiliations with their respective immigrant groups. When it comes to the first major theme, that of participating *on boards of various not for profit organizations*, 70% of participants indicated that they are part of at least one, and in most cases a minimum of three boards. Whether it is actually leading a board, such as Jorge Avellana who is the chairman of the board for Good Samaritan Hospital or Dr. Angela DeFabrique who is not only the chairwoman of Big Buddies organization, she also spearheaded the formation, implementation and operation of the Palm Beach Chapter that was non-existent prior to

her getting involved.

Discussion of religious activities and involvement were reported by 60% of the respondents. They not only indicated financial support, in form of a tithes (which will be discussed in greater length in the upcoming section) but also donations of time.

Finally, the last theme that emerged from the participants responses was affiliation with ethnic organizations such. The participants (70%) indicated that they are quite involved in these types of affiliations. “[I connect] with Cubans of my generation, yes; we’ve all had great experiences that unite us”, said Sergio Palacio.

“I am very proud of who I am and of my heritage. Regardless of whether I go and live in Cuba, I will be considered an immigrant in my own country. It has changed dramatically in the past 40 years. My goal is to bring Cuba back to health and eliminate all the atrocities that Communism has done toward it. I’d like to help businesses operate there in the year 2013 and stop being in 1959. I have been involved in helping those that have done things against the Castro regime. Whether it is helping the opposition movement from here inside of Cuba, or helping those that have been accused of doing things against the regime of Fidel Castro, I contribute time and collect money for the opposition defense” also added Jorge Avellana.

One of the most prolific entrepreneurial leaders interviewed in this study was Major Joseph Bernadel, who founded a Charter School in Delray Beach, that serves as a model of education for other immigrant communities from across the nation. This school has been visited by the past three US presidents and is supported by the State of Florida

annually. He said:

“In 13 years of being here in this community [Delray Beach], I’ve made connections with Haitian activist leaders. When I came here, I sought out opportunities for service. I sought ways to serve on boards and agencies and built my contacts in the Haitian communities and had observed in all my travels [that] the real difference between people is made along the lines of educational opportunities. This is why I chose to make this the focus of my efforts. That’s when I founded the school”.

It is also important to note that Major Bernadel represents the 4 million Haitians outside of Haiti as the President of the Haitian Diaspora. “I worked a lot in the service of the community,” he said. He added that the United States Army developed his leadership skills through numerous assignments and training in 22 years of service. He became emotional when sharing that “leadership was a result of my father as a young man first, then the military”.

All in all, the majority of entrepreneurial immigrants indicated that their leadership skills were a result of informal education or non-formal education. Just as in the case of Vincenzo Gismondi who attributed a lot of his success to the education received in the United States that allowed him to “learn how things in this country worked”, he said it was only coupled with the experience he had, of “literally being bred in the industry” that contributed to his success as the owner and manager of a successful and established restaurant that kept its doors open and is now celebrating its 30 year anniversary.



## **Philanthropy**

The fifth and final section gaged the social impact of immigrant contributions in terms of donations of money and donation of time. This section was designed to get answers to several questions: At what point in their passage to immigrate and/or passage to become self-employed did they begin to give back? Did their entrepreneurial success affect their decision to become socially involved? What are they most passionate about and why? How they feel about the philanthropies which they are in? What their long term vision is for the companies they are heading up in terms of social impact? Will they support local charities on Florida's Gold Coast or do they plan to make the bulk of their investment in their country of birth?

**What affects giving.** It is important to note that 100% of the entrepreneurial immigrants who participated in this study supported non-profit organizations along Florida's Gold Coast, whether it was a donation of money or a donation of time, or as in most cases, a donation of both. When asked to identify a point in their immigration journey they decided to give back, 80% of participants believed that it was very early in their journey. One of the following phrases was repeatedly used by the participants: "from the very beginning", "always", "early on" or "we've always done that and/or from day one". This indicates that this spirit of giving is a natural inclination among the participants. "[We gave] from early on. I don't [think] there was a time that we did not", said Sergio Pallacio who immigrated here as a youth from Cuba.

For those that would not identify a time, their answers were: "We support a lot of organizations and we [our family] are known for it" said Bouieri. His family's

construction business built the Boca Raton Airport about 30 years ago, along with other preeminent landmarks along Florida's Gold Coast, such as the Fountainbleu Hotel located in Miami, Florida.

When it came to discussing donations of time, Dr. Angela Defabrique (whose family was politically involved and then exiled in Nicaragua) said it best:

“[We gave] from the very early beginning. I remember going to Camilla's House for our first thanksgiving here and being so thankful for what they did, so much so that the following year, we went back this time not as beneficiaries of this service, but we were the ones serving the food and giving back”.

Susan Xu, of Fly China painted the most colorful picture of why the entrepreneurial immigrants gave up their money and time:

“[We gave] from day one. In China there is a saying and something that most Chinese people practice when dealing with money using your five fingers: you save some; spend some; invest some; tithe some and give away some. This way your hand will never be empty”.

She continued to say that in China, because of the limited opportunities available to its citizens, people tended to save. They saved for the bigger house, better car, of course more education and whatever was needed in life. “But tithing, changed our perspective on the cultural Chinese view of money” said Susan Xu who immigrated here as an adult along with her husband and brother from China. Just like Susan Xu, the participants attributed the decision to donate time and money to an active decision to tithe or a religiously, a behavior that was instilled in them from very early on.

Another participant who identified tithing as the turning point was Octi Neiconi of Romania, who called tithing a “very interesting experiment”: “I decided to give back when I decided to tithe, 10% of everything we had, not the net but the gross”. “It was a very interesting experiment” said the mechanical engineer whom if you recall, was laid off by Motorola after 10 years of service and opened his own engineering consulting firm, a company that oddly enough, became his firm’s largest and most stable client after he was let go. “Once we decided to tithe, my income went up, so we gave more. It was very interesting” he said. All in all, 60% of the study’s participants tied their giving either as a result of or complimentary to the practice of tithing and discussed this rationale in great deal. They were uninhibited about answering this question and many even apologized for saying it at fear that the researcher would not include it in the ultimate findings of this paper. The researcher assured them that since this is a qualitative case study, this pattern would be identified and recorded, if it is indeed one. With 60% of respondents indicating so, especially when the question does not prompt them to discuss this, it is a major finding of this study.

For those participants who indicated other reasons for giving back that was not related to tithing, they each discussed an incident where someone, once immigrated, had performed a selfless act of kindness or service, one that they remembered until today. As noted earlier, Dr. Angela DeFabrique stated the reason why they gave was because of the overwhelming generosity that the organization called Camilla’s House extended her and her family over the Thanksgiving holiday. Others discussed a family, even American family, who would invite these new immigrants into their house and prepared them a

home cooked meal which resulted in a life-long friendship. The remaining 40% of respondents who indicated a reason other than tithing for giving back and becoming involved, cited an instance where they were extended kindness first, as we will see later on in this section. These original acts of kindness have multiplied their effect through financial support and/or donation of time that these entrepreneurial immigrants have exercised along Florida's Gold Coast.

**Does entrepreneurial success have anything to do with giving?** This portion of the study explored motives behind giving back, whether it is a donation of time or money. Participants were given a chance to elaborate on their rationales for giving and becoming socially involved.

Sergio Palacio, who is now the Executive Director of a non-profit organization along Florida's Gold Coast that reaches hundreds if not thousands of migrant workers with basic needs each year, said it best:

“My parents always helped out friends and family. I was raised with the immigrant mentality where you save 10% of the gross and give 10% of the net. So philanthropy has always been part of my life, of helping of giving back”.

Jorge Avellana who immigrated from Cuba also supported this finding: “Money doesn't motivate me. I've always given back even when I was parking cars [as a valet] in New Jersey and going to school full time. I gave to the church. As I graduated and my income increased, I gave more”. “We've always helped those in need. I understand suffering and again, if there is someone I can help, I will”, said Joseph Bouieri who immigrated here from Lebanon as an adult along with his wife and children.

