



ESOL for Immigrant Entrepreneurs and Small Business Owners

Integrating English and Business Education to Enhance
Small Business Success

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The Mission of the Massachusetts Growth Capital Corporation is to create and preserve jobs at small businesses and women and minority owned businesses, and to promote economic development in underserved, gateway municipalities and low and moderate income communities.

MGCC provides a centralized resource at the state level that offers working capital, loan guarantees, and targeted technical assistance to solve specific financial and operational problems. MGCC will provide 50% of the cost of such assistance while the company being assisted will invest the other 50%.

MGCC will build on the work of its predecessor agencies by working with traditional financial institutions to make “un-bankable” loans bankable, by working with community development corporations and other non-profits to provide financing for job-producing projects, and by assisting a wide range of small businesses to find the growth capital they require. MGCC will seek to assist manufacturers that are expanding, other growth sectors and small businesses in our older Gateway Cities.



English for New Bostonians' (ENB) mission is to increase access to high-quality English language learning opportunities for adult immigrants. With the support of the City of Boston, foundations, corporations, non-profits, and community organizations, ENB provides program support, training, and technical assistance to organizations providing English for Speakers of Other Languages (ESOL) citywide, and has piloted and brought to scale special initiatives including ESOL for Parents and Caregivers and ESOL for Entrepreneurs. ENB's flagship statewide English Works Campaign unites community, business, labor and civic leaders around the goal of creating a high-quality ESOL system and has resulted in greater attention to immigrant labor force needs, policy changes, and new workplace ESOL partnerships across the state.

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Introduction – ESOL for Entrepreneurs Program

In 2015, English for New Bostonians (ENB) began an innovative pilot project to provide both English and business development training to immigrant entrepreneurs. There are many examples of teaching English in established businesses, but relatively few examples of programs experimenting with teaching English to existing entrepreneurs. The ENB program is at the forefront of this venture.

Research conducted by ENB on English for Speakers of Other Languages (ESOL) classes throughout the state revealed that there were many small business entrepreneurs already enrolled in English classes. At the same time, consultation with immigrant small business owners who were *not* currently in English classes uncovered concerns about the English capacity not only of their employees but of themselves. Acquiring “contextualized competence” to provide good customer services and operate successfully within the United States often requires a tailored approach- beyond the traditional ESOL classroom (Rymniak, 2011).

Taking this into account, ENB launched the program in four Greater Boston communities. Each of the four sites has a business partner as well as an English language provider. Working together, the partners bring both areas of expertise to the table.

Sites were chosen through a competitive RFP process with an emphasis on choosing partnerships with strong experience in the community, excellent ESOL capacity with a proven track record, strong expertise in business development, and communities with high numbers of immigrants. Each site began with a planning grant to provide time to

develop and solidify partnerships. The four sites included:

- **East Boston** - East Boston Harborside ABE Program (Lead and Education Partner) and East Boston Main Streets (Business Partner)
- **Chelsea** - YMCA International Learning Center (Lead and Education Partner) and the Chelsea Chamber of Commerce (Business Partner)
- **Jamaica Plain** – Jamaica Plain Neighborhood Development Corp. (Lead and Business Partner) and the Jamaica Plain Adult Learning Program (Education Partner)
- **Childcare Workers from the Service Employees International Union (SEIU 509)** - Worker Education Program (WEP – Lead and Education Partner) and SEIU 509 (Business Partner)

Three of the sites (East Boston, Chelsea, and Jamaica Plain) are geographically based. SEIU 509, on the other hand, has more than 1,500 union members located throughout the state of Massachusetts. Union members from Lawrence, Lowell and Springfield expressed interest in the course, but were unable to attend due to travel distances. Half of the participants from childcare union came from Dorchester with the other half from neighboring communities.

Two of the sites, East Boston and Chelsea served a mixed group of entrepreneurs with a variety of small businesses. Jamaica Plain and the childcare workers’ union, on the other hand, served a single business sector – childcare providers. Three of the four sites were led by an education partner. Jamaica Plain was the exception, led by the Jamaica Plain Neighborhood Development Corp.

