

Jamaican Immigrant Business Owners: Utilizing “the Partner” to Create Venture Success in New York City

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Overall, immigrant entrepreneurs have outpaced native-born entrepreneurs five to one in terms of starting and sustaining business ventures. Between the years 2002 to 2008, the three most successful immigrant groups, Latin American, Chinese, and Jamaican, have contributed approximately \$348 billion dollars to the U.S. economy. Jamaican Immigrant Business have been extremely successful in launching and sustaining entrepreneurial ventures in New York City. New York City particularly had the largest number of black-owned Jamaican firms at 204,032 with receipts of \$12.8 billion. The reason for their success, “the partner”. For the purposes of this study, “the partner” is defined as an organized informal rotating credit union created by groups of Jamaicans in their home country who pool their savings together and lend to individuals within the group who then utilize the money to start up businesses. This paper examines the role of “the partner”, as an innovative means of networking within the Jamaican community in New York City to achieve entrepreneurial success. One on one interviews were conducted with three Jamaican restaurant owners and as a result of those interviews the research suggests that financial capital for Jamaican immigrant business ventures comes from small communities of individuals who establish a collective savings account or borrowing system in their home country and continue this tradition in the United States. “The Partner” by Jamaican immigrant business owners has successfully helped launch and maintain entrepreneurial ventures.

Keywords: Management, Immigrant Entrepreneurship, Latin American Business Owners, Immigrant Entrepreneurs, rotating credit union and networking and innovative networking

1. Introduction

Immigrant entrepreneurs are becoming an increasingly important part of the U.S. economy, constituting 12.2% of the total American work force and representing 16.7% of all new businesses in the United States (Fairlie, 2008; U.S. Census Bureau, 2000; Wang, 2008). In 2007, immigrant-owned firms numbered 5.8 million, up from 4.0 million in 2002, an increase of 45.5% (American Community Survey, 2010 U.S. Census Bureau, 2010). Immigrants have outpaced native-born Americans in new business start-ups 5 to 1 across the United States and are nearly 30% more likely to start a business than non-immigrants (Hull 2010; Ewing Marion Kauffman Foundation 2011 & Toussaint-Comeau, 2008).

From 2002 to 2005, the three immigrant populations who owned the greatest number of firms were Latin Americans, Chinese, and Jamaicans (a subset of the Caribbean), contributing a total income of \$348 billion to the U.S. economy from 2002 to 2007 (American Community Survey, 2010 Min & Myungduk, 2010; U.S. Census Bureau 2010).

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These groups have carved out an important niche in business. An explanation however, as to *why* these particular groups have achieved such high success as compared to other immigrant groups has not yet been offered by the United States Census Bureau, as its broad collection methods cannot yield a more detailed picture. Adequate study has not been conducted into how Jamaican immigrant entrepreneur business owners start or maintain their business, possibly warranting further study (U.S. Census Bureau 2010).

The study is organized into sections that reflect themes that explain the basis of the research questions: (a) How do Jamaican immigrant entrepreneurs overcome the challenges faced in a new country, when starting and sustaining a business? and (b) What resources do Jamaican immigrant entrepreneurs use to obtain start-up capital to start and sustain their business ventures?; The chapter includes a review of the following areas: (1) Literature Review examines entrepreneurship among immigrants, (2) methodology, (3) findings, and (4) conclusions.

2. Literature Review

Kim (2001), points out that over the past thirty years, immigrants have shown consistently high rates of entrepreneurship and success, Entrepreneurship among immigrants is higher than among native-born residents because immigrants often face impediments when trying to enter the general labor market and instead choose self-employment as a means of economic support for themselves and their families (Basu, 1998; Chand & Ghorbani, 2011; Ilhan-Nas, Sahin, & Cilingir, 2011). For example, Chand & Ghorbani (2011), discuss that many Chinese immigrants who migrated to the United States could not find employment because of the language barrier. They could not speak English at all or could not speak it well. So many had to work with other Chinese immigrant business owners, where they didn't have to worry about a language barrier. The same they state applied to Latin Americans who could not find employment because of their lack of English skills. In addition, many did not have adequate education to either find or secure employment. Many Latin Americans entered the country with only an eighth grade education and had to accept menial work, such as cleaning or dishwashing, with minimal interface with customers or clients.

