



# Immigrant Entrepreneurship: the Case of Turkish Entrepreneurs in the United States

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## Abstract

The ever-changing structural and relational facets of immigrant entrepreneurial activities have created missing dominos in the literature and policy development in the USA. This article explores entrepreneurial activities among immigrant entrepreneurs with Turkish roots in the US ceramic and marble industry. R package for qualitative data analysis (RQDA) was used to analyze interview data obtained through a snowball sampling technique. Results reveal that (1) Turkish entrepreneurs migrated to the USA for several reasons; (2) factors such as entrepreneurial capital, intellectual capital, social capital, family capital, and financial capital emerge as key motivators for entrepreneurial activities; and (3) characteristics (i.e., personal attributes, psychological traits, and capital) and challenges faced by Turkish immigrant entrepreneurs are unveiled. In sum, this paper provides an integrative insight on important resources for Turkish immigrant entrepreneurs.

**Keywords** Turkish entrepreneurs · Entrepreneurial capital · Intellectual capital · Social capital · Family capital · Financial capital · Psychological capital · The United States

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## Introduction

Cultural diversity is experienced in many developed countries around the world (Constantin et al. 2008). Immigrants in the USA accounts for 13% of total population (Vesely et al. 2015). Recent scholarly finding denotes a robust relationship between immigration and entrepreneurship (Vesely et al. 2015). Foreign-born individuals have more business ownerships than natives in the USA, UK, Australia, and Canada (Clark and Drinkwater 2010; Schuetze and Antecol 2006; Wang 2010). American cities offer favorable environment for immigrant entrepreneurship with diverse ethnicities (Fairlie and Lofstrom 2015). Nevertheless, immigrants are considered to have higher entrepreneurial spirit than native born (Fairlie and Lofstrom 2015; Krichevskiy et al. 2016). Currently, millions of Muslims live in different states in the USA. Among these immigrants, 77,679 were born in Turkey and immigrated to the USA after the WW2 and approximately 118,000 in 2006 (Şenyürekli 2006) and between 136,000 and 182,000 as of 2016 (Kamiloğlu 2016) individuals have Turkish roots and this number is expected to double in the coming years.

Kaya (2003) added that the number can be greater if Turkish people immigrated to the USA from Cyprus, Middle East, and former Soviet countries. Turkish immigrants live in different states in the USA such as Minnesota (Şenyürekli and Menjivar 2012), Washington, DC, Boston, New York City, Chicago, Los Angeles, and Madison, Wisconsin (Ayçiçeği-Dinn and Caldwell-Harris 2011), and New York, New Jersey, and California where the largest Turkish diaspora live (Turkish Coalition of America 2017). Turkish immigrants have entrepreneurial activities in Europe especially the Netherlands (e.g., Baycan et al. 2012; El Bouk et al. 2013), Germany (Pütz 2003; Tolciu 2011), Switzerland (Baycan-Levent and Kundak 2009), and Romania (Constantin et al. 2008), although the nexus between immigration and entrepreneurship in the USA has been discussed in many studies (e.g., Hart and Acs 2011; Krichevskiy et al. 2016; Moon et al. 2014; Wang 2010).

Immigrants with Turkish roots constitute a significant segment in the US society but are among the least studied immigrant groups (Bulut and Ebaugh 2014). In particular, Turkish immigrants' entrepreneurial activities in the USA are still under-researched. There is a lack of academic and practical attention on factors shaping immigrant entrepreneurship especially Turks in developed nations (Pécoud 2017; Saleh 2017). Individuals convey specific personal and psychological traits based on need and context to attain entrepreneurial success and power (Işık et al. 2019b; Shneikat and Ryan 2018). These factors are a blur in the context of immigrant entrepreneurs with Turkish roots in the USA. Entrepreneurs with Turkish roots are of particular interest because of their Middle Eastern and European heritage. To spur scholarship and advance this research stream, we put forward a comprehensive taxonomy of entrepreneurial capital, social capital, family capital, financial capital, psychological capital, and intellectual and knowledge capital to provide insights on what, how, and why Turkish immigrants engage in entrepreneurship activities. These insights may serve as reference for policy development, which aid integration and economic policies. To fill this gap, this article provides answers to the following questions:

- What are the emigration motives of immigrant entrepreneurs with Turkish roots in the USA?

- What are the roles of financial, entrepreneurial, social, family, and intellectual and knowledge capital toward the success of immigrant entrepreneurs with Turkish roots in the USA?
- What are the common characteristics (i.e., psychological traits and capital) shared among immigrant entrepreneurs with Turkish roots in the USA?
- What are the challenges faced by immigrant entrepreneurs with Turkish roots in the USA?

## Literature Review

The Word “entrepreneur” came from “entreprendre,” a French verb that means to try in hand, to contract for, to attempt, to adventure, or to undertake. Hanson (2009) defined entrepreneur as the person who creates or owns a certain business and deals with some risks associated with ownership and has a degree of uncertainty to coordinate resources in day-to-day activities. Immigrant is the person who moves to live permanently in another country ([www.oxforddictionary.com](http://www.oxforddictionary.com)). Loue (1998) defined immigrant as a person who has relocated voluntarily or involuntarily, temporarily, or permanently across national boundaries. Immigrant entrepreneur as concluded from ethnic and immigrant entrepreneurship literature (Baycan et al. 2012; Jones and Ram 2007) is an individual who found a business in a foreign country. The number of businesses and entrepreneurial activities established by immigrants is increasing all over the world.