During this pilot phase or first year of the project, each site structured their training in a

slightly different way. East Boston held two 16-week cycles at four hours a week for a total of 128 hours of ESOL classroom instruction. Jamaica Plain held two continuous 8-week cycles with the same students for a total of 64 classroom hours. In addition, Jamaica Plain offered regular business support through its existing program. Chelsea, on the other hand opted for slightly longer classes, holding two 20-week cycles at 4 hours a week. The childcare union got a late start, holding one cycle for 16 weeks at 4 hours a week. Two of the four sites (Jamaica Plain and the Childcare Union) offered a total of 64 hours of instruction per cycle, with East Boston offering 128 and Chelsea offering 160 hours. A total of 62 unique business owners and employees participated in the programs.

Technical assistance and a learning community for the instructors were additional components of the program. English for New Bostonians also offered on-going support as instructors worked with the curriculum adapting it for implementation in each site.

This evaluation provides insights gained from the pilot phase of the project. It is divided into four main sections:

- Methodology
- Background on Immigrant Entrepreneurs
- Findings from the Evaluation, and
- Recommendations for continuation and expansion of the project.

Methodology

The evaluation and resulting report used both qualitative and quantitative data gathering methods to gain a fuller understanding of the strengths, weaknesses, and potential directions for the ESOL for Entrepreneurs program. Data gathering included the following:

A Literature review – of topics such as the state of immigrant entrepreneurship in the United States, best practices for supporting immigrant entrepreneurs, challenges facing immigrant entrepreneurs, and innovative responses to these challenges.

Document Review – including a copy of the curriculum, notes regarding the curriculum design, copies of the grant applications, notes from meetings, notes from the learning community, narrative midyear reports, quantitative midyear reports, narrative final reports, quantitative final reports, notes from technical assistance, the results of surveys conducted with graduates of the program, and notes from classroom observations conducted by ENB.

Classroom Observation – of an hour of classroom instruction in three sites (Chelsea, East Boston, and the childcare union). Jamaica Plain had already concluded its classroom instruction at the time of this evaluation and therefore was not available for observation.

Focus Groups – with participants from three sites (Chelsea, East Boston, and the childcare union). Jamaica Plain students were not available as classes had already concluded. Focus groups were conducted in Spanish and transcribed and coded.

Interviews with instructors or representative from the lead organization – individual interviews were conducted with instructors from East Boston, Jamaica Plain and the Childcare Union. An interview was held with the director of the YMCA in Chelsea, as the instructor had recently transitioned to a new job in another state.

Interviews with Business Development Partners – individual interviews were conducted with each of the business development partners from all four sites. Interviews were transcribed and coded.

Background

Review of Best Practices

English and Entrepreneurs

A thorough investigation of best practices surfaced extremely limited examples of programs with conjoint English and entrepreneurship instruction. One example stood out. The Welcoming Center for New Pennsylvanians in Philadelphia offers a six-week course concentrating on English vocabulary, pronunciation, customer services skills, and cultural competence. The course is open to both immigrant entrepreneurs and workers in the retail industry. In addition to the coursework, the center offers wrap around services including one-on-one business support, market research, and support with license and credentialing.¹

The University of Pennsylvania, with funding from the U. S. Department of State Bureau of Educational and Cultural Affairs, offers a free on-line course for immigrant entrepreneurs.² The five-week course content is taught through readings and video lectures with an emphasis on business vocabulary, concepts and issues. The course also walks participants through developing a business plan and attracting capital. The on-line nature of the course requires a strong level of computer competency and self-motivation.

Several community colleges such as LaGuardia Community College in Miami and Northern Virginia Community College offer courses on entrepreneurship with an emphasis on attracting immigrants. However, English instruction is not included as part of the program. In Miami, the courses are offered in four languages other than English and in

Virginia, immigrants must have high school English proficiency.

Contextualized ESOL

Since evidence of joint English and entrepreneurship training programs is almost non-existent, workplace ESOL programs provide the most comparable examples of dual learning (English/job related skills). Experts contend that learning vocabulary and grammar with immediate application reinforces and deepens English acquisition because the learner is more apt to use what they are learning in their daily lives.