Levie (2007) conducted a study of immigrants in the United Kingdom and found that migrant groups could not secure employment in the local labor market because they were perceived as outsiders, were uncompetitive because of poor language skills or education, held unrecognized qualifications and experience, or had no knowledge of the local labor market and the system that existed in their new country. Because they lacked the knowledge of local or state labor laws, many immigrants often took jobs that were low wage or "off the books," without receiving adequate health or other benefits, such as time off or sick days. One of the important elements of finding a traditional job is having adequate skills to communicate with individuals within and outside organizations. Having adequate communication skills enables organizations to thrive by adequately performing a service that garners a high return in investment for that business. Without good communication skills, many immigrants are relegated to employment in the back office, away from clients or customers, and so are not seen as obviously contributing to a firm's success.

Immigrants educated in their home countries often have problems gaining employment in the United States because their educational level, experience, or job training does not transfer to the United States (Raijman 2001). Lack of transferability is the inability of the immigrant who were employed in his or her home country to use some of those skills in the

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host country. Because systems are different in various countries, it is hard for immigrants who migrate from one country to another to transfer skills from their home countries. Tienda, M & Rajman, R (2004) conducted a study among 1000 immigrant business owners in Chicago for example and found that 50% of the immigrant business owners they interviewed started an entrepreneurial venture as an avenue to overcome labor market disadvantages. About 40%-50% of the immigrants who were highly educated in their home country could not find employment because of the transferability of their education degree from their home country to the United States. The business owners in the study, held between a high school diploma and a full four- year college degree. They stated that the transferability of their foreign-earned degrees blocked their economic mobility in the U.S. labor market. This "blocked mobility" was a driving force for promoting entrepreneurship.

Entrepreneurship is seen as a way to cope with low prospective returns from salaried work because of incompatible education and training, non-transferability of human capital, and blocked promotional paths (De Freitas, 1991; Shinnar *et al.*, 2009). Immigrants may possess the skills needed to actively contribute to an organization in the United States, but because of lack of transferability, skills and education from their home countries are not fully recognized. A key factor underlying the variation in immigrants' initial U.S. earnings appears to be the source country's level of economic development. In countries like Jamaica and China, and in regions of Latin America, immigrants initially earn about half (or less than half) of what U.S. natives earn, whereas the entry earnings of western European immigrants resemble those of the U.S. born (Chiswick 1978). There are two theories as to why this happens: first is that the source-country variations in immigrants' initial earnings stem from variations in the skills learned as a result growing up and working in different source countries (Chiswick 1978, 1979); and second, knowledge acquired through formal schooling, and skills accumulated through work experience, have country-specific aspects, and hence some portion of the immigrant's human capital may not be transferable into the new country (Greenwood & McDowell 1991). Thus, the less transferable the skills, the less income the immigrant can make in the general labor market, and many are forced to enter into entrepreneurship to gain economic stability and security.

New York City represents nearly 30% of all new immigrant-owned businesses in the nation (United States Small Business Administration, 2011). Due to their diverse populations, cities such as New York continue to attract migrants, become increasingly multicultural and have distinct characteristics (Eraydin, Tasan-Kok & Vranken 2010). Studies by the U.S. Small Business Administration (2011) and Eraydin *et al.* (2010) indicate that cosmopolitan cities such as New York City tend to exert a strong pull on immigrants, not only as places of settlement but also as places to launch the start-ups of a business ventures.

In 2009, New York City's foreign-born population of 2.87 million was at an all-time high and represented 36% of the city's population of 8 million, with individuals from Latin America, China, and Jamaica representing the largest segment of those immigrants (New York City Department of City Planning, 2011). Nearly 43% of the City's foreign born were recent entrants, comprised of 49% Asians, 44% Latin Americans, and 32% non-Hispanic Caribbean immigrants (New York City Department of City Planning 2011). This study suggested that New York City is becoming the preferred residence of many immigrants.