In regards to their entrepreneurial success, 100% of the participants confirmed that their giving is completely separate from it. “[Giving] had nothing to do with success. Before we came into success we had the foundation of giving back. The five fingers. It wasn’t that we had more money, we just gave more”, said Susan Xu of China. Major Bernadel said that it was not related to success, but it was “always about service” and the multiple assignments during his tenure with the US Army that exposed him to opportunities to serve. Dr. Cristina Secoia said that in terms of percentage “we gave just as much, but now we have more so we give more; nothing changed; our attitude has always been about giving back”. She also indicated that there was a time in her youth that she gave back in terms of time, of leading various missions groups to do service projects for orphanages in Romania, but now she is a business owner with two young children and because she is not right now in the position to give as much time, she in turn donates more money to the organizations she supports. Bottom line is, as Dr. Angela DeFabrique stated: “Giving is very near and dear to my heart”, as it is clear with all of the entrepreneurial immigrants who participated in this study.

**Social impact of entrepreneurial immigrants along Florida’s Gold Coast.** In order to incorporate the myriad of causes these ten entrepreneurial immigrants alone actively participate through donations of money and/or donations of time, the table below lists their major involvement that delineates that involvement with respect to money and time.

Table 14

*Entrepreneurial Immigrants: What They Support*

Participant (Country of Birth)	Current Role	#1 What They Support Financially #2 Official Board Positions
1. Martha Reyes (USA, 2 <sup>nd</sup> generation Cuban)	Owner and President, Havana Foods Inc.	#1. Over 200 organizations through Havana Foods, Inc.; church; Farmworker Coordinating Council #2. Hispanic Chamber of Commerce; Shuzz.
2. Sergio Palacio (Cuba)	Executive Director, Farmworker Coordinating Council of Palm Beach County, Inc.	#1. St. Andrews Episcopal Church; Found Care (aids relief); Palm Beach United Way; Palm Beach County United Way, Farmworkers Coordinating Council. #2. St. Andrews Episcopal Church; Palm Beach United Way- Feather Society.
3. Jorge Avellana (Cuba)	Executive Director, Hispanic Human Resources Council, Inc.	#1. Passionate about organizations that promote justice for Cuba. #2. St. Mary's Hospital – Chairman of the Board of Trustees.
4. Octi Neiconi (Romania)	President, Tim Engineering Mechanical Design & Manufacturing Design, Inc.	#1. Mainly to the Church; Samaritan purse; Romanian based charities; Jewish organizations although he is not of the Jewish faith; #2. None identified.
5. Vincenzo Gismondi (Italy)	Owner & General Manager, Arturo's Ristorante	#1. Church; American Heart Association; Community organizations in their requests for donations for silent auctions/raffles. #2. Various associations; on the Board of Restaurant Owners Associations based in Orlando but with affiliates all over the state of Florida for more than a decade.
6. Susan Xu (China)	Owner, Fly China, Inc.	#1. Church; Mission trips to China; China Partner- training people to become pastors in china; Billy Graham Crusade; organizations that support the promotion of the Christian faith #2. On the board of China Partner

Table 14 (*continued*)

*Entrepreneurial Immigrants: What They Support*

Participant ( <i>Country of Birth</i> )	Current Role	#1 What They Support Financially #2 Official Board Positions
7. Joseph Boueri ( <i>Lebanon</i> )	Owner & General Manager, Joseph's Wine & Bar, Inc.	#1. Nothing concrete he wanted to discuss during time of interview. However the Boueri name has supported many Delray based organizations and they are known for it. #2. Nothing identified through conversation.
8. Maj. Joseph Bennadel ( <i>Haiti</i> )	Founder and COO, Center for Education, Training and Holistic Approaches, Inc.	#1. Haiti relief efforts #2. President of the Haiti Diaspora Organization, appointed by the President of Haiti.
9. Dr. Angela DeFabrique ( <i>Nicaragua</i> )	Owner and CEO, Palm Beach Orthodontics, Inc.	#1. Girls Orphanage in Nicaragua; Boys Town of South Florida; Best Buddies. #2. Chairwoman of the board of the Best Buddies Palm Beach Chapter; Spearheads the fundraising committee for the Girls Orphanage in Nicaragua.
10. Dr. Cristina Secoia ( <i>Romania</i> )	Owner and CEO, Cision Care Family, Inc.	#1. Kingdom's Kids Ministries in Moldova; Legal Council on behalf of Christian rights; Church; Pathways to Joy Ministries- for young and single mothers in Romania; various children's projects coordinated by the church #2. At time of interview she held no formal board position, but indicated that in the past she was on the board of Kingdom's Kids Ministries as well as spearheaded many relief, missionary and fundraising efforts in the United States for Eastern Europe, specifically Romania and Moldova.

Although the list of organizations supported by participants of this study is as vast as it is impressive, there are certain areas of focus that are “near and dear”, a phrase coined by Dr. Angela DeFabrique of Nicaragua, to each and every entrepreneurial immigrant featured in this case study. Entrepreneurial immigrants were asked to identify one organization or issue which they are most passionate about. The results are presented in Table 15:



Table 15

*Entrepreneurial Immigrants: What They Are Most Passionate About*

Participant (Country of Birth)	Current Role	Most Passionate About:
1. Martha Reyes (USA, 2 <sup>nd</sup> gen Cuban)	Owner and President, Havana Foods Inc.	Shuzz, an organization that provides new shoes to children in underprivileged countries, especially Latin America.
2. Sergio Palacio (Cuba)	Executive Director, Farmworker Coordinating Council of PB County	His Church, because of his faith
3. Jorge Avellana (Cuba)	Executive Director, Hispanic Human Resources Council, Inc.	Justice and the Cuban liberation movement
4. Octi Neiconi (Romania)	President, Tim Engineering Mechanical Design & Manufacturing Design, Inc.	His Church; and about Christian organizations that spread the faith of Jesus Christ.
5. Vincenzo Gismondi (Italy)	Owner & General Manager, Arturo's Ristorante	No identified preference. He stated: "They are all equal to me, I like to be fair and support them all".
6. Susan Xu (China)	Owner, Fly China, Inc.	Her Church; Mission trips to China or anything Christian working in the advancement of faith in the world.
7. Joseph Boueri (Lebanon)	Owner & General Manager, Joseph's Wine & Bar, Inc.	No identified preference. He stated "I help everyone with everything".
8. Maj. Joseph Bennadel (Haiti)	President, Center for Education, Training and Holistic Approaches, Inc.	Education, specifically of Haitian descent
9. Dr. Angela DeFabrique (Nicaragua)	Owner and CEO, Palm Beach Orthodontics, Inc.	The orphanage in Nicaragua followed by Best Buddies as a close second.
10. Dr. Cristina Secoia (Romania)	Owner and CEO, Vision Care Family, Inc.	Her Church; especially children's programs sponsored by the church

Interestingly, four out of the ten participants believe so strongly in their religious institutions that they would declare this as their foundation of their most passionate pursuit to help others. In all of these cases where participants have identified their church or faith based ties to giving, they have done so consistently through the duration of their interview.

Susan Xu who discussed the confounds of the communist regime in China, where freedom of religion is highly persecuted. As a result of her upbringing and cultural pressure, she was a self-professed atheist. She had a change of heart as a result of her interaction in this country with a family who invited her to attend church. Similar sentiments tied to “blessings” flowing out of giving were shared by three other participants. These participants gave to faith based organizations because they have done so from when they were young, or because of a certain turn of events that embarked them on this “interesting experiment”. One of the participants, referred to faith giving as giving more to get more.

“On our first day of church, they talked about how our money wasn’t really ours. Our first day in church. We were thought that we are stewarding God’s money and this has become a foundation on how we view money. We were atheists in China. In the Chinese tradition, you keep saving for children’s education, a larger home, there is just a lot of saving. But at that point in 1998, we started to see that [it] doesn’t make sense. So we changed our philosophy about giving and we now have peace about it”.

The study’s participants were all passionate about their causes. Major Joseph

Bernadel, the founder and president of the Center for Education, Training and Holistic Approaches, Inc., located in Delray Beach, quoted Aristotle in his response:

“Aristotle claims that there are three conditions that allow societies to flourish.

Enlightened citizens- that’s education and that’s what I’m doing. Then institution have to deliver on those promises of democracy. The third one states that if those first two conditions do not exist, the third one is sine qua non. You have to have leaders who encourage and are interested in it. In that sense we’re building people for that democracy”.