Entrepreneurial activities among immigrants come with several advantages such as poverty and crime reduction in the USA (Stiles & Galbraith 2004). Subsequently, entrepreneurship among immigrants both provides jobs for new arrivals and also provides training for individuals with future entrepreneurial ambitions (De Freitas 1991). Nevertheless, entrepreneurial ambitions are shaped by pull and push factors. Pull factors usually shed light on positive sides of self-employment or entrepreneurial activities among immigrants. Self-employment is more attractive than fixed wages/salaries because of the potential higher earnings, independence, and meeting family needs (Zuiker 1998). Based on the tenet of motivational push factors, self-employment or entrepreneurial activities among immigrants is the last bus station for individuals who are excluded from the primary job market.

Research shows that ethnic and religious minorities and immigrants are faced with language barriers, few promotional opportunities, and absence of education and are mostly unskilled (Shinnar & Young 2008). Disadvantage theory explicates how discrimination in the labor market, low wages, and unemployment pushes minority group into self-employment or entrepreneurship. Self-employed immigrants are also referred to as ethnic entrepreneurship (Masurel et al. 2002). Ethnic, religious, and minority groups have the tendency to live and/or operate in isolated communities with strong social ties that support their businesses (Masurel et al. 2002; Waldinger et al. 1990). A decade-old report denotes that entrepreneurs with Middle Eastern and African origin depend on their ethnic community in the USA (Chrysostome 2010). This echoes the importance of family and social capital in immigrant entrepreneurial activities.

Altinay (2008) concluded that Turkish entrepreneurs rely on their ethnic communities to start their businesses in Europe. Similarly, Korean entrepreneurs benefitted from the ethnic networks in Chicago (Yoon 1991). For instance, they are more likely to

engage in business advice seeking, recruit and employ fellow country individuals, and target consumers with the same ethnicity. Emphasis on co-ethnic entrepreneurship demonstrates that co-ethnic group supports entrepreneurs financially and socially. Consequently, financial institutions in host country (Chrysostome 2010), social network (Brüderl and Preisendörfer 1998), and high-quality education (Jiménez 2011) played a central role in the success of immigrant entrepreneurs. Contrariwise, lack of skills, training, social network, financial support, and education often leads to discrimination and social exclusion in the local job market (Kogan 2004). This echoes the importance of financial, intellectual, and social capital in immigrant entrepreneurial activities.

Other facets include language proficiency, lack of understanding culture of the host society, labor market structure, and institutional settings (Hammarstedt 2006). Part of these arguments has been corroborated by Altinay and Altinay (2006) and Altinay (2008), who suggested that fluency in English language and good understanding of British culture influenced the growth of Turkish small businesses in the UK. Similarly, the success of Asian descent entrepreneurs is associated with educational qualifications and personal capital (Basu 1998). Benzing et al. (2009) determine the motivational factors for entrepreneurship. Eleven motivational factors emerged, namely, to be my own boss, being able to use the past experience and training, proving that I can do it, increasing the income, providing jobs for family members, own satisfaction, having job security, building business to pass on, maintaining the personal freedom, having more time with the family, and having fun. Similar findings were echoed by Fatoki and Patswawairi's (2012) work. This echoes the importance of intellectual, entrepreneurial, family, and social capital in immigrant entrepreneurial activities.

Psychological capital (PsyCap) is a state of mind, consisting of positive psychological strengths and mindset (Avey et al. 2011; Luthans and Youssef-Morgan 2017). Past work revealed that cognitive components of PsyCap such as traits, personality, and psychological and mental resources are important indicators for an entrepreneur's success (Baluku et al. 2016; Baluku et al. 2018; Baron et al. 2016). There is a dearth of scholarly work on the types of capital fostering entrepreneurial activities among Turkish immigrants in the USA. More specifically, the literature is devoid of integrative model explaining how various types of capital aid entrepreneurial activities among immigrants. This study theorizes that financial capital, social capital, entrepreneurial capital, intellectual capital, psychological capital, and family capital are essential and necessary for entrepreneurial activities and success.

## Research Method

### Data Collection and Sampling

The present study is a qualitative (case study) research. Qualitative research approach was employed to understand and examine the views of the respondents using a semi-structured interviewing technique. It was ensured that no information or opinion was provided beforehand to the respondents. The respondents were asked to express their own views and understanding on each question provided. As per Berg (2007) and Bhatti et al. (2016), standardized interviews are based on formally structured questions.

This assists in the collection of responses which are comparable. Further, the researchers employed essential questions, probing questions and throw-away questions for effective and efficient data collection as suggested by (Abubakar, Anasori & Lasisi 2019). The key questions focused more on the primary themes of the study—motives to travel to the USA, motives to start a business/entrepreneurship, and difficulties to start business in the USA. The questions also focused on sub-themes of motives to travel to USA—entrepreneurial capital, financial capital, family capital, intellectual and knowledge capital, and social capital.