Learning English can also transform and enhance work performance. For example, a 2004 study found that the return on investment of offering an English class in a candy factory resulted in a reduction of error and an estimated 30% increase in productivity (Chenven, 2004).

Since 1964, the need for adult immigrants to be fluent English speakers at work has spurred federal funding for ESOL programs (Burt & Mathews-Aydinli, 2007). A 2009 research estimates that 20% of low wage workers and almost two-thirds of low wage immigrant workers are not proficient in English (Brooks, 2009).

Those workers with a 12th grade education or higher who learn to speak fluently can increase their wages by 76%. Immigrant workers with less than an 8th grade education, on the other hand, increase their wages by only 4% (Martinez & Wang, 2006). A more recent 2014 study shows that working-age adults with limited English proficiency earn 25 to 40 percent less than their English proficient counterparts. (Wilson, 2014)

More recently, there has been a growing emphasis on workplace education. Examples abound of employers offering on-site English

¹ More information is available at <http://www.welcomingcenter.org/>

² More information is available at <https://www.coursera.org/learn/business>

courses in collaboration with community groups and institutions of higher learning. These courses provide contextualized vocabulary and instruction on business processes specific to the learners' job descriptions and responsibilities.

A recent example includes the New American Workforce project--- an ESOL and training program for retail workers. Partners in the pilot phase include Whole Foods in New York, Kroger in Houston, Publix in Miami, the National Immigration Forum and the Community College Consortium for Immigrant Education. Initial results have been very positive: English capacity increased for 67% of participants in New York, 83% in Miami, and 91% in Houston; 9% to 11% of participants reported receiving promotions, employers reported a decrease in turnover rates and 88% of managers reported an increase in store productivity. (National Immigration Forum, 2016)

In another example, workers at Woodfold-Macro Manufacturing in Portland, Oregon are trained in English and principles of lean manufacturing or eliminating anything that causes waste. Similar to the New American Workforce project, managers reported strong benefits as employees were able to make suggestions for increasing productivity after participating in the training program. There were also a number of reported promotions as a result of the training. (Jobs for the Future, 2006).

In both of these examples a combination of English and business content were offered conjointly. In research conducted by the National Association of Manufacturers, employers report limited interest in providing English training alone, as they felt it would have little impact on productivity and profit. (National Immigration Forum, 2016)

Training partnerships offered at community colleges - rather than in the workplace - are also plentiful, such as the I-BEST program in Washington State which integrates basic ABE and ESOL with occupational skills needed for specific careers. A 2009 study of the I-BEST program reveals that participants outperformed similar, non-I-BEST students in all categories. (Jenkins, Zeidenberg, & Kienzl, 2009)

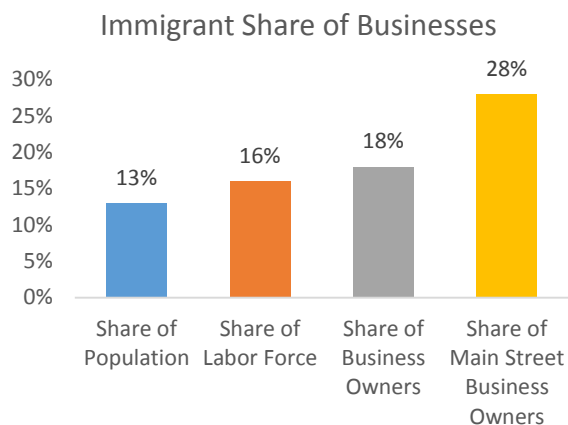
Another strategy at community colleges includes "stackable" credentials for ESOL students or course credits which can be applied later to college degrees. For example, the Portland Community College in Oregon has created short, 2 to 3-term credit career pathways in accounting, computer application systems, retail sales, customer service, and other fields. In Central Piedmont Community College in North Carolina, students are co-enrolled in linked contextualized adult literacy classes.

These examples shed light on the potential of ESOL training to increase the efficiency, customer services, marketing and consequently the income of entrepreneur businesses.