He is hoping that his school will “train the next Martin Luther King, the next Nelson Mandela, the next Bobby Kennedy, all great men who had to be trained somewhere”. He also shared an interesting perspective: “Mandela and Kennedy were people who were built, they didn’t just happen”. Major Bernadel made references to skills theory of leadership rather than trait theory that lays the foundation of his entire work which he has coordinated for the past 13 years along Florida’s Gold Coast: “Just like Wall Street is built on titans, they are captains of industry. The social justice advocates, they have to have places where those people are built. This is the contribution we are making”.

The last two questions asked of the participants was about their perceptions of how the philanthropies which they are involved, are helping to shape their communities. While some participants responded that their intent was not to shape the community, but “help others and set a good example”. Other participants contribute with the intention of setting an example for the next generation, like Dr. Cristina Secoia, who hopes to instill

the love of volunteerism and giving back through her actions rather than her words.

However, there is an overwhelming faith expressed by the participants in the work that each of the organizations they support contribute to society and the world. As Sergio Palacio said: “You need to know that you will never be able to eradicate world hunger, or poverty, but you can contribute in your own community and keep your goals realistic”.

Although many of the social causes which the participants champion benefit the community where they live, many of them also have a worldwide reach. For example, Shuzz is a non-profit organization whose mission is to provide new shoes to poverty-stricken children through the United States and in developing countries. Martha Reyes, of Havana Foods has chaired their annual fundraiser in Palm Beach County along with her daughter Vanessa Reyes. She continues to stay involved because its local and its worldwide reach. If children need new shoes in Palm Beach County, the Reyes are in Belle Glade equipping that community with this need. If children need shoes in Guyana, the Reyes make it possible for relief efforts to get to this country safely and sound. Although Martha Reyes said she has no expressed interest in visiting Cuba, because of her heritage, she did say during her interview that the only way she would consider going there would be through the Shuzz organization, and bringing new shoes to Cuban children in need.

Finally, the question about social impact was designed to gage participants’ perspective about their legacy and what they hope to leave behind. Interestingly enough, 60% of the participants indicated that they cared about the legacy they left behind:

whether it is a foundation that would continue to financially support the projects in perpetuity, or training the next generation of leaders who will carry on the torch, or simply the desire to leave this world a little bit better than they have found it in. As Jorge Avellana said: “There is a lot of hope and I’m not at all pessimistic about the future”.

For those that specifically said that “they do not care about their legacy”, they indicated that “the work never really stops”. They were and are more focused on the reach they can extend while alive and their ability to do something for others, regardless of the outcome and legacy it leaves behind.

These entrepreneurial immigrants are simply focused on the work. “You should see what I’ve got planned next”, said Dr. Angela Defabrique whose family came to the United States as a result of political exile from Nicaragua. The woman who has been through “never-ending” educational programs as an orthodontist, as well as a participant in a Harvard Fellowship supported by a grant from the National Research Institute, said that her plans are going to law school in Nicaragua so she can become the president of that country one day. She hopes to do that, not as a personal goal, but because she is so invested in helping that country achieve its potential.

An overwhelming majority of the participants in this study indicated that they are just as passionate about the causes that they champion now as they were when they started. These are men and women who have worked hard to establish the businesses they are now leading. They have managed it through significant growth in terms of capital as well as outreach. Their good will is not something they just talk about, and in most cases the majority of the entrepreneurs would rather not, but something that is manifested

through action. No two immigrant entrepreneurs were alike, but their heart beat as one when it concerned the welfare of others.

### **Chapter Summary**

The five lenses mentioned in this chapter, led to major threads discussed in findings in the following chapter. Findings will be discussed based on data collected through this instrumental case study compared to existing literature and analytic frameworks.

## **Chapter 5**

### **Conclusions**

#### **Review of Purpose Study**

The purpose of this instrumental case study was to describe and explore the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the Gold Coast. The industries created by these entrepreneurial immigrants propelled one or a series of philanthropic activities in the communities where they work, live and prosper, through an investment of capital and investment of time. In this study, social impact was represented by entrepreneurial immigrants' philanthropic activity in terms of donations of both wealth and time, whether domestic or abroad, as result of the wealth created and/or accumulated through their entrepreneurial ventures along Florida's Gold Coast. Although there were multiple possible lenses of inquiry, this study explored the personal journey and social impact of 10 first and second generations of entrepreneurial immigrants whose business careers and ventures covered a broad range of industries, time and activities through five main lenses: immigration, adult education, entrepreneurship, leadership and philanthropy.

## **Review of Methodology**

An instrumental case study approach was selected here because such a design helped the researcher understand how these entrepreneurial immigrants made sense of their lives and their experiences as they related to: their decision to migrate to the United States; adult and community educational opportunities in their countries of birth; passage and journey to becoming self-employed and reasons they chose to go into business for themselves; their views of leadership in their own communities of practice as well as the community at large; and finally, their philanthropic giving, whether it was a donation of money or donation of time. This case study was bounded by the experience of 10 participants, each one of whom is an entrepreneurial immigrant of either first or second generation. The data were collected through 10 individual interviews and document reviews of the corporations they have established, as well as information readily available on the causes that they support. These data were coded and triangulated. Each participant was invited for a face to face interview following the initial referral phone call, asked to sign an adult consent and release form (Appendix B) prior to engaging in the interview, which lasted on an average of 55 minutes for all case study participants. The tapes were transcribed and sent to participants for member checking, the final transcript being approved prior to the coding of the data. Data were coded using the analytic strategies presented in Table 3.2 such as summarizing interview notes, classifying, identifying codes, reducing information so that code frequency can be identified followed by a thorough interpretation of data. The specific details of the findings are found in chapter four of this paper and major findings related to each one of



the sub sections are presented below.

### **Review of Research Questions with Findings and Relation to Literature**

The research questions for this study were: 1) What is the social impact of the first and second generation of entrepreneurial immigrants who currently live and work along the State of Florida's 120 mile coastline, known as the Gold Coast? 2) What are common characteristics of entrepreneurial immigrants through three stages in life: a) decision to migrate to the United States; b) initial period as an immigrant; and c) path they took to self-employment.

In seeking answers to the research questions, the research focused on five lenses: 1) *demographics and life story* of their personal journey as an *immigrant* to the United States; 2) initiation and/or continuation of *adult and community education* and the impact of self-directedness, both in their country of birth and after immigrating to the United States; 3) details relating to their *entrepreneurships* along Florida's Gold Coast; 4) the display of *leadership* qualities in their own communities of practice, as well as the Gold Coast community at large; and finally, 5) their *philanthropic* activity. These five lenses, on immigration, adult and community education, entrepreneurship, leadership and philanthropy made it possible to gain baseline qualitative, to capture a holistic description and exploration of the immigrant entrepreneurs and their social impact on Florida's Gold Coast.

**Decision to migrate to the United States.** In this portion of this study, the researcher attempted to answer the following questions: What is the personal story of these immigrants to the United States? Why did they leave and choose to come to this

country? How did they adapt in their transition to this new country? What barriers and support systems have they encountered?

Although all participants' journeys were unique, there are several themes that emerged from the data collected. The first theme that emerged was that most of the participants interviewed indicated they had little or no say in the decision to migrate to the United States, as this decision belonged to their parents. As this decision belonged to their parents, they came here as youth under 14 years of age. Those participants who immigrated to the United States as a result of their own decision came to this country as an adult, over 18 years of age.

The second major theme that emerged from this section was that most of the participants indicated they had left their country of birth because of political reasons, whether it was civil war, oppressive regime or political unrest. Political oppression and tyrannical regimes may lead to unemployment or difficulty of finding employment.

These themes are consistent with research that states that:

Foreign professionals seldom migrate because of unemployment back home, so the gap that makes the difference in their decision to migrate is not the absolute income differential between prospective new country salaries between the United States and what they earn at home. (Portes & Rumbaut, 2006, p. 25)

Another theme that emerged from this first section of the questionnaire captured whether the participants immigration journey was made alone or whether they immigrated along with their parents, spouse or siblings. The majority of the participants traveled with their parents and in most cases sibling(s) that accompanied them on their

journey from their country of birth. Almost as many participants traveled along with their spouse, so it can be concluded that more immigrants make the transition from their country of birth with companions rather than alone. Whether traveling alone or with companions, most of the participants had family or friends that they met in the United States upon entry, where they stayed during their first months of adjustment in this country.