A sample of 18 experienced *Turkish-born* entrepreneurs was selected for the study. The respondents were selected through purposive snowball sampling technique as the researchers aimed to develop a comprehensive understanding about immigrant entrepreneurs with Turkish roots. Experienced and well-established immigrant entrepreneurs with Turkish roots in the USA with personal and professional networks were selected. Majority of the entrepreneurs with Turkish roots in three states namely, Washington, DC, Virginia, and Maryland where the study was conducted, are in ceramic and marble industry. In addition, the study employed a purposive snowball sampling technique, where existing study interviewees recruit future interviewees from among their acquaintances, social circle, and industry. The researchers conducted in-depth face-to-face interviews with the respondents. Interviews lasted nearly between 40 and 45 min. The respondents were asked key questions, probing questions, and throw-away questions. The researchers encouraged the participants to voice their feelings openly on the subject matter.

## Research Findings

All interviews with the consent of the respondents were audio-taped and later transcribed using RQDA package in R studio. Demographic profile of the respondents is presented in Table 1. The transcribed data was coded and scaled down to meaningful themes (see; Table 2 and Fig. 1).

### Motivations for Immigration

Using RQDA package in R studio, this paper gauges the travel motivations of immigrant entrepreneurs with Turkish roots. Several motivational themes that are in line with prior studies emerged (Fatoki and Patswawairi 2012; Gibson 1998; Shinnar and Zamantılı Nayır 2019). These themes are illustrated in Table 3.

### Motivation for Business Ownership

**Financial Capital** Financial capital is a lifeblood for new ventures. Financial capital is a double-edged sword that subsumes sources such as self-capital, loans from banks, and associations, and the desire to earn more income. It delineates the ability to earn income and ability to secure financial support from financial institutions (Edelman et al. 2016). Aldén and Hammarstedt (2016) found that “limited or lack of access to financial capital is a major obstacle to self-employment among certain immigrant groups.” This paper

**Table 1** Demographic profile

Respondents	Education	Age	Gender	Sector/industry
Respondents 1	High school	52	Male	Marble
Respondents 2	Bachelor's degree	49	Male	Marble
Respondents 3	Bachelor's degree	48	Male	Marble
Respondents 4	Bachelor's degree	39	Female	Marble
Respondents 5	Bachelor's degree	56	Male	Marble
Respondents 6	Postgraduate degree	46	Male	Marble
Respondents 7	Bachelor's degree	48	Male	Marble
Respondents 8	High school	47	Male	Marble
Respondents 9	Postgraduate degree	52	Male	Marble
Respondents 10	Bachelor's degree	39	Male	Construction/marble
Respondents 11	Bachelor's degree	44	Male	Marble
Respondents 12	Bachelor's degree	48	Male	Construction/marble
Respondents 13	High school	55	Male	Marble
Respondents 14	Middle school	57	Male	Marble
Respondents 15	Bachelor's degree	44	Male	Marble
Respondents 16	Postgraduate degree	32	Male	Marble
Respondents 17	Postgraduate degree	53	Female	Marble
Respondents 18	Bachelor's degree	50	Male	Marble

found that financial capital allows nascent immigrant entrepreneurs to pursue more capital-intensive ventures. Some of the excerpts are given below:

Respondent 2 affirmed that "... government incentive in respect to lesser bureaucratic procedures." The respondent stated that "those bureaucratic things in Turkey could last up to 3 to 5 months to set up a company, things might have changed but I don't know. Here in the US in 15 minutes with just 300USD you can register your firm...."

According to respondent 1: "...this industry (marble) is one of the most lucrative sectors in which one could make money easily, this was my main motivation, and because I have always wanted a better life standard, the only way to achieve it is to be a businessman...." Similarly, respondent 18 said: "...If you work for someone, who will have lesser but stable income, I always wanted more...." Respondents 8 and 16 stated that "...I am in the marble business for financial gains...." "...Economic incentives motivated me....," respondent 15 added. "...To start up my firm, I hypothec my house to get some loan from the bank," respondent 1 added. "I and my wife brought a house, and then use the house as a collateral to secure a business loan," respondent 2 added.

Surprisingly, respondent 6 said "at first, I have no capital, I depended on credit cards...." Respondent 14 stated that "...my brother provided almost 50% of the capital and I used my savings and loans for the rest...." Respondents 12 and 13 stated that the ease and low interest business loans motivated them to start their business. "...Banks often help in the start-up process, which makes the entire process easy....," as noted by respondent 2.

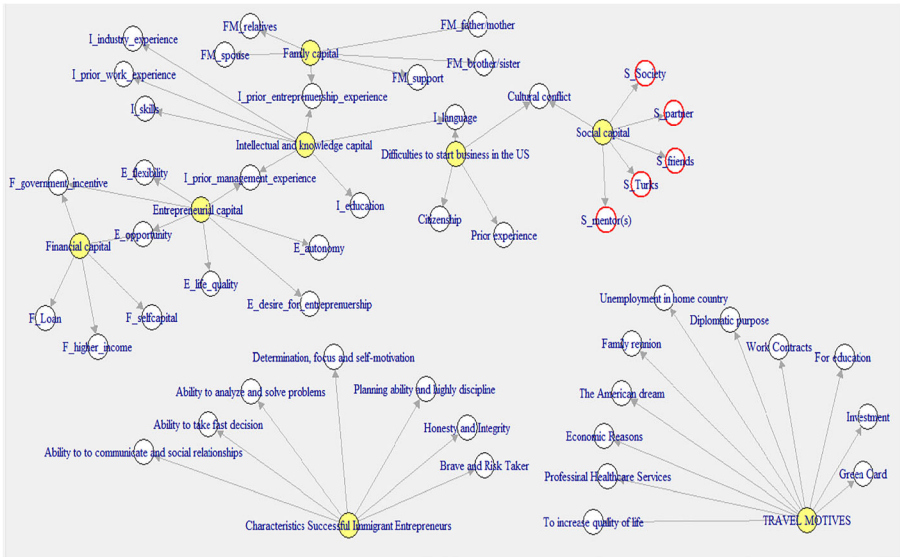
Respondent 10 said "...savings from my previous was the initial source of capital, I am familiar with the industry, and my partner a Pakistani offered to finance and join the