Immigrant Entrepreneurs

Immigrant entrepreneurs comprise a growing percentage of all businesses in the United States. In 2015, immigrant owned businesses accounted for 28.5% of all new entrepreneurs in the United States, up from 13.3% in the 1997 index (Fairlie, Morelix, Reedy, & Russell, 2015). Nationally, immigrants comprise 16% of the labor force yet account for 18% of all business owners. Roughly one out of ten immigrant workers owns a business and 620 of 100,000 immigrants (0.62 percent) start a business each month (Fairlie, 2012).

In short, immigrants continue to be almost twice as likely as the native-born to become entrepreneurs, at a rate of 0.52% for immigrants, in comparison to 0.27% for the native-born (Fairlie, Morelix, Reedy, & Russell, 2015). Immigrants start more than 25 percent of all businesses in seven of eight sectors projected by the U.S. government to be the fastest growth areas over the next decade. From 2007 to 2011, immigrants comprised a greater share of new businesses in health care and social assistance (28.7 percent), professional and business services (25.4 percent), construction (31.8 percent), retail trade (29.1 percent), leisure and hospitality (23.9 percent), educational services (28.7 percent), “other services” (28.2 percent), and transportation and utilities (29.4 percent) (Fairlie, 2012).



This overall trend also rings true on main street (the primary retail area of a community) where immigrant entrepreneurs own 28% of all main street business (Kallick, 2015). Although immigrants comprise a proportionately larger percentage of business owners on main street, their businesses are less profitable accounting for \$13 billion or 26% of the \$50 billion of

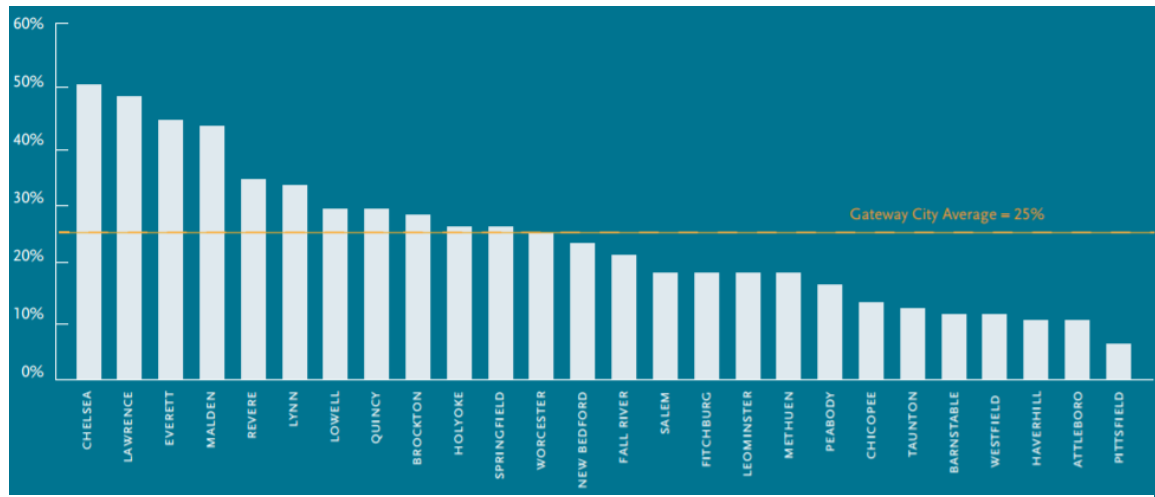
overall revenue for main street businesses in the United States.

The city of Boston’s small business plan reveals that in Boston, there are approximately 40,000 small businesses with fewer than 50 employees or revenues of less than \$5 million. Micro-businesses, with fewer than 10 employees and less than \$500,000 in revenue, account for about 85% of the city’s small businesses, about one third of small business revenue and 2/5 of small business employment (Next Street and Mass Economics, 2016). According to the American Immigration Council, in 2013, 29.1% of “main street” business owners in the Boston metro area were foreign-born, mirroring the national trend (American Immigration Council, 2013).