The greatest support received during their immigration journey and that initial period of adjustment for these individuals seemed to be families, who either provided emotional support and/or may have even opened up their homes as shelter through those first months of adjustment. A second source of support during the early months of adjustment came from their communities of practice, of immigrant groups already established along their first points of entry. This phenomenon connects the research to current literature in adult and community education and leadership. Communities of practice have been identified by Lave and Wenger (1991) as the “process by which newcomers to the community learn from old-timers as they are allowed to undertake more and more tasks in the community and gradually move to full participation” (Kimble et al., 2008, p.ix). Most participants seemed to rely on ethnic strategies that emerge from the “interaction of opportunities and group characteristics as ethnic groups adapt to their environments” (Aldrich & Waldinger, 1990, p.114).

Mixed feelings seemed to prevail about the help that the United States government had during their immigration journey with the most frequent benefit stated being that of being awarded the opportunity of immigrating to the United States. A very

small percentage of participants indicated help through relief efforts such as The Cuban Refugee Center or the Cuban Loan. The most common response however, when participants were asked to identify any help received by the United States government was “no assistance from the government” and in most cases they did not even look for any assistance. This supports research released by Florida International University that found that the state’s “immigrant workers paid an estimated annual average of \$10.49 billion in federal taxes and \$4.5 billion in state and local taxes from 2002 to 2004” (Eisenhauer et al., 2007, p. 5). Furthermore, the study concluded that “comparing taxes paid to assistance received shows that immigrants in Florida contribute nearly \$1,500 per year more than they receive” in social security, supplemental security income, disability income, veterans’ benefits, unemployment compensation, temporary assistance to needy families, food stamps, housing subsidies, energy assistance, Medicare and Medicaid (Eisenhauer et al., 2007, p. 5).

Finally, participants were asked to identify the greatest barrier encountered in the process of immigrating to the United States. There were two answers that prevailed: language and no barriers. The participants who indicated they had a harder time adjusting in the United States due to language, also stated that they overcame it mainly by being in a dual language environment and this assisted them in adapting. Another issue identified by participants, although not a major finding of this study, was the loss of a sense of belonging and the loss of friends as a result of leaving what they knew in their country of birth. Only a very small minority (20%) of the immigrants cited not finding a job as a barrier in those initial days. Surprisingly enough, only 10% of the participants

cited the US Government as a barrier in obtaining a visa from an American Embassy located outside of the United States.

**Adult and community education.** The reason why “even if they have a college degree from a home country, people do not know those schools in the U.S” and “begin by hiring themselves” (Fairchild, 2012, para. 9). This self- directed spirit of learning, of adapting to new situations and circumstances has much to do with the study of andragogy, as it is leadership, business and philanthropy. Consequently, this study determines: the impact of self-directedness and the impact of formal, informal or non-formal learning in this learning process.

Half of the participants came to the United States completed only elementary and perhaps some middle school curriculum in their country of birth. David Dyssegaard Kallick (2012) made a surprising statement in his most recent report at the Fiscal Policy Institute that “the majority of immigrant business owners do not have college degrees” and this is “interesting because a lot of focus has been on giving preferences to higher educated immigrants when it comes to letting them in” (p.3).

In this study, 70% of participants continued their studies here in the United States, completing formal degrees such as a Bachelors, Masters and even Doctorate degrees in this country. These findings are consistent with Portes and Rumbaut’s (2006) view of assimilation in the course of several generations, where “the average educational and skill credentials of the immigrant population of the United States at present is not much inferior to those of the native born” (p.15).

One of the very interesting findings of this study is that the entrepreneurial

immigrants interviewed were well educated. This supports recent literature on entrepreneurial immigrants which identified gender, marital status and last, but not least, human capital in the form of years of education and high occupational skills as an important predictor, one that has also been “found to play a significant role in immigrant business success” (Portes et al., 2002, p. 288).

This study’s results indicate that since most of them have immigrated here as a youth. Eventually, of the 10 participants, 90% of them completed at least elementary school in their country of birth. Six of the 10 participants completed middle school in their country of birth and 40% of the participants in this study completed formal adult education degrees earning the equivalent of bachelor’s degrees in fields such as economics, engineering and finance. Only one participant indicated to have completed a master’s degree, in mechanical engineering and that was the highest level of educational achievement attained by any participant of this study in their country of birth. Also, all but one participant who immigrated here as an adult and is now an owner of a business has completed at least a minimum of a Bachelor’s degree or equivalent whether it was done here in the United States, or their country of birth.

But, the most interesting finding was that all of the participants who have completed some sort of formal adult education indicated that the education received “more than prepared them for what they do today”. The entrepreneurial immigrants who studied in the Francophone system were supportive of it as opposed to the English learning system. There was complete confidence in the idea that it provided them with the knowledge that predisposed them to success in their current roles as leaders.

When asked, 90% of the participants indicated they would have done nothing differently in terms of pursuing the adult educational opportunities they were exposed to throughout their careers, which expresses satisfaction with the adult education opportunities they were exposed to and they followed through with during their immigration journey.

Another interesting finding that was reported by 80% of the participants was related to the non-formal adult education opportunities they were exposed to and followed through at their place of employment. Their non-formal adult education opportunities were ongoing internal training seminars and shadowing coordinated by the companies they had worked for prior to becoming leaders of the organizations they currently lead/or own.

**Entrepreneurship.** The entrepreneurship category of this study drew on the participants biographies to gain an understanding of : a) active decision making of immigrants who choose to go into business for themselves; b) the resources they drew upon to execute their decisions, and barriers they have encountered; c) the diverse paths to and experiences of self-employment across a range of immigrant populations; d) the successes and failures that contributed to the creation of their resourceful entrepreneurship(s). Entrepreneurial immigrants was a term identified by Bonacich (1987) to identify the way this study's participants "made it in America and a mean by which certain immigrant groups establish themselves in the American economy and move up within it" (p.446).

In terms of the resources identified to find jobs at the beginning of their

immigration journey, three major sources emerged: through a family member or working for the family business; through a friend; and finally, through a job posting or opportunity that came through a source other than family or friends. The majority of the participants however, found their first job in the United States through their family members or working for the family business. As for the restaurateurs featured in this study, it seemed that working for the family business was not really a choice as much as it was an obligation that they inherited through a closeness of relationship.

Scientists such as Kloosterman and Rath (2003) have frequently noted that the rate of self-employment among immigrants is higher than the rate of self-employment of native born Americans. These entrepreneurial immigrants have made significant contributions to the revival of small businesses in the major immigrant-receiving cities of the United States, Europe, Canada and Australia (Brettell & Alstatt, 2007). In terms of their paths to self-employment, no two entrepreneurial immigrant journeys were alike. Immigrant workers often begin as temporary workers in small businesses, seeking jobs that provide opportunities to work long hours and accumulate savings. Once their plans for return are postponed or abandoned, immigrants may have acquired skills which represent “sunk capital” and therefore provide an incentive to start up as self-employed (Aldrich & Waldinger, 1990, p. 125). As Light (1984), quoted in Aldrich and Waldinger (1990), mentions immigrants will also be more satisfied than native-born workers with low profits from small business because of wage differences between their origin and destination countries.

Their businesses, as well as their journeys, are unique to each one of them, as are



their perceptions of these paths and how it has contributed to who they are today.

Aldrich and Waldinger (1990) propose a framework of three interactive components to understanding ethnic business development: opportunity structures, group characteristics and strategies. Opportunity structures consist of market conditions which may favor products of services oriented to co-ethnics and situations in which a wider, non-ethnic market is served. Group characteristics include predisposing factors such as selective migration, culture, and aspiration levels which also include the possibilities of resource mobilization and ethnic social networks, general organizing capacity and government policies that constrain or facilitate resource acquisition.

Ethnic strategies emerge from the “interaction of opportunities and group characteristics as ethnic groups adapt to their environments” (Aldrich & Waldinger, 1990, p. 114). Although none of the 10 participants indicated “resource mobilization” supported by their individual ethnic social networks, they did indicate moderate to strong involvement in their respective communities where perhaps some symbiotic relationships have emerged as a result of their involvement, however it was never addressed during the interviews with these entrepreneurial immigrants. Furthermore, while “opportunity structures” may exist for several of these entrepreneurial immigrants because of the businesses they run, Susan Xu said it best: “We have a fully blended culture. We don’t want to be a completely isolated Chinese Company, but in the same time we need to serve the Chinese demographic”.