Zhou and Logan (1989) describe New York City as an ethnic enclave for immigrants. They label New York City an enclave for three reasons: a large proportion of New York State's immigrants, such as Jamaicans live in New York City; a large proportion of those immigrant

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groups work in New York City; and most of the Jamaican businesses in New York State are located in New York City.

Jamaican immigrants and other Afro-Caribbean groups also tend to be drawn toward New York City because of opportunities for employment by members of their own cultural group. The number of Jamaican immigrants and entrepreneurs are larger in New York City than in any other city in the United States (New York State Department of State, 2009 and U.S. Small Business Association 2009). Blacks immigrating to the United States in the early 1900s from the Caribbean settled overwhelmingly in New York, with Jamaicans emerging as the primary ethnic group settling and establishing Jamaican businesses and communities in New York City (Kent 2007). These trends seem to represent a pull for newer immigrants, who network with immigrants from their cultural or ethnic groups to seek employment and eventually learn their trades, and later start similar types of businesses.

In most labor markets and economies, social networks play a key role. Social structure, especially in the form of social networks, affects economic outcomes for several reasons: 1) social networks affect the flow and the quality of information; 2) individuals use social contacts and networks already in place, because they already exist and the individuals within that network are ready to invest in each other (Granovetter 2005). Prospective employers and employees prefer to learn about one another from personal sources of information they trust. This is an example of what has been called "social capital" (Granovetter, 1995).

Immigrant entrepreneurs rely on communities of individuals within their cultural or ethnic groups for venture start-up and continuity. Using their network resources, immigrants use informal relationships based on mutual trust to help each other gain financial start-up and knowledge when starting and sustaining business ventures (Rezaei 2010). Rezaei found that as a result of their common cultural or ethnic connections, many immigrant business owners help each other gain financial independence by providing assistance in the form of mentorship and financial support. These kinds of networking tactics enable immigrant business owners to start or sustain their ventures. Studies done by Wang and Li (2007) and Peterson and Meckler (2001) found that immigrant business owners, rely on each other for support with items such as the set-up of a business, contacts, financing, and equipment. As a result, the infrastructure of many immigrant businesses has become so strong that it has enabled the start-up of other new ventures (Wang & Li 2007).

Another benefit of informal networking is the sharing of social capital. Social capital sharing suggests that people with better social resources, such as a network of support from individuals and other means, are more likely to succeed in entrepreneurship (Clydesdale 2008). Barrett, Jones, and McEnvoy (2001), who explored the notion of mixed embeddedness among Caribbean immigrant businesses, revealed that immigrant entrepreneurial activity was strongly shaped by the business environment and support from individuals from the same culture and ethnic group in the community. The growth of immigrants' businesses depended largely, in the beginning at least, on other immigrants of similar ethnicity patronizing their products or services. These immigrant groups developed such informal networks in their home countries as a means of ensuring a supply chain for their products and for economic support.

For example, Shinnar and Young (2008) conducted a study of Latin American immigrant entrepreneurs in the United States and found that these groups recognized the importance of informal networking in their home countries and developed them. The study found that

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Latin American business success was partly attributable to individuals within the same cultural group because they felt a strong sense of commitment towards helping someone from their group succeed. This commitment to help further contributed to a strong sense of kinship with those still in their home country; once that one individual gained success, he or she would then help others as well. Once individuals migrated to the United States, they continued their informal networking by passing on their venture start-up techniques, including funding and personal support to other early-stage businesses.

A study of various immigrant business groups conducted by Kalnins & Chung (2002) found that non-established group members without resources have a lower probability of failure when there is a greater presence of established business group members who are proximate. Shinnar and Young (2008) and Kalnins & Chung (2002) argued that immigrant business group members clearly have motivation to contribute to the social capital of other group members because of shared values from their respective home countries. Immigrants depend on each other for support of their business ventures. Without advice and mentoring from seasoned veteran business owners, it would be difficult for the immigrants to begin a venture and to negotiate such tasks as where to acquire equipment and staff. As a result of the mentorship, each immigrant business owner gains additional experience that he or she can pass on to the next immigrant, which builds community strength while expanding economic growth. Immigrants can exploit these opportunities, but this is dependent on their group ties and the qualities they bring with them; thus, certain environments are more supportive of small business than are other environments (Clydesdale 2008). Depending on ethnic or cultural group, social capital can work in different ways.