A recent preliminary report developed for Springfield, Massachusetts’ second largest city, shows an even stronger presence of small businesses with approximately three quarters of all companies having fewer than 4 employees – nearly 20 percentage points higher than the Massachusetts and national averages (Newmark Grubb Frank Wright Global Corporate Services, 2016). Jay Minkarah, president and CEO of DevelopSpringfield, a non-profit created to advance development projects in the city, commented, “That ratio was really quite striking. It suggests that a strong small business focus is going to be very critical to any strategy that we have moving forward.”

Twenty-one percent of the population in Worcester is foreign born. However, 37% of all business owners in that city are foreign born. This is almost double the overall Massachusetts rate of 18% (Goodman, Borges, McCarthy, Wright, & Mattos, 2016).

Percent of Gateway City Residents Born Abroad or in Puerto Rico, 2012



Massachusetts Gateway cities --chart from (Forman & Larson, 2014)

In addition to the state's three largest cities, in 2010 the Massachusetts legislature identified 26 Gateway Cities defined as communities with below the state average in educational attainment and median household income. These 26 cities with a population between 35,000—250,000, account for 27% of the population living in poverty, 37% of its foreign-born population, and 51% of the state's linguistically isolated (MassDevelopment and UMass Donahue Institute, 2016). These communities are prime landing spots for new immigrants, but also prime opportunities for expanding the ESOL for Immigrant Entrepreneurs program.

A closer look at population trends in Massachusetts underscores the importance of immigrant residents. In 2010 the gateway cities gained 100,000 foreign-born residents. Without them, these communities would have registered a negative 3% growth (Forman & Larson, 2014). With them, the same communities had an overall 3% growth.

Small business growth is intertwined with this narrative. For example, Boston is one of several metro areas in the United States where all positive growth for main street businesses is due to immigrants (See chart on the next page (Kallick, 2015). Note that the 31 major metro

areas presented in the chart all register negative changes in the number of US-born business owners. Without immigrant business owners, main streets throughout the Boston area, the state of Massachusetts and other major U. S. cities would most likely begin to show signs of decline. Supporting immigrant businesses to succeed is not only good for the immigrant community but for the state in general.

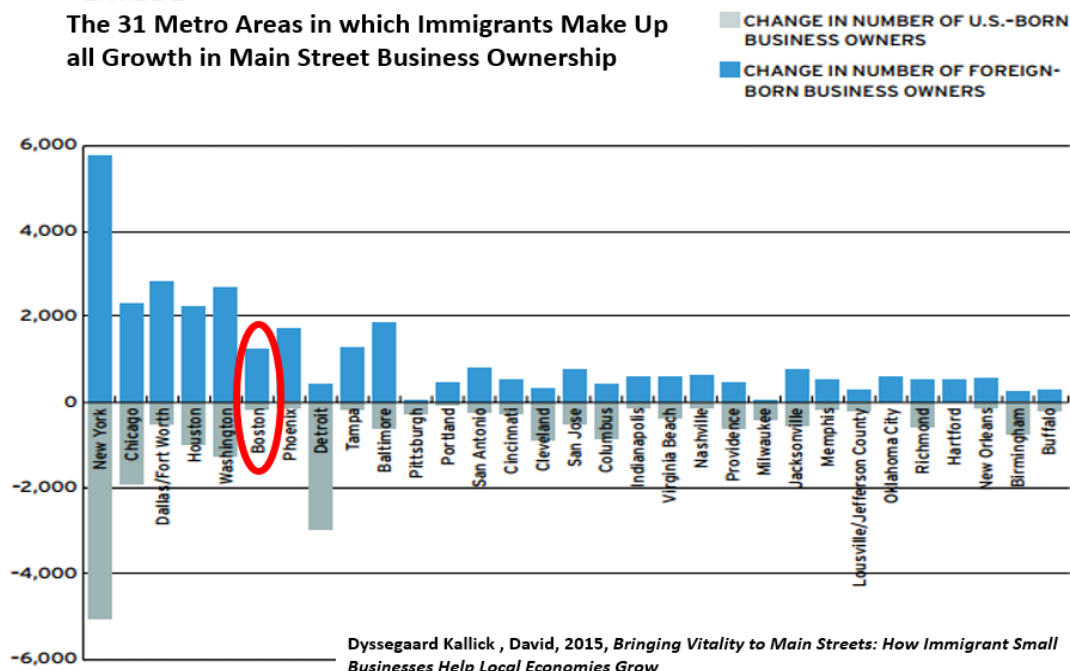
Like the gateway cities in Massachusetts, local cities throughout the United States are experiencing population decline. Native-born residents have fewer children and are retiring more frequently, coupled with a decline of the manufacturing industries. In response, several cities (Chicago, Illinois; Dayton, Ohio; and Nashville, Tennessee) have embarked on a government-sponsored effort to welcome immigrants. Efforts include making sure immigrants know about resources, helping to connect community groups, and creating an office for immigrant integration (McDaniel, 2016).