It has been seen that under some conditions, “ethnic markets may serve as an export platform from which ethnic firms may expand” or export industries also enabled

entrepreneurial immigrants to diversity by moving backward or forward into related industries (Aldrich & Waldinger, 1990, p. 116). For example, the availability of a nearby, low cost labor force, linked together through informal networks, enabled Cuban entrepreneurs to branch out into other industries such as garments, and construction where they secured a non-ethnic clientele. The export industries also enabled ethnic entrepreneurs to diversity, by moving backward or forward into related industries.

Cummings (1980) concluded that entrepreneurial immigrants are often supported by ethnic institutions that generate a sense of group loyalty such as churches and voluntary associations. Furthermore Aldrich and Waldinger (1990) say that especially among Poles and Slavs “the Catholic Church has often contributed indirectly to ethnic businesses” (p. 129). This was not at all a finding of the study. In fact, none of the eastern European participants of this study mentioned anything that could be tied into this theory. If anything, the entrepreneurs themselves supported the Catholic Church or any church where they are affiliated.

In order to understand the reason why and how these immigrants became entrepreneurial immigrants, chapter 4 of this study documents their transition from their humble beginnings and the progress they have made working for themselves. The researcher was curious to discover the motivation of the participants to open their own business. Was it because of the desire to “work for oneself” or was it because this study’s participants are people that “like to take risks and are not afraid to lose it all” (Brettell & Alstatt, 2007, p. 388).

None of the participants interviewed in this study discussed owning their business

as being a result of a lifelong dream. For most it was all they knew, like in the case of the restaurateurs who were either “bred in the business” or inherited a family trait and soon thereafter, the business itself. For others, the decision to go into business for themselves was not their own, but a result of life events outside of their control, such as company restructures that ultimately led to being laid off. All the participants who discussed this in their interview actually saw this as a trampoline that propelled them to do something they actually enjoyed doing on their own terms and without the pressures of the American corporate world. Although, they have had successful careers prior to being self-employed, they saw this opportunity to do something that utilized their greatest strength for something that combined value, a sense of accomplishment, and personal pleasure.

The remainder of the participants saw owning their business as a natural next step, identified as early as graduate school. Both of the doctorate level female participants combined personal and family savings with start-up loans to purchase the successful practices they are leading today.

Research from chapter 2 showed that immigrant businesses of any kind are primarily the business of married males. Both sex and marital status bear strongly on the pursuit of this economic path. Measures of socioeconomic background, such as education and professional/executive experience have positive effects anticipated by the same literature: both increase the probability of self-employment, but the effects are stronger on transnational enterprise than on domestic enterprise. Based on model coefficients, a married male with a college education and a professional background has a

37 percent greater probability of becoming a transnational entrepreneur. Regardless of the benefits accompanying transnationalism, none of the entrepreneurial immigrants featured in this study engaged in such endeavors in their business side, but their giving side, supporting organizations all over the world.

Ardener (1964) and Light (1972) quoted in Aldrich & Waldinger (1990) determined that rotating credit associations are commonly used in many ethnic groups to raise capital for starting their business. However, contrary to that belief, a great majority of this study's participants relied on savings as a primary source of starting their business and some loans procured directly from major banks to supplement the effort. This finding is consistent with research conducted by Brettell and Alstatt (2007) who determined that it costs money to enter the [motel] business and Indians who pursue this line of business either have help from their families when they start out or they have moved into it later in life, using their own savings. Congruent with this finding, in this study the money used to start these successful entrepreneurship were the result of our participants work on previous endeavors. The "immigrant saving mentality" that several participants elaborated on was prevalent across their journeys, with an urgent desire to dispose of debt as soon as one can. In this sense, there was no mention of struggle in terms of obtaining loans from banks for credit reasons or nationality reasons, although the question was specifically raised.

Several researchers determined that social capital among entrepreneurial immigrants has two meanings in theoretical literature. In one aspect, social capital refers to the "personal connections (networks) to which individuals or small groups have access

to” and which they utilize to achieve a specific end (Brettell, 2005, p. 854). In the second case, it is the “community rather than the individual” that is the unit of analysis (Brettell, 2005, p. 854). The entrepreneurial immigrants of this case study would probably fit both theories, as they do now have a broad base of connections and networks they can access and in turn these connections also request their expertise, input and advice when spearheading projects in the community. The community that then they are a part of, also increases in stature and respect because of these entrepreneurial immigrants sound business practice known as a “go to” in their respective fields. The bottom line is that all participants of this study were and continue to be extremely passionate about their current roles and companies which they won and/or run. There are some who chose to continue a family legacy and elevate their businesses to new heights, very much like Vincenzo Gismondi who sought to “elevate the traditional Italian mom and pop places, to those of fine dining establishments from Italy, and deem it the respect and prestige that until that time belonged only to the French Cuisine”. For others like Martha Reyes of Havana Restaurant, the business allowed her to establish a platform for philanthropic giving and support of over 200 organizations in 20 years of service.

The question was raised about one aspect of their business where these entrepreneurial immigrants are most proud. They were asked whether their business serves as a platform for philanthropic giving. Oddly enough, only one participant identified that this was the case. All of the entrepreneurial immigrants are involved, in a significant way, in social causes that add value to their community. While, the participants of this study are proud of many things, such as bringing jobs to the

community and having their family around, they are most proud of the independence they have in doing what they love.

While the entrepreneurial immigrants interviewed reached a certain level of financial success, money is not the driving force behind what they do, or why they do it. Not one participants indicated that they like money. The conclusion based on the instrumental case study report of this study is that although money is important, it is not everything.

Finally, there were no conclusive generalizations about entrepreneurial immigrants maxim's of a life well lived. Although, one would think that since the commonality they all shared was their philanthropic activity, there is no evidence to suggest that their generous giving has anything to with the concept of a "life well lived". The immigrants perception of a "life well lived" as the study was interested in determining, are as diverse as their immigration journey and their path to becoming self-employed.

**Leadership.** This portion of the study sought to identify the leadership qualities displayed by entrepreneurial immigrants both in their communities of practice and communities at large. When it came to connecting with other immigrants in their communities of practice, 80% of the respondents indicated they participated in organizations that tied them to fellow immigrants in their community. This finding is consistent with research from sociology that indicates that some minorities, particularly immigrants and ethnics in tight-knit communities are "able to create their own access to resources and cohesive industry structure based on ethnic solidarity and a commitment to

their ethnic community” (Brush et al., 2007, p. 157). As, Sergio Palacio, said: “I connect with Cubans of my generation, yes, but I am fully integrated in the American life”.

There are a range of affiliations and associations identified by this study’s participants indicating moderate to high involvement in their communities. In addition, there were numerous immigrant organizations of a religious affiliation that were identified by the study’s participant. Most importantly, 80% of the immigrants are not isolated in their participation of respective immigrant communities, whether it is religious or other. This means that just because a participant supports their local Romanian, Haitian, Cuban or Chinese church, does not mean that they do not also belong to their respective Chamber of Commerce’s such as the Hispanic Chamber of Commerce, or the various diaspora organizations. In fact, a great majority of the participants have expressed participation in both, religious and non-religious immigrant organizations with equal enthusiasm of financial and support of time.

Various document reviews on the information available suggest that immigrants are leaders of the communities where they live. This is consistent with studies that indicate that minority entrepreneurs spend significantly more time on community activities in general and are more likely to indicate that they are deeply involved with their ethnic community (Brush et al., 2007).

Based on the various document reviews on information readily available through a basic Google search, each one of the participants interviewed in this case study served on a minimum of one board. Many were the chairman(s) or chairwoman(s) of hospital boards, chamber of commerce boards, or non-profit organization boards. “Assimilation

does involve absorption in the life of the community, but its possibilities are various depending upon the means and aims used” (Beach, 1925, p. 374). In this study, the entrepreneurial immigrants are ready, willing and able to help.

The majority of the entrepreneurial immigrants indicated that they do not consider themselves a leader. When asked about their leadership skills, they indicated that they learned them through informal and non-formal education. Learning was facilitated by behavior modeled by parents and/or mentors or through exposure to situations and life experiences.