In 1992, a separate CBO (Characteristics of Business Owner) survey was conducted by the United States Census Bureau, (United States Census Bureau 2011) which provided a detailed snapshot of Caribbean (Jamaican component) immigrant entrepreneurs. The purpose of the survey was to determine why immigrant businesses survive longer than native-born ventures. The survey, which was the last of its kind, gave detailed information on how immigrant business owners obtained financing for starting a venture as well as on techniques for sustaining that venture. They found that immigrant business success is dependent on investment in terms of capital and mentorship from veteran immigrant entrepreneurs who are in the same types of business. Veteran immigrant entrepreneurs mentor struggling start-up immigrant business owners by not just providing business advice, but by also taking a personal or vested interest within the struggling business owner's organization, such as providing their own personal contacts (accountants, suppliers, etc.) and coordinating weekly meetings with owners to discuss progress or setbacks. After the start-up business becomes sustainable, the owner of that business does the same for the next start-up immigrant entrepreneur.

Veteran immigrant business owners in this study were useful in providing information regarding potential capital acquired through rotating credit associations or even through direct loans and investment in a venture. They also helped to create opportunities for would-be entrepreneurs by providing access to markets, labor, and information. Networks of co-ethnics may provide valuable resources such as customers, labor, and technical assistance to assist in starting and running businesses (Robb & Fairlie 2009).

Additionally, Bowen (2008) has asserted that this type of informal training is very prevalent among Jamaican immigrant entrepreneurs. A great deal of learning takes place within the family and the neighborhood as social capital and informal networks play an important role

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in venture creation and entrepreneurship. Family members and neighbors teach each other skills and use their knowledge, turning their new skills into profitable business ventures once they have entered the host country. Some of those skills learned in the home country influence the decision to enter into a particular entrepreneurial venture.

As discussed, for an immigrant entrepreneur to be successful, a range of factors must be considered. Many immigrants rely on informal networks to help them start a venture. These networks are usually a group of seasoned, veteran immigrant entrepreneurs who are in the same type of business. These veteran immigrant entrepreneurs act as mentors and give internal educational advice by providing their business sources, such as sources for financial income and equipment for start-ups. For immigrant entrepreneurs' ventures to be launched and sustained, many rely on other immigrants from the same ethnic or culturally specific group to be not only mentors but also customers. Without the support of this community, the start of a venture would be more difficult to accomplish.

Immigrant entrepreneurs tend to use informal networks as a way to finance and sustain small business ventures. Delcampo & Thomas (2009) point out that immigrants form tight social networks that provide flexible and efficient possibilities for the recruitment of personnel, acquisition of capital, and exchange of information. Within those informal networks, Jamaican immigrant entrepreneurs create rotating credit services for start-up ventures. Rotating credit associations allow people within the network to pool their savings and lend to individuals, many of who borrow to start-up businesses with that capital (Robb & Fairlie 2009). In addition, a report by Hipple (2010) for the United States Department of Labor Statistics estimates that about 14.6% of Asian and other immigrant groups receive business loans from other (nontraditional) sources versus traditional lending (*i.e.*, banks). These loans are more accessible via in-group ethnic networks than through the traditional financial marketplace (*i.e.*, banks).

3. Methodology

For this study, one on one interviews and the interviewing process made it possible to collect data directly from the business owners themselves, and ask questions on a one on one basis. In addition, the interview process provides a window into the individual immigrant business owner's problem-solving techniques and strategic decision-making processes. Interviewing also affords opportunities for both exploration and verification. Exploration is an open-ended measurement operation that seeks to reveal the full spectrum of elements involved in a research subject, and verification usually refers to validating statements made by some participants by asking others to talk about the same things (Stylianou 2008). Interviewing each business owner allows the exploration of each immigrant business owner's restaurant. This direct-contact technique sheds light on how each immigrant started his or her business while providing frequent opportunities to question each individual business owner.