In the spring of 2015 the White House launched a Task Force on New Americans followed by a September launching of the Building Welcoming Communities Campaign. To date, 47 communities, including Boston (currently the

only MA city), are participating in this campaign (White House, 2016). Communities interested in revitalization are now turning to immigrants as a driver of change. A number of cities are looking to immigrant festivals and cultural activities to foster change. For example, St. Paul's effort to brand District del Sol using ethnic art, murals, and promoting ethnic businesses (Forman & Larson, 2014; Schuch & Wang, 2015).

culture along with the barriers mentioned above, lead to a slower acculturation process. Here, immigrants are more likely to see themselves as transient rather than permanent settlers, often leading to a survivalist's perspective. (Wang, 2010; Laurence, 2016; Chrysostome & Arcand, 2009)

The 31 Metro Areas in which Immigrants Make Up all Growth in Main Street Business Ownership



Theories on Immigrant Entrepreneurship

Business experts have long debated the underlying causes of this disproportionate representation of immigrant business owners in comparison to the general demographics of the United States. Two basic theories have emerged on why immigrants are more likely to engage in entrepreneurial activities. The first theory, known as the *disadvantage perspective*, purports that immigrants enter the world of entrepreneurship because they are forced into it due to discrimination, racism, lack of education, limited English capacity and “blocked mobility”. This theory conjectures that the process of separation from the immigrants’ own

The second theory, the *social capital approach*, argues that belonging to a particular ethnic group and using its associated network often acts as an informal business incubator. In this model, family solidarity is viewed as a competitive edge. Ethnically concentrated areas provide a natural platform for social networking, tapping into social capital, insights on market opportunities, access to labor pools, and import opportunities (Wang, 2010; Chrysostome & Arcand, 2009).

In either instance, immigrant businesses face some predictable hurdles and challenges - prime among them an ability to speak English.

While immigrant businesses may successfully build upon social networks to create and enhance thriving businesses, an inability to speak English may limit the businesses' ability to grow and to expand their customer base.

Immigrant businesses serve three primary customer bases. The first are businesses that serve an enclave community where customers are comprised of community members from the same ethnic background. In this case, both the product and market are set by the ethnic background. For example, immigrants often fill a niche of supplying culturally based items that cannot be purchased in other areas or mainstream venues. In many cases, these businesses are geographically located serving a particular community - often convenience-oriented retailing within a limited area. (Forman & Larson, 2014) Immigrant entrepreneurs who have high social identity and social capital with their ethnic communities are more likely to serve the enclave economy. (Ndofor & Priem, 2011)

A second type of immigrant business are those that primarily serve the dominant culture and may not be geographically based. Immigrant entrepreneurs working in this sector tend to have higher human capital (education and managerial experience) and are less likely to be located in immigrant neighborhoods (Ndofor & Priem, 2011).