**Philanthropy.** All of the participants of this study supported non-profit organizations whether it was through a donation of money or a donation of time and in most instances, a donation of both. These participants did not come from wealth nor did they give any indication they were concerned with climbing an economic or social ladder. While all of this study’s participants have expressed satisfaction with their level of success achieved, it remains to be seen if, like the immigrants from earlier decades, they will continue to rise in economic status (Treudley, 1940).

Motivations for giving among the Forbes 400 vary widely ranging from “narcissism to altruism to a passionate need from their heart and souls to make a difference”, says Joan DiFuria, a principal in the Money, Meaning & Choices Institute, which advises high-net-worth families (Bernstein & Swan, 2007, p. 281). But, many of these philanthropists say that the desire to improve the lives of less fortunate is really what drives them to give. “They place their values at the heart of their giving” says Joe Breiteneicher, president of the Philanthropy Initiative, a non-profit group that advises



donors and “they have a vision of a societal endgame that goes beyond their own accumulation of wealth” (Bernstein & Swan, 2007, p. 281).

Regardless of their status on the Forbes ladder or any other social or economic ladder for that matter, the generous spirit of giving for the entrepreneurial immigrants featured in this study is natural born, or one that gets developed from very early on in life’s journey. When asked to identify a point in their immigration journey where they decided to give back to society, 80% of participants indicated that it was early in life. This is consistent with research completed by Stanislav and Barnett (2005) where they determined that the profits created by their successful entrepreneurship(s) gives these foreign born CEO’s the freedom to be a catalyst of change and participate in an active and meaningful way, in shaping their communities (Stanislav & Barnett, 2005).

An interesting finding of this study is related to the entrepreneurial immigrants’ commitment to tithing, a spiritually inspired behavior that was instilled in them from very early on. “[Tithing] changed our perspective on the cultural Chinese view of money” said Susan Xu who immigrated here as an adult, along with her husband and her brother, from China. Another participant indicated tithing was an “interesting experiment” as their company’s profits increased once their tithing increased. More than half of the participants attributed their philanthropic giving to the practice of tithing. For those participants who indicated other reasons for their philanthropy, they described an incident where someone performed a selfless act of kindness or service once have immigrated to the United States.

All study participants indicated that their giving is entirely separate from the

entrepreneurial success they now experience. It is clear that all participants give because they want to, and are generous with their finances and their time. The list of organizations supported by participants of this study is as vast as it is impressive, with areas of focus that are “near and dear” to each entrepreneurial immigrant featured in this case study. These include but are not limited to: education, human services, eradicating famine, support for migrant workers, assisting children living in poverty, supporting single young mothers and children living in foster care whether domestically or abroad, eradicating cancer and much more. “You need to know that you will never be able to eradicate world hunger, or poverty, but you can contribute in your own community”, said Sergio Palacio who currently heads up an organization devoted to eradicate hunger and provide assistance to the migrant workers working in Palm Beach County.

The causes supported are local and international in scope and influence. “Transnationalism”, a concept introduced by Portes et al. (2002), focuses on “the continuing relations between immigrants and their places of origin and how this back and forth traffic builds complex social fields that straddle national borders” (p. 279). This concept of transnationalism was prevalent in this study. For example, Cuban entrepreneurial immigrants in this study supported causes in their own communities, relief efforts to Cuba, as well as other non-Cuban international causes of personal interest to them. One concrete example of transnationalism was in the case of Martha Reyes, who is of Cuban origin and currently the owner and CEO of Havana Foods. She, along with her daughter Vanessa Reyes chaired the annual benefit for Shuzz, a non-profit organization whose mission is to provide new shoes to poverty-stricken children in the

United States and in developing countries. She continues to stay involved as she has participated in trips that bring this relief worldwide, not just Cuba. Another example is Susan Xu who supports Chinese organizations in the Boca Raton community, as well as organizations that promote relief efforts across the United States and China. The two Romanian participants support causes related to the Romanian community in Boca Raton and Hollywood, but also support numerous orphanages in Romania and Moldova.

Finally, when these immigrant philanthropists look at the future and what they hope to leave behind, a majority of them cared about their legacy and the future of financial support for the projects where they are affiliated. Some of the study participants talked about leaving a legacy and some stated that they want to leave society a little better than they found it.

### **The Social Impact of Entrepreneurial Immigrants on Florida's Gold Coast**

The overall research question addressed the social impact of entrepreneurial immigrants on Florida's Gold Coast. Although no two immigrants are exactly alike, there are commonalities they share when examined through the five lenses chosen in this study: immigration, adult and community education, entrepreneurship, leadership and philanthropy.

Most of the entrepreneurial immigrants featured in this case study did not make the decision to immigrate from their country of birth on their own, in fact, the decision was strongly influenced by their parents. They traveled from many parts of the world to the United States with family members and many had a few stops before settling along Florida's 120 mile coast. Most of them left their country of origin because of political

reasons, civil unrest, or for better opportunities and access to education. The greatest support they received in their process of immigration and acculturation into the American society was from their family and community. Most of them started off with nothing but the love and support of their families and communities, a stability that propelled them to help others regardless of their entrepreneurial success. They brought with them a genuine and generous spirit of giving that continued in the process of acculturation into the United States. Once fully integrated in their communities, their generous spirit grew in scope and influence.

The way these immigrants lived their life at the start of their immigration process, with great reliance on family and community, greatly influenced their commitment to the social activism they engage in today. Their paths to self-employment were marked by life events such as layoffs and working multiple jobs to make ends meet. Most of them started with very little or nothing, barely speaking the English language and having to overcome these challenges through hard work and perseverance. Although the participants were prompted to discuss topics centered on hardships and obstacles, their attitude when discussing those trials was that of overwhelming gratefulness and optimism.

Although most do not consider themselves leaders in their communities, the study revealed numerous instances where they exhibited leadership skills and talents based on their community involvement. They are socially involved through memberships and leadership positions on local, national and international non-profit boards and civic organizations. They spearhead major fundraising events and initiatives. They establish

private or corporate foundations and even support candidates seeking political office, whether it is here or abroad. In essence, they became not only citizens of this great country but philanthropists and community activists who have added value to Florida's Gold Coast in a positive and significant way. Table 16 provides a snapshot of the major threads that the entrepreneurial immigrants featured in this instrumental case study all share and how they make sense of the world:

Table 16

*Common Threads of Entrepreneurial Immigrants*

	Common Threads of Entrepreneurial Immigrants along Florida's Gold Coast
1.	They did not ask the United States government for help
2.	The greatest support received in the process of acculturation to the U.S. culture was their family.
3.	They saw challenges as opportunities. They are people who have a positive outlook on life.
4.	They started giving back early on. They are all givers. Personal giving, of wealth and time, is separate from entrepreneurial success.
5.	They are focused on their work and are satisfied with what they currently do.
6.	They are interested in giving back and leaving a legacy in Florida's Gold Coast as well as beyond.

### **Final Thoughts and Recommendations for Future Research**

The original question that sparked the research question of this study was: what does the modern day philanthropist look like in today's world? Who are they and how have they started their businesses? Why do they give back to their communities and to whom? What is the social impact of their involvement of those they choose to support? What stirred the fire in their wellbeing enough to generate contributions of \$10K and up a

year?

Through rich conversations with 10 immigrant entrepreneurs we found out that the profile of these immigrant philanthropist is colorful, impactful and worthy of further research. The last time someone shed a light on these immigrant entrepreneurs was in the 1940's where it was determined that a quarter of philanthropists came to the United States from families that were moderately or extremely wealthy while three fourths of the philanthropists themselves were to be found in that highly privileged group (Treudley, 1940). That could not be further away from the results of this case study. With the exception of one, Dr. Angela Defabrique, whose family was very well connected in political circles in Nicaragua, the entrepreneurial immigrants interviewed in this study came from very humble beginnings. Although well educated in areas of mathematics, engineering and medicine, most of them experienced struggle in their country of origin and came to the United States in hope of relief from the political unrest or oppressive regimes that govern their country of birth.