**Table 2** Text breakdown

	No. of coding for each theme	Average no. of characters associated with each code	No. of interviews associated with each code
<b>Entrepreneurial capital</b>			
Autonomy	7	217.57143	6
Desire/grit for entrepreneurship	4	186.50000	4
Flexibility	3	281.33333	3
Life quality	4	173.25000	4
Opportunity	6	215.00000	6
<b>Financial capital</b>			
Government incentive	1	671.00000	1
Higher income	5	174.40000	5
Bank loan	5	85.20000	4
Self-capital	7	188.85714	7
<b>Family capital</b>			
Brother/sister	2	294.50000	2
Father/mother	4	140.50000	3
Relatives	3	162.66667	2
Spouse	5	117.60000	4
Family Support	3	123.00000	3
<b>Intellectual and knowledge capital</b>			
Education	8	175.00000	6
Industry experience	4	344.25000	4
Language	8	205.00000	6
Prior entrepreneurship experience	4	136.00000	4
Prior management experience	2	203.00000	2
Prior work experience	4	302.50000	4
Skills	5	295.80000	4
<b>Social capital</b>			
Friends	8	220.62500	5
Mentor(s)	12	157.83333	8
Partner	10	152.70000	8
Society	6	219.50000	6
Turks	6	283.50000	

business based on 50 -50...” Respondent 4 said “...my husband saw the opportunity in the industry and he wanted to exploit it, we offered the opportunity to a friend of ours who was jobless at that time, his job was to manage the business and we financed the business, we started by importing ceramics from Turkey and then move into the marble industry....”

**Entrepreneurial Capital** Entrepreneurial capital is defined as a multiplicative function of entrepreneurial commitment and competence (Ulrich 1998). The focus is on



**Fig. 1** Inter-relationships of the coding and themes from the interviews (source: RQDA)

commitment and competence here because they are the most important source and asset for competitive advantage. Commitment is the capacity to witness ventures through to fruition, and competence is the capacity to identify and pursue opportunities (Erikson 2000). Individuals who are competent and committed are more likely to spot new opportunities and set up new ventures, and pro-activity, pro-entrepreneurial and innovative initiatives (Inmaculada and Francisco 2013). An overwhelming number of the respondents highlighted entrepreneurial capital properties (i.e., autonomy and flexibility, desire for entrepreneurship, life quality, and opportunity) as the factors that motivated them to aspire and setup ventures. Some of the excerpts are given below:

**Table 3** Motivation themes and equivalent counts

Motivation themes
1. Diplomatic purpose (3)
2. Economic reasons (2)
3. Family reunion (1)
4. For education (7)
5. Green card (1)
6. Investment (1)
7. Professional healthcare services (1)
8. The American dream (4)
9. To increase quality of life (3)
10. Unemployment in home country (1)
11. Work contracts (1)

Values in parenthesis represent the theme count



Respondent 14 avowed that “...although I work in my brothers firms, but I do not want to be controlled, let’s say I like my autonomy....in general we Turks do not like taking orders from others....” Respondents 16 and 17 also stated that autonomy is very important for them. “If you work for others, you remain tied to them and their decisions, and you cannot do anything without their permission.” Respondent 18 affirmed that: “...I started this company because working for others lowers one’s life quality, as you earn less while working for others. I wanted to enhance the quality of my life and my family....” Respondent 2 said “.... working for others limits your income...” and “...I started this business because I wanted my freedom, to exploit other opportunity and for economic incentives...” as mentioned by respondent 3.

Respondent 12 wanted greater autonomy, and to be self-boss, whereas respondent 15 said “...for years it has always been my dream to be an entrepreneur, self-boss, to be able to make decisions.” Respondent 2 added that being your own boss and working for yourself is always different than working for someone. “...The US is full of opportunity, and everything is easy to implement with governmental and bureaucratic support...apart from the economic incentives, you choose to open your office anytime you want, you offer people better life by employing them.....being an entrepreneur gives you a social status in the society” as stated by respondent 3. Respondent 1 said “...entrepreneurs mostly have higher standard of living, as such people should embrace and exploit available opportunities, and sometimes we discover our skills as opportunity presents itself...” “...The main motive that led us to invest in this sector is that we sighted the opportunity in the industry.....we also had the desire for entrepreneurship, the fight for survival and financial gains!” respondents 4, 7, and 8 added.