Finally, the third type of immigrant businesses serves a mixed customer base. In recent years this has become increasingly more complex as businesses serve English speakers from other cultures. For example, a Chinese restaurant may serve the Latino community from the neighborhood, meaning that entrepreneurs are increasingly needing to interact with multiple cultures. In addition, as cultures experience more mixing this creates a demand from the

dominant culture for ethnic oriented items - and therefore an increasing market. (Ndofor & Priem, 2011; Zhou, 2004)

Key Gaps/Challenges Facing Immigrant Entrepreneurs

The literature review conducted for this evaluation pointed to some key challenges facing immigrant businesses. These include:

Lack of awareness of available business service organizations. Small business owners and particularly immigrant entrepreneurs are often unaware of available resources that could support them in developing and growing their businesses. In addition, resources are often limited in the communities where many immigrants live. For example, over 60% of business service organizations in Boston have fewer than five employees and are unevenly distributed across neighborhoods. In order to connect with these services, the entrepreneur often has to travel to communities outside of their service area. (Next Street and Mass Economics, 2016; Schlosser, 2012; Servon, Fairlie, Rastello, & Seely, 2010)

Limited English skills. Limited English makes it difficult to interact with lenders, suppliers, and customers, or to seek assistance from organizations that support small businesses. (Next Street and Mass Economics, 2016; Spence, 2010)

Access to targeted technical assistance and one on one business coaching. One-on-one support could help immigrants to grow their business to the next level of operation or to launch a new business. While this often exists in an informal way through immigrant networks, immigrants are not necessarily aware of how businesses operate within the US

context - often drastically different from the experiences in their home countries where starting a small business requires little more than the will and some capital. (Next Street and Mass Economics, 2016; Schlosser, 2012)

Availability and access to affordable real estate. Immigrants and business owners in general, are challenged by the high commercial real estate market in the state of Massachusetts. Communities such as Chelsea and East Boston, traditionally landing spots for new immigrants, are experiencing some of the same hikes in housing and commercial real estate prices common throughout Boston neighborhoods (Next Street and Mass Economics, 2016).

Access to capital and networks. Immigrant entrepreneurs often lack credit histories – making access to traditional capital difficult. This is even further complicated by a lack of familiarity with financial systems and government programs. The combination of these factors makes immigrants more susceptible to predatory lending practices. (Next Street and Mass Economics, 2016; Rivers, Porras, Arteaga, Chapa, & Salinas, 2015; Desiderio, 2014; Servon, Fairlie, Rastello, & Seely, 2010) Additionally, several studies have found unexplained differences in loan denials to minority-owned businesses,³ calling into question the accessibility of loan products even if the immigrant entrepreneurs had good credit and were fully aware of all options. (Forman & Larson, 2014)

Lack of assets. Immigrant entrepreneurs lack assets used to help start and expand businesses including such things as equity in their homes,

good credit history, and loans from family and friends. (Servon, Fairlie, Rastello, & Seely, 2010)

Access to new customers. Immigrants often find it challenging to connect with new customers outside of their natural network. Lack of English skills coupled with limited marketing experiences contributes to this barrier. (Next Street and Mass Economics, 2016)

Navigating government small business services, regulations, and lack of familiarity with local markets and business environments. Although many immigrants have experience running businesses in their country of origin, a lack of familiarity with regulations in the US can lead immigrants to operate informally, thereby limiting their growth. In addition, they face greater difficulties than native-born owners in fulfilling the various procedures for business set up and development – drawing up business plans, submitting requests for startup capital from financial institutions, registering the enterprise and dealing with fiscal declarations, recruitment procedures, and Social Security obligations. (Next Street and Mass Economics, 2016; Spence, 2010; Desiderio, 2014)

Limited financial literacy. Only 63% of immigrant heads of households have checking accounts, 13% fewer than native-born residents. Many immigrants instead rely on check cashing, money transfer, or payday loan operations. (Spence, 2010; Servon, Fairlie, Rastello, & Seely, 2010)

[Suggested Approaches to Working with Immigrant Entrepreneurs](#)

Much can be learned from the experience of organizations working with immigrant entrepreneurs throughout the United States. Key best practices for responding to challenges

³ The data refers to all minorities who may or may not be immigrants. All non-white immigrants would be considered minorities.

facing immigrant entrepreneurs include the following.