Who are they? If you live along Florida's Gold Coast these immigrant philanthropists are men and women who happen to own a business where you may have dined, or where you may have received a routine dental or eye exam. Although what they do every day may seem ordinary to some, who they are is nothing short of remarkable. They are people who champion the availability of health and human services for minority populations in their communities. They are men and women who serve in our places of worship and on our local hospital boards, and advocate for interests of other entrepreneurs, through their activity on various chambers of commerce and industry

specific affiliations.

Most importantly however, they are men and women who think about someone other than themselves. As many of the participants stated, the greatest help they have received from the United States government was not in the form of monetary assistance or relief effort by some governmental organization, but the pass that allowed them to immigrate here. That pass, as most participants stated, was the greatest and in some instance the only help received from the United States government.

What happens next is only documented to the point that these entrepreneurial immigrants are not yet finished with the work they started. As they said, the work may slow down eventually, but never really stops. Their social impact on Florida's Gold Coast is as noble as it is generous and transcends the borders of their communities to various areas of the world, such as China, Nicaragua, Moldova and the Middle East.

In the end, this study was not about explaining or solving problems of immigration in the United States. It was designed to help clarify the value of immigrants. Furthermore, it was meant to dispel popular beliefs that immigrants take away American jobs or they take more from the American system than they put into it. While no two immigrant stories were alike, they enjoy what they do and are proud of owning their businesses. They participate in their communities in an active and meaningful way.

Finally, these entrepreneurial immigrants are naturally generous people. The entrepreneurial success experienced by all participants featured in this study propelled them to do even more and increase their scope and influence of involvement both in their communities as well across the globe. Although they do not consider themselves leaders,

they donate their time, skills and talents to causes championing the suffrage and interests of others.

The issue in comparing them to the likes of Carnegie is that these entrepreneurial immigrants are still alive and have much more to do. It will be interesting to analyze the future social impact of these entrepreneurial immigrants to future generations. What legacy will they leave in their communities and in the world? As they said, the work never stops, even if it slows down a bit. Dr. Angela DeFabrique suggested we stay tuned: “You should see what I’ve got planned next”. As the granddaughter of a former president of Nicaragua, she plans on using the business skills she has acquired through owning a successful and well respected orthodontic practice at becoming the Nicaraguan Ambassador to the United States, with the goal of becoming the president of Nicaragua one day. She, like all those featured in this study is an immigrant, a business owner and a modern day philanthropist.



## **Appendix A: Verbal Consent Script**

I am Noemi Coltea from Florida Atlantic University, doctoral student working on my dissertation in the College of Education, department of Adult and Community Education. I am conducting a research study on the social impact of entrepreneurial immigrants in the Florida's Gold Coast. The research will help me explore why entrepreneurial immigrants who work and live in Florida give, what charities they support and what are their motivations for impacting the communities in which they live and prosper.

Today you will be participating in a individual phone interview which should take approximately 45 minutes of your time. Your participation is voluntary. If you do not wish to participate, you may stop at any time. Responses will be kept completely anonymous, if you choose to do so, in which case your name will not appear anywhere in the final write up of the dissertation, and data will be stored on an external harddrive accessible only to the researcher(s) involved with this study, on a password protected file to protect your security. No one, other than the researcher will have access to the data and passwords are being changed every three weeks. Our conversation will be recorded by a computer voice recording program which will allow the accurate transcription of the data. Once the data is transcribed, the audio recording of our conversation will be deleted permanently once the dissertation was defended. There are minimal risks associated with this interview. Returning the survey below represents your agreement to participate in the study.

Following the interview, I will email you a copy of your interview transcript so you can verify its accuracy at which time you will have 48 hours to make any changes to your responses. If you have any questions regarding the research, please contact myself at 561.441.9473 or coltea@fau.edu or Dr. Valerie Bryan, Department of Educational Leadership- Adult and Community Education at Florida Atlantic University at 561.799.8527 or by email at bryan@fau.edu. If you have any questions regarding your rights as a research subject, please contact the Florida Atlantic University Division of Research at (561) 297-0777. Thank you again for your help.

## Appendix B: Consent Form

### Adult Consent Form

- 1) **Title of Research Study:** The Social Impact of Entrepreneurial immigrants on the Florida's Gold Coast
- 2) **Researcher:** Dr. Valerie Bryan, Principal Investigator and faculty advisor, and Noemi Coltea, Doctoral Candidate, Florida Atlantic University, Boca Raton, Florida.
- 3) **Purpose:** The purpose of this interview is to gain an understanding of the social impact of first and second generation entrepreneurial immigrants, who currently work along the State of Florida's 120 mile coastline, known as the Gold Coast.
- 4) **Procedures:** Participation in this study will require a 45 minute (to 1 hour) structured interview. You will be asked about your perception of your social impact, philanthropic activity, and whether your education contributed to the wealth created and/or accumulated through your entrepreneurial ventures in the Florida's Gold Coast. The time and location for the interview will be mutually determined. To maintain the integrity of your data these interviews will have to be taped to maintain accuracy. Upon completion of the interview, you will be emailed the interview transcript within 48 hours and given the option to make changes that may more accurately reflect your thoughts and ideas. You will be asked to email any changes back within the next 48 hours. If you do not respond, this will indicate that you approve the interview transcript as presented.
- 5) **Risks:** The risks involved with participation in this study are no more than you would experience in regular daily activities. Both you and this researcher have the right to discontinue participation at any time for any reason.
- 6) **Benefits:** Potential benefits you may attain from participation in this research study include the opportunity to share experiences and document an oral history to share with the public and future scholars. Another benefit of this study is that it may enhance the value of the entrepreneurial immigrant contributions to south Florida.
- 7) **Data Collection & Storage:** All of the results will be kept confidential and secure; only the people working with the study will see your data, unless you permit it for release either with a pseudonym or your name and/or company name. Once you have received the transcript of your interview you may make changes to the transcript within the 48 hour window or indicate no changes needed. The data will then be stored on a password-protected computer and password protected USB drive accessible only by the principal and co-investigators of this study. The data will only be reviewed by the principal investigator and the co-investigator. The email transcripts will be shredded after they have been coded to maintain your confidentiality. Following the transcriptions of the audio tapes, the recordings will be erased from the computer's hard drive at the completion of this project and the student's dissertation. The data will be reported using pseudonyms for the individuals as requested. The results will be published in refereed qualitative journals and presented at refereed conferences.
- 8) **Contact Information:**  
For related problems or questions regarding your rights as a research subject, contact the Florida Atlantic University Division of Research at (561) 297-0777. For other questions about the study, you should call the principal investigator, Dr. Valerie Bryan at (561) 799-8639 or the researcher, Noemi Coltea at (561) 441-9473.
- 9) **Consent Statement:**  
I have read or had read to me the preceding information describing this study. All my questions have been answered to my satisfaction. I am 18 years of age or older and freely consent to participate. I understand that I am free to withdraw from the study at any time without penalty. I have received a copy of this consent form.

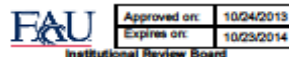
(I agree to participate in the interview project described above. I give permission for any lawful public use, including publication of the recording and information collected except for the following conditions:

- ☐ No restrictions
- ☐ For use with the following restriction(s): \_\_\_\_\_
- ☐ I am willing to answer follow up questions by the study researcher(s)
- ☐ I would like to use a pseudonym for the purposes of this research: I would like my pseudonym to be: \_\_\_\_\_)

Name of Participant: \_\_\_\_\_ or Pseudonym to Use \_\_\_\_\_ Email Address: \_\_\_\_\_

Signature of Participant: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Investigator: Signature \_\_\_\_\_ Date: \_\_\_\_\_ Email: \_\_\_\_\_



## Appendix C: Interview Protocol and Questionnaire

<b>Time of Interview:</b>	
<b>Date:</b>	
<b>Place:</b>	
<b>Interviewer:</b>	
<b>Interviewee:</b>	

(Length of activity: Approximately 45 minutes)

### **Brief description of the project:**

Good morning/afternoon/evening. Thank you for agreeing to participate in this study. Your time and feedback are incredibly valuable to this study. We thank you for volunteering to participate in my research study. During our conversation we will focus on three major themes that capture the social impact of your current activity on Florida's Gold Coast: a) your decision to migrate to the United States; b) your initial period of adjustment as an immigrant to the United States; and c) your personal passage to self-employment. We will address various perceptions you may have of your success and integration into the community as it relates to immigration, education, entrepreneurship, leadership and philanthropy. You may skip, stop or come back to any question. We want you to feel comfortable during our conversation. So may we begin?