**Intellectual and Knowledge Capital** Intellectual and knowledge capital has been measured in entrepreneurship research by five indicators: education, work experience, entrepreneurial experience, industry experience, and managerial experience (Dimov 2017; Unger et al. 2011). Prior findings linked work, industry, and entrepreneurial experience with nascent entrepreneurs (Davidsson and Honig 2003) and self-employment (Chatterji 2009; Dimov 2017). In essence, knowledge and education ignites entrepreneurial activities by allowing individuals to recognize underexploited resources and to exploit economic opportunities (Bird and Wennberg 2016). Some of the respondents highlighted that possession of intellectual and knowledge capital (i.e., education, industry experience, language, entrepreneurship, industry and managerial experience and skills) facilitated their ability to set up ventures. Some of the excerpts are given below:

Respondent 11 highlighted that “...in Turkey, there is a perception that educated people cannot set-up ventures, in my opinion such notion is wrong, educated folks should be the ones setting new ventures, as education is very important in the business world....” Respondent 9 argued that “education had about 20% impact on the success of his venture.” “The education I acquired proved to be very useful for my business,” respondent 16 added. Respondent 12 said “...I studied civil engineering, this helped me a lot in my business....”

A vast majority of the respondents stated that the ability to speak the English language fluently helped them in their businesses, respondents 2, 8, and 10, whereas respondent 17 stated that her inability to speak good English was a major setback. Respondent 11 stressed that “...we relied on a translator....” Respondent 12 stressed

that "...I worked as an accountant, as a result most businesspersons confide in me, this grant me human psychology skills, and financial information of several fields and industry...." Respondent 4 pointed that "...my spouse was brave, has been managing ventures since childhood at 16...."

Respondent 9 stated that he has industry experience: "...I was buying and selling tile, the whole idea for setting up this business came from one of my customers...." Respondent 11 added that "...I was in same sector back in Turkey, I did lots of project in Aegean region and Istanbul...." Respondent 13 avowed that "...I started as an apprentice at a younger age, then I went to serve in the army, after military service, we went into grave stones business, after sometime we had a contract at Matr Hotel, and in 1985 I established my first workshop...."

Respondent 3 indicated that "...back in Turkey I had my business...." Respondent 6 said "...I was a business in my home country...." "...the experience I gained from my prior business has significant impact on my success," respondent 11 added. Respondent 15 reasoned that "...I worked for an international energy firm and I led several projects...." On the other hand, respondent 18 stated that "...my previous work experience played an important in shaping my decision-making ability...."

**Social Capital** Social network could be translated as social capital. Social capital is seen as the "propensity of people in a society to cooperate to produce socially efficient outcomes" (La Porta et al. 1997, p. 333). It is "a powerful assets that anybody can possess because it provides access to power, information and knowledge" (2003, p.409). Social capital can assist entrepreneurs to realize opportunity, acquire resources (Davidsson and Honig 2003), earn reputation, legitimacy, and business outcomes (Smith et al. 2017; Stam et al. 2014). Individuals living in a foreign country with the same origin often trust each other and share feelings of closeness and unity (Bird and Wennberg 2016), as a result of the shared culture and language (Moran 2005). The present findings corroborate this based on the following excerpts.

Respondent 3 specified that "...the idea completely belongs to Mr. Ayman...." "...I was in the grocery business back then in Istanbul, when I arrived to the US, a friend of mine who also deal with marble and tile encourage me to start the business....," respondent 9 said. Respondent 17 stressed that "...I came to the US to work in the bank, I spotted the opportunities in the marble industry because of my Turkish friends who are into this business...." Respondent 18 indicated that "...I, Emre and Ozgur were invited and hired by a Turkish firm who we have close associates working there.... Mr. Mustafa had family problems, so he was unable to concentrate in his business, so we bought he shares...."

Mentors played an important role; respondent 10 advocated that "...there were lots of our big brothers and mentors in the construction and marble industry...moreover, I observed that the Turks are making money out of it...if you go out 2km away from here you will see another workshop and whenever you need help they are always willing to advice and provide mentorship...." Respondent 11 in the same context avowed that "...My brother was my mentor and role model for most Turkish entrepreneurs in the industry...."

Respondent 5 acknowledged that "...about 50% of the owners in the industry are Turks...." Respondent 12 stressed that "...my American boss motivated me, he always tells me that the best thing that can happen to a man is doing his own job, more

precisely what he likes....” Respondent 13 said “...my father taught me how to carve stones.” “We had friends in the sector, and Mr. Halil stimulated and encouraged me...,” respondent 18 added. Respondent 2 stated that “...Mr. Mehmet had supported me financially and emotionally; his presence is all over this company....”

Some of the respondents pointed out the importance of business partnership as a motivator. Respondent 1 noted that to reduce business, “...I forged alliance with my partner who has been in the business for long....” “... The idea for this venture came from one long time trusted customer, we eventually set-up the venture as partners...,” respondent 12 added. Respondents 2, 5, 6, 8, and 15 all acknowledged to start their business with partners (i.e., friends, colleagues, and former bosses).

Some of the respondents pointed out that they receive support from a number of social societies. Respondent 1 specified that “...I’m a member of the Muslim society, members of the society were very helpful in various aspect and stages of my business...” Respondent 14 in view to the same listed that “...I am a member of BNI business network, in this society businessmen and women come together and discuss problems and possible solutions for the business world.” Respondent 7 added that “... the MAE society is very useful, we often discuss progress of various sectors, technological developments and others.....it is also an outlets for families to socialize and get to know each other...” “...I am a member of the ceramic and marble industry...,” as noted by respondent 9.