There were a small number of participants interviewed within the study to help gain detailed information directly from the immigrant business owners on their techniques for starting their entrepreneurial ventures and also how their strategies differ. Although the interview participants within this study are small and cannot represent an entire cultural or ethnic entrepreneurial group, the use of one on one interviews, with a small number of participants, aided to gain a better understanding of their techniques for business sustainability on a more individual level. Yoon (1991) for example conducted interviews with a small number of

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interview participants (12) consisting of immigrant business merchant's operating in only one Chicago minority neighborhood. His study focused on the financing techniques used by Korean immigrant business owners to start a venture. Although Yoon's interview's covered merchants operating in one Chicago minority neighborhood and was not representative of the Korean business community, he found that through his one on one interviews and existing literature that Korean immigrants basically utilize Rotating Credit Unions (RCA) within their own ethnic group to help with the start and sustainability of their business. However, (Yoon) 1991 found that by using small samples which enabled him to interview all the interview participants, all of them utilized RCA' s as a way to start their business. Despite this paucity of data, conventional wisdom still claims that Asian immigrants, particularly Koreans have created their own institutional arrangements for generating loan funds to capitalize small business formations (Yoon 1991).

Similarly, Ahmad (2005) conducted a small study consisting of a total of 19 ethnic entrepreneurs/managers out of which 18 were founding owners of their businesses. The break- down in terms of ethnicity for ethnic entrepreneurs/managers was 10 Chinese, 5Pakistanis, and four Bangladeshis. The paper was based on an explorative study of small ethnic retail entrepreneurs and their target consumers in the UK. The paper argued that immigrant entrepreneurs engage in a number of marketing practices that reveal their competency, innovation and networking abilities to successfully compete in a competitive context (Ahmad 2005). Despite the limited number of research participants, Ahmad found that through conducting one on one interviews with three different groups in conjunction with already published articles, marketing practices differ from the native born because immigrants have to use marketing tactics specifically geared toward other immigrants within their ethnic or cultural group because those individuals are familiar with the products the owners are selling. Both Yoon (1991) and Ahmad (2005) also discuss that when conducting interviews, it is not the amount of subjects that gives you the information needed for the research, but the questions asked and the direct responses to those questions.

Interview questions were all open-ended and discussion based. The following interview questions were asked:

- Why did you choose to start a business?
- What kind of help did you receive in establishing your business, such as gaining access to products, equipment, and staff?
 - What kind of resources do you use now in helping you sustain/expand your business?
- Can you tell me about the people that helped you start your business and how did they help you?
- What challenges did you face when you initially started your business?
- How did you get the start-up money for your business?
- What and who influences the success of your business?
- Why do you think your business has been strong over the past 25 years and how do you think it will continue to grow? (established owners)
- What do you think will help grow your business in the future? (nonestablished owners)
- What do you think is the most important element of your business success?

Research Sites. The participants and sites were chosen to reflect not only the neighborhoods in which Jamaican restaurant owners are situated throughout New York City, as discussed, but to illustrate distinct practices within the businesses

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related to entrepreneurship, venture start-up, and sustainability. According to the United States Department of State (USDS) (2011), who are responsible for the licensing and governing of all businesses in the United States and The New York State Department of State (NYSDS) who are responsible for the licensing and governing of all businesses in New York City, immigrant-owned restaurants are largely situated (55%) in Queens and Manhattan (two of five boroughs or townships in New York City).

The 2010 New York Center for Urban Future report states that (a) in 2000, foreign-born individuals comprised 36% of New York City's population, yet they accounted for nearly half (49%) of all self-employed workers in the city; (b) immigrant entrepreneurs drove all of the growth in the city's self-employed population between 1990 and 2000: the number of foreign-born individuals who were self-employed increased by 64,001 (a 53% jump), while the number of native-born people who were self-employed decreased by 15,657 (a 7% decline); and (c) citywide, 9.27% of foreign-born workers are self-employed, compared to 7.71% of native-born workers. In Queens and the Bronx, self-employment rates for foreign-born individuals in the workforce are nearly twice those of native-born workers—9.98% to 5.74% in Queens, and 7.31% to 3.98% in the Bronx (New York Center for Urban Future 2010). The search for research sites would begin in both boroughs.