### I. DECISION TO MIGRATE TO THE US

#### **Immigration**

1. Tell me about your decision to come to the United States and how you followed through?  
Probe: Did you come alone?
2. What the greatest help you received during your immigration process to the United States?  
Probe: From your family?  
Probe: From your community?  
Probe: From the United States Government?
3. What would you identify as your greatest barrier in the process of immigrating to the United States?  
Probe: From your family?  
Probe: From your community?  
Probe: From the United States Government?

#### **Adult Education**

4. Can you please share with me the educational programs you attended in your country of birth?

Probe: How have they prepared you for what you currently do?

## II. INITIAL PERIOD AS AN IMMIGRANT

### **Entrepreneurship**

5. Tell me about your first job in the United States?

Probe: How did you find that job?

Probe: What resources, if any did you use to find that job?

6. What other jobs did you have prior to being self-employed?

### **Adult Education**

7. Have you enrolled in any educational programs once you immigrated to the United States?

Probe: Why or why not?

Probe: Was your language an issue in your studies? Not sure what is being asked?

Probe: Was your ability to speak English an issue in your studies?

Probe: Have you earned any degrees or certificates in United States?

Probe: Have you found these degrees or certificates helpful in advancing professionally or personally?

Probe: What would you have done different? or Would you do it differently if you could do it again?

## III. PASSAGE TO SELF EMPLOYMENT

8. Can you describe your path to self-employment once immigrating to the United States?

Probe: How were you able to finance your first business?

Probe: What was the time frame and do you think it was harder for you as an immigrant than a natural born citizen to do what you have done?

Probe: Please, tell me a little bit about the company you currently own and run

9. Now that you are self-employed. What about this company are you most proud of:

Probe: Do you work with or employ any family members?

Probe: How is it working out?

Probe: What qualities do you consider when hiring someone to work in your company?

Probe: Do you prefer to hire employees from your country of birth?

10. Can you share with me one or two business practices you think lead to your success?

11. What is your most repeated phrase when talking about money?

Probe: How about a "life well lived"?

## **Leadership**

12. Do you connect with other <insert nationality determined in question #2> in the community?
13. Do you consider yourself to be a leader in the community in which you live in?  
Probe: How do you feel that you have acquired those leadership skills?  
Probe: Would you say that those leadership skills transfer from your business to your personal life?  
Probe: Were your skills obtained through formal education (technical schools or college courses) or informal education (entrepreneurship, working in the family business, working with a mentor) or non-formal means (continuing education or working in a group setting with others)?

## **Philanthropy**

14. At what point in your immigration journey did you begin to give back?  
Probe: What was your “a-ha” moment?
15. How did your entrepreneurial success affect this decision to become socially involved?
16. Would you be willing to share with me what you currently support and why?
17. What out of all of this you just shared, are you most passionate about \_\_\_\_ in US/or Country they give support to/Country of Birth?
18. How do you feel that the philanthropies you are involved with help shape the community in which you live in?  
Probe: How does your spouse feel about the philanthropies your support?  
Probe: Do your children or siblings share your passion for these causes?  
Probe: What feedback have you received from the organizations you are currently involved with?
19. What would you consider to be the social impact of your philanthropic giving?  
Probe: What do you hope to leave behind?  
Probe: Were there any reasons why you selected to live here in Florida as opposed to any other state?  
Probe: Would you say you are working on leaving a legacy?  
Probe: When does the work stop?
20. What did I forget to ask you that you feel is important to tell me?
21. Would you be comfortable with helping me to identify other entrepreneurial immigrants who may be a good resource for the study at hand?
22. Do you mind sharing with me their contact information?

Thank you most sincerely for your time today. I will follow up with you in 48 hours via email with a transcript of our conversation. Have a great day!

---

**FOR INTERVIEWER ONLY:**

**Summary of Interview Notes:**

**A-HA Moments:**

**Noteworthy conversation points:**

## Appendix D: Interview Protocol Sub-Question Category Chart and Data Codes

?	OVERARCHING RESEARCH QUESTION:	What is the social impact of the first and second generation of immigrant entrepreneurs who work and live along on Florida's Gold Coast?	
	ANSWERS TO SUB-QUESTIONS <i>(Categories)</i>	PROTOCOL QUESTION	EMERGING CODES & FREQUENCY <i>(10 participants)</i>
	I. DECISION TO MIGRATE TO THE UNITED STATES <i>(Immigration)</i>	#1. Tell me about your decision to come to the United States and how you followed through	DECISION Made on their Own :4 Made by their Parents:6 REASON Political: 6 Better Opportunities: 2 Limited Education:2 MADE JOURNEY Alone: 1 With Parents: 5 With Spouse: 4
	<i>(Immigration)</i>	#2. What is the greatest help you received during your immigration process to the United States	Family: 5 Shelter: 5 Community: 4 United States Government: 3 Cuban Loan; Cuban Refugee Center Nothing: 2
	<i>(Immigration)</i>	#3. What would you identify as the greatest barrier in the process of immigrating to the United States?	No Barriers: 4 Language: 4 Loss of Sense of Belonging & Friends: 2 Government Visa: 1 Finding Jobs: 1 Financial: 1
	<i>(Adult Education)</i>	#4. Can you please share with me the educational programs you attended in your country of birth?	Elementary: 9 Middle School: 6 College: 4 Masters: 1
	<i>(Adult Education)</i>	#7. Have you enrolled in any educational programs once you immigrated to the United States?	Some College Courses: 1 Bachelors: 5 Masters: 3 Doctorate Level: 2 Non-Formal Education: 9 Trainings at places of work

II. INITIAL PERIOD AS AN IMMIGRANT ( <i>Entrepreneurship</i> )	#5. Tell me about your first job in the United States	Job found through: Friend: 3 Family Member: 4 Other: 3
( <i>Entrepreneurship</i> )	#6. What other jobs did you have prior to being self-employed	No trends emerged, see Table 4.3
III. PASSAGE TO BECOMING SELF-EMPLOYED ( <i>Entrepreneurship</i> )	#8. Can you describe your path to self-employment once immigrating to the United States?	Savings: 10 Lay-off: 2 Family Business: 4
( <i>Entrepreneurship</i> )	#9. Now you are self-employed. What about this company are you proud of?	No trends emerged, see Table 4.4
( <i>Entrepreneurship</i> )	#10. Can you share with me one or two business practices you think lead you or followed to your success?	No trends emerged, see Table 4.5
( <i>Entrepreneurship</i> )	#11. What is your most repeated phrase when talking about money?	It's not all about money: 10 It's about money: 0
( <i>Leadership</i> )	#12. Do you connect with other < > in the community?	Yes: 8 Not Really: 2
( <i>Leadership</i> )	#13. Do you consider yourself to be a leader in the community in which you live in?	Yes: 4 No, they do not: 6 COMMUNITY PARTICIPATION: Boards: 7 Ethnic Affiliations: 7 Church: 6
( <i>Philanthropy</i> )	#14. At what point in your immigration journey did you begin to give back	Very beginning: 8 Once Tithing Began: 6 Acts of Kindness: 4
( <i>Philanthropy</i> )	#15. How did your entrepreneurial success affect this decision to become socially involved?	Nothing to do with it: 10

<i>(Philanthropy)</i>	#16. Would you be willing to share with me what you currently support and why?	No codes emerged, please see Table 4.7
<i>(Philanthropy)</i>	#17. What out of all of this you just shared, are you most passionate about in the US/or Country of Birth?	CAUSES SUPPORTED IN: Community in which they live: 10 Country of Birth: 8
<i>(Philanthropy)</i>	#18. How do you feel that the philanthropies you are involved with help shape the community in which you live in?	Example: 1 Good Work: 2 Important: 5 Change seen in people: 1 Encourages Next Generation: 1
<i>(Philanthropy)</i>	#19. What would you consider to be the social impact of your philanthropic giving- in other words what do you hope to leave behind?	Care about a legacy: Yes: 6 No: 3 Neutral: 1
<i>(All 5 categories)</i>	#20. What did I forget to ask you that you feel is important to tell me?	No codes emerged. Single response to this question was: You forgot to ask me when I stopped being an immigrant. When I started giving.



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