Ethnic influence was one of the motivators for Turks in the USA to join the marble industry. Respondent 7 clarified that “...I joined the industry because of my country men...” Respondent 5 endorsing the same stated that “...there were lots of Turks in the marble industry, this caught my attention as they were making huge profit and some of our big brothers of Turkish origin advised us to join the industry...” Likewise, respondent 18 pointed that “...when I came to the United States, I had problem learning English language, the only way out is to work in sector that is not language intensive....the majority of Turks in the marble industry are not independent speakers...so I said this is what I want...so I decided to start-up my business....”

**Family Capital** Family capital is often neglected in immigrant entrepreneurship studies; resources accruing from family capital (i.e., support from father, mother, brother, sister, spouse, and relatives) complements entrepreneurial and social capital among immigrant entrepreneurs. Soliciting financial support from banks is demanding, especially in the absence of vibrant financial operating history commonly among start-ups and immigrant entrepreneurs (Bates 2011). Henceforth, immigrant entrepreneurs mostly rely on their family members for financial support (Renzulli et al. 2000). Family support empowers start-up among Turkish women entrepreneurs (Welsh et al. 2016) and ensures the realization of entrepreneurial initiatives (Jaskiewicz et al. 2015).

Majority of the respondents provided information that family capital (support from brother/sister, father/mother, relatives, spouse) matters a lot. Here are some excerpts: respondent 11 affirmed that “my brother was the mentor for over %80 of Turks in the marble industry. He also supports and financed the set-up of my business ventures.” Respondent 14 admitted that “I came to the US in 1995 with brother, I worked with him until 2002 when I established my company.” Accordingly, respondent 5 also stated that “...I have about 100.000 dollars, my big brother who was a medical doctor in Turkey with good salary provided lots of financial assistance.”

Another example was given by respondent 12 who declared that “my father was a civil engineer, who worked mostly abroad, as a result I have a close link to the marble sector,” while respondents 3, 15, and 18 added that their parents were their role models, and also provided financial, emotional, psychological, and spiritual support.

Respondent 13 also highlighted that “I worked with my late uncle who was a marble master, may Allah bless him.” Similarly, respondent 15 emphasized that “a famous entrepreneur in Ankara and the president for chamber of commerce happen to be my father’s uncle. He was my role model; he was the reason I became an entrepreneur for economic gains at an early age.”

Respondent 1 stated that “my wife supported the family with her salary, when I set-up my venture, the family relied on her finance.” Respondent 17 asserted that “my husband’s family were into marble business back then in Afyon, Turkey. The experience in Turkey was steppingstone towards the establishment of this business empire.” Similarly, respondents 2 and 7 acknowledged the roles their spouse played, both tangible and intangible. “...My wife always tells me you are smart, you can succeed...,” said respondent 7.

### Characteristics of Successful Entrepreneurs

Successful individuals are often referred to as heroes and the terminology psychological capital (PsyCap) is referred to as the “HERO within” (Luthans and Youssef-Morgan 2017). PsyCap concept comprises of four cognitive facets, namely, hope, efficacy, resiliency, and optimism, which have all been shown to be associated with successful entrepreneurial outcomes (Baluku et al. 2016; Baron et al. 2016). Past work revealed that PsyCap stimulates thriving, vitality, and psychological growth (Luthans et al. 2008) and allows individuals to understand their inner self, develop customer, teamwork, negotiation, and conflict handling skills (Baluku et al. 2018). Tang (2020) highlighted that personal traits and cognitive factors are determinants for entrepreneurial success. He argued that self-efficacy helps entrepreneurs to attain communication and decision-making confidence, whereas optimism, hope, and resilience help entrepreneurs earn coordinating, communicating, and handling of obstacles and disagreements.

In addition, starting a business is a very difficult process which requires efforts and tenacity, perseverance, commitment, and resilience (Kim and Noh 2016). Thus, the drive to succeed is influenced by the PsyCap and other traits of an entrepreneur. Our results showed that successful entrepreneurs are endowed with a number of traits, and are more likely to possess and/or develop skills needed for entrepreneurial activities. These traits and skills include motivation, open-mindedness, risk tolerance, enthusiasm, optimism, persuasiveness, creativity, being future-oriented, drive, and vision. It appears that PsyCap and other personal traits are key indicators for entrepreneurs’ success. A majority of the respondents acknowledged these factors as having tremendous positive effects on their success.

Respondents 1, 10, and 13 argued that “an entrepreneur should have the ability to analyze, focused and well determined...in the US you can make 100% profit and 100% loss, so careful observation, complete information and timely decision is necessary”

and "...should have almost complete knowledge of the sector and developments." Respondents 17 and 12 advocated that "self-motivated and ability to forecast, this could be achieved through good educational background and market research...."

Respondents 9 and 5 agreed that "in order to make the right decisions it is imperative to understand the math and finance." Likewise, respondent 5 affirmed that "in order to make the right decision...and ability to communicate, maintain and create new relationships is part of the outmost success of ventures." In the same view, respondent 2 argued that "...one has to follow up customers, understand their needs and how to satisfy them....to do so I often maintain long term relationship and dialog as they are the source word-of-mouth." Respondent 9 believed that "relationships are the pillars of every business success but extend ones."