Entrepreneur restaurant (Jamaican). Door Restaurant, often referred to as “The Door,” is a privately held corporation and restaurant serving Jamaican and Caribbean food. Door was established ten years ago by a Jamaican immigrant couple who wanted to open an upscale restaurant in an area populated by mostly fast food eateries. Door, which got its start in Queens, New York, has opened a second location called Smokehouse, which serves mostly southern food and is also located in Queens, New York. The company has proven sustainable, which is indicated by its continuous growth and expansion for over ten years.

Entrepreneur restaurant (Jamaican). Laten's Place is a Jamaican restaurant located in Queens, New York. Evan Davis, a Jamaican immigrant, opened the restaurant four years ago in 2007 to serve the needs of the growing Caribbean community in the area. Laten's is representative of similar Jamaican restaurants that are comparable in size and structure in Queens and meets the criterion of a start-up whose venture is still in the beginning phase (in business for less than two years), leading to the examination of the owner's start-up techniques and the networks he may have utilized.

Based on the literature and the research questions, the following propositions have been developed to help gain an understanding of Jamaican immigrant entrepreneurs and their propensity towards self-employment and eventual partnership networking leading to their success and continuity:

1. Financial capital for Jamaican immigrant business ventures comes from small communities of individuals who establish a collective savings account or borrowing system in their home country and continue this tradition in the United States.
2. Proximity and co-location of immigrant entrepreneurial ventures tends to increase the levels of networking and venture capital support.

4. Findings

Result from Proposition #1. Jamaican immigrant entrepreneurs rely on small groups of individuals from their home country to help them in saving money for their prospective entrepreneurial endeavors. These small groups consist of a primary person, the “banker” in helping to collect money from members in the group. The group normally comprised of 10-15 people, are required to give a set amount of money each week and the “banker” then distributes the collective funds to one individual each month. The “partner” normally lasts about three months at a time until each person in the group is given an equal amount, equal to the members of the group. These rotating credit unions or in Jamaica “the partner” was instrumental in helping the business owners within this study save money for their venture start-up and later for the sustainability of their respective businesses. The creation of these networks during the continuity stage is also important because it helps the Jamaican immigrant business owners continue to save money in case of business emergencies.

Result from Proposition #2. Proximity and co-location of immigrant entrepreneurial ventures tend to increase the levels of networking, affordable labor availability, and venture capital support. This aids the immigrant business owners in receiving support in the form of customer support, networking, and affordable labor for the possible growth and continuity of their businesses. The immigrants in this study migrated to the United States along with the individuals who were within the “Partner” and continued to utilize that source to save money. Additionally, the immigrants within this study migrated and created their restaurants where they knew other immigrants from their cultural groups would reside. This aided to make additional contacts with other Jamaican immigrants, aiding to belong to other “partnerships” as well as those immigrants

5. Conclusions

Jamaican immigrant business owners rely on each other for the growth of their business (informal networking) through customers from their own cultural and ethnic group as well as for start-up costs associated with starting a venture. Jamaicans business owners tend to develop relationships with individuals who have the same goals, turning that relationship into a possible entrepreneurial venture.

This study will be extended to other immigrant owned groups, such as the Chinese who in preliminary research seem to rely only on family as their means of networking support. In addition, the restaurant owners in this study rely on networks from their home country to help them in selling their products and services to individuals within their cultural specific or ethnic group. It would be interesting to find out their networking techniques in their home country and how they translate that to success in their host country.

The limitations of the research are that it is limited to two cases, one established and one non-established Jamaican business owner. The established immigrant business owner, at the time of this study was in business for more than ten years. The non-established business owners, at the time of this study, were in business for less than five years. Since this study is examining just these two immigrant business owners, the results of this study may not be representative of the larger population.

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