An entrepreneur should be "...brave and have greater tolerance to risk and uncertainty, otherwise I cannot see how s/he can be an entrepreneur..." as noted by respondent 15. Respondent 16 stressed that "successful people are those who take risk, I mean big risk that would blow your mind." Equally, respondents 2 and 4 also added that tolerance to risk and braveness are important characteristic of successful entrepreneurs. More specifically, the ability to take and follow the paths to success is noted by respondent 5.

Respondent 11 advocated that "a good entrepreneur must be honest .... hard-working, be accountable, credible and have integrity and more importantly highly disciplined." The same was noted by respondents 1, 5, 9, 11, and 15. More specifically, apart from motivation, an entrepreneur should have the know-how, skills, and sectoral experience as noted by respondents 3 and 10.

### **Difficulties to Start Business in the USA**

Some of the respondents pointed out some complications that the immigrant entrepreneurs face in the USA. Respondents 1 and 9 highlighted that "if you are not an American, you are always one step behind." In addition, "the profit margin for Americans is higher than non-American, because they have more social network and other advantages." Respondent 14 added that "...the biggest problem I faced was language barrier, other immigrants had similar barriers especially those from Latin countries.... This barrier takes away the active years."

### **Discussion**

The current study strives to understand the entrepreneurial activities of Turks in the USA. *One*, this paper diagnoses the motivation for immigration. *Two*, this paper unveils the factors fostering entrepreneurial activities among Turkish immigrants. *Three*, to wrap up, this paper also examines the characteristics of successful immigrant entrepreneurs and the challenges faced to start a business in the USA. The findings in this study revealed that economic reasons, educational purpose, the American dream, diplomatic reasons, family reunion, green cards, unemployment in home country, better life quality, etc. are the motives for immigration to the USA among immigrant entrepreneurs with Turkish roots. Similar findings were echoed by Fatoki and Patswawairi (2012). Nevertheless, getting education was the most mentioned motive

for traveling to the USA. Gibson (1998) avowed that the idea of traveling abroad to acquire education and knowledge is not new. The succeeding paragraph presents a set of capitals that boost entrepreneur's ability to venture into self-employment.

The findings in this study revealed that financial, entrepreneurial, social, family, intellectual, and knowledge capital are essential ingredients for entrepreneurial activities. These capitals can be categorized into tangible (i.e., financial, social, family) or intangible (i.e., entrepreneurial, intellectual, and knowledge capital) business resources (Erikson 2000). This finding aligned with prior studies avowing the crucial role of financial capital to start up and operate businesses, and to generate income (Edelman et al. 2016). Cetindamar et al. (2012) found that financial support increases the tendency of entrepreneurial initiatives. Thus, the ability to get a financial support can encourage immigrant's entrepreneurship activities in the USA.

Our findings revealed that entrepreneurial capital is an essential ingredient for entrepreneurial activities among immigrants in the USA, in that the ability to spot opportunities in the market and capacity to capitalize on the spotted advantage amplified entrepreneurial activities among immigrants with Turkish roots. This is in line with existing work arguing that entrepreneurial mindsets can foster entrepreneurial initiatives (Aggestam 2012). These traits include the desire to be the "own boss," success and autonomy (Baycan-Levent and Kundak 2009; van Gelderen 2010), career attainment, and desire for better living standards (Marcketti et al. 2006). These traits were evident in our findings. Thus, entrepreneurial qualities seem to encourage immigrant's entrepreneurial activities.

Our findings revealed that possession of intellectual and knowledge capital is an essential ingredient for entrepreneurial activities among immigrants in the USA. Simply, education, training, and technical and linguistic skills amplified entrepreneurial activities. Prior work has linked education and knowledge to entrepreneurship entry (Acs and Sanders 2011; Dickson et al. 2008). Baycan-Levent and Kundak (2009) found that prior sectoral experience and industrial knowledge is a strong determinant for entrepreneurship. English fluency boosts the growth of businesses belonging to immigrant entrepreneurs with Turkish root in the UK (Altinay and Altinay 2006). Thus, possession of intellectual and knowledge capital seems to encourage immigrants' entrepreneurial activities.

Our findings revealed that possession of social capital is an essential ingredient for entrepreneurial activities among immigrants in the USA. It appears that friends, acquaintance, partners, and mentors contributed to the interviewed immigrant's business start-up story and success. Social network (i.e., countrymen, friends, colleagues, etc.) is important for communication, information-seeking, and opportunity identification (Casson and Giusta 2007). For instance, social networks/relationships help individuals to build social capital which in turn leads to entrepreneurial outcomes (Gedajlovic et al. 2013). Friends, social allies, and community members inspired Turkish entrepreneurs in Switzerland (Baycan-Levent and Kundak 2009) and Germany (Pécoud 2017). Thus, social network and capital encourages and contributed to immigrants' entrepreneurial activities in the USA.

Our findings revealed that possession of family capital is an essential ingredient for entrepreneurial activities among immigrants in the USA. Family capital is associated with social and financial capital, in that entrepreneurs can benefit from financial, social, emotional, and psychological support from family members (Danes et al. 2009). This capital allows entrepreneurs to develop connections with community leaders, business

associates, and clients. Entrepreneurs can use these connections to obtain resources to start their businesses (Dyer et al. 2014). Thus, family capital encourages and contributed to immigrants' entrepreneurial activities in the USA.

Finally, the present study gauged the characteristics which immigrant entrepreneurs with Turkish roots consider success factors. Our findings revealed that diligence, vision, risk tolerance, persistence, motivation, creativity, future orientation, and passion are traits leading to the success of immigrant entrepreneurs with Turkish roots in the USA. These are PyCap features that have been highlighted in past studies as facilitators of entrepreneurial success and activities (Baluku et al. 2016; Baron et al. 2016). Prior findings among Chinese entrepreneurs revealed similar PysCap traits, e.g., hard work, passion, determination, being adventurous, willingness to learn, social networking, identification with the country culture, knowledge, and competence (Rozell et al. 2011). Scholars indicate confidence, optimism, commitment, resilience, being achievement-oriented, responsible, and self-determination as characteristics of successful entrepreneurs in the South Korean context (Kim and Noh 2016), East African context (Baluku et al. 2018), and Turkish context (Turan and Kara 2007). In essence, this work validated existing findings in the context of immigrant entrepreneurs with Turkish roots in the USA.

For the difficulties to start a business in the USA, most of the mentioned reasons are related to the lack of proficiency in English language and that prevents Turkish immigrant entrepreneurs from creating connections with the local community. Although linguistic nonproficiency pushes individuals to self-employment and entrepreneurship (Shinnar and Zamantılı Nayır 2019), it prevents full integration in the new environment (Hammarstedt 2006). The present work unveils that linguistic and/or language nonproficiency prevents potential entrepreneur from integration, securing loan, customers, and partnership with the locals in the context of immigrant entrepreneurs with Turkish roots in the USA.

### Implications for Policy-makers

Immigrant entrepreneurs engage in effectual not causal reasoning, implying capitalization on the resources in their possession rather than feasible opportunity recognition and exploitation. Similar assertions were echoed by Shinnar and Zamantılı Nayır (2019) in the context of Syrian and Arab immigrants living in Istanbul. Practically, our study makes contributions by expounding the functional roles of financial capital in the form of loans from banks, communities, and associations. Policy makers striving to integrate and settled immigrants can capitalize on immigrants' entrepreneurial capital that comprises of cultural values, passion for entrepreneurship, degree of uncertainty avoidance, desire for autonomy and self-employment, and the ability to adapt to changing economic environment (Inmaculada and Francisco 2013; Khosa and Kalitanyi 2015; Shaw et al. 2009) which are factors known to influence entrepreneurial activities.

Although intellectual and knowledge capital obtained by immigrants in their native land is merely useful nor transferable to the primary job market in the host country, it appears to be useful toward entrepreneurial activities and functions as a way to achieve economic mobility. It is important to note that a large proportion of the study sample entails university graduates; therefore, policy-makers are encouraged to take education into account. Past scholars argue that often entrepreneurs take advantage of their social contacts (Gedajlovic et al. 2013). This study unveils that social and family capital

facilitate entrepreneurial activities through knowledge diffusion, access to new markets, resources, knowledge and information, learning, support, and adaptation.

In addition, the success of immigrant entrepreneurs is contingent on PsyCap traits such as diligent work habit, risk tolerance, persistency, confidence, optimism, commitment, resilience, and achievement-oriented traits and personality. Past work shows that these traits are entities for greater innovative behavior (Işik et al. 2019a). Policy-makers in the USA can capitalize on these capitals to successfully integrate and settle immigrants, which may result to higher level of innovation for their economies. More foreign-born immigrants may seek self-employment opportunities; thus, the US government should facilitate and include immigrant entrepreneurs into business association to benefit US-born entrepreneurs through partnership and knowledge sharing.

### Implications for Theory

The present study makes several contributions from the lens of theory and policy implications. We theorize and show that the classical view of entrepreneurship as a goal-driven, causal, and strategic process is in fact a fad. So far, the focus has been on entrepreneurial intrinsic drive and motivations, and entrepreneur's characteristic. Our study shows that entrepreneurship scholars need to consider a theoretical framework entailing financial, entrepreneurial, intellectual and knowledge, psychological, social, and family capital to explain the evolution of entrepreneurial efforts and initiatives. Our study contributes to this line of research on facilitating factors of immigrant entrepreneurship; by building on disperse concepts and literatures, we demonstrate that entrepreneurial initiatives evolve through several independent facets as oppose to prior claims that desire and entrepreneurial passion are the sole predictor of success entrepreneurship. Further, entrepreneurship scholars will, of course, choose to empirically examine the nexus of entrepreneurial and the abovementioned capitals.

### Limitations and Future Research Direction

The present work inherits limitations that future work should be strived to address. The qualitative nature and design of this research requires caution in drawing conclusions from the findings. In other words, we cannot rule out the tendency of subjective evaluations; hence, future work can use quantitative data, multiple data source, and longitudinal design. Consequently, the data were obtained from the ceramic and marble industry, so we must cautiously render conclusions regarding the generalizability of the results to other industries. A promising direction for future research is to conduct cross-industry comparisons. Finally, future studies can utilize social network analysis to uproot the web of relationships and factors shaping entrepreneurial activities among immigrants in the USA and other parts of the world.

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