Use culturally and linguistically sensitive recruitment methods. Ultimately, who participates in training programs is determined by recruitment efforts. As with any training, uncovering motivations and incentives for participation is key to success. The Business Center for New Americans (BCNA) in New York City cites the availability of funding as a critical part of its appeal to immigrants, whom they find are less attracted by training services. Other organizations such as Self-Employment (Women's Initiative) and Creating Economic Opportunities for Women contend that participants are drawn not by the training, but rather by the community that is formed. (Spence, 2010)

Provide less formal learning opportunities and training. Research shows that a combination of informal learning opportunities coupled with more formal trainings help to integrate immigrant small business in the community (Moon, Farmer, Abreo, & Miller, 2013; McDaniel, 2016). Suggested content areas include the following:

- linking small businesses to clusters,
- training on procurement,
- training on supply chains,
- training on small manufacturing and logistics solutions
- training on financial literacy (Toussaint-Comeau, Newberger, & Augustine, 2016)
- training on accountancy,
- training on marketing,
- training on business regulations,
- training on information and communication technology (Desiderio, 2014)
- training on compliance with taxes

Provide culturally competent business and entrepreneurship training in the language of the immigrant (Kallick, 2015; Desiderio, 2014)

or through mixed English and native language (Spence, 2010). For example, the Oakland-based Creating Economic Opportunities for Women delivers an integrated curriculum of English language and business instruction to its participants. There are several models of achieving a mix of English and native language instruction including: co-teaching (I-Best in Washington State), vocational ESOL focusing on the vocabulary and communication needs of a particular industry (LaGuardia Community College – T.E.A.C.H. program for the hospitality field), bilingual vocational training paired with vocational ESOL where technical training is delivered in the native language with important technical terms taught in English (El Paso Community College introduction to construction terms) (Spence, 2010).

Strengthen incubators, particularly commercial kitchens. Incubators often form a natural environment for training and other key supports (Kallick, 2015; Desiderio, 2014).

Support businesses to explore opportunities using marketing and new online retailing technologies to expand their reach (Forman & Larson, 2014).

Provide one-on-one support for businesses in the form of mentoring or connection with successful business owners or connection to other local resources (Spence, 2010). The one-on-one support can support immigrant entrepreneurs to address many of the gaps mentioned throughout this report such as: creating a business plan, accessing capital, enhancing marketing practices, expanding markets and import opportunities, and licensing and creditationaling. Mentoring could provide key support from start-up through stabilization, and growth.

An additional type of mentoring includes, supporting business owners with resource networks such as accountants, attorneys, and other professionals (Toussaint-Comeau, Newberger, & Augustine, 2016; Desiderio, 2014).

Promote the development of social capital such as:

- Cooperation among businesses to strengthen mutual support and growth potential. This is particularly difficult and challenging for multi ethnic communities where each immigrant group brings their own unique values (Forman & Larson, 2014).
- In some cases, it is helpful to create peer support networks (Spence, 2010).
- Another form of promoting social capital includes networking events that promote interactions with businesses throughout a particular value chain ---or the various markets key to producing a particular product (Ndofo & Priem, 2011).

Consider sectoral support as immigrant entrepreneurs often cluster in the same industries (Forman & Larson, 2014).

Increase access to capital by building partnerships with financial institutions looking to serve immigrant communities. For example, Eastern Bank was the first bank to open a branch in Lawrence in over 20 years. HarborOne received widespread recognition for the success of its multicultural banking center in Brockton (Forman & Larson, 2014; Desiderio, 2014).

Increasing access to capital will most likely require outreach efforts by business development centers, economic development agencies and Small Business Administration regional offices (Jennings, 2013).

Another possibility is creating low risk financial products for entrepreneurs with little credit history sometimes referred to as “credit

builder” loans. ACCION USA offers borrowers small or micro-loans. Other initiatives promote savings such as individual development accounts (Spence, 2010).

Include more immigrant entrepreneurs in business associations in local chambers of commerce, encouraging more partnerships between immigrant and native-born businesses (Jennings, 2013; McDaniel, 2016).

Help to build bridges between community resources and immigrant entrepreneurs (Jennings, 2013). These could include accessing English language training, public benefits, and other community resources not necessarily directly connected to businesses operations – but could serve to increase connections to the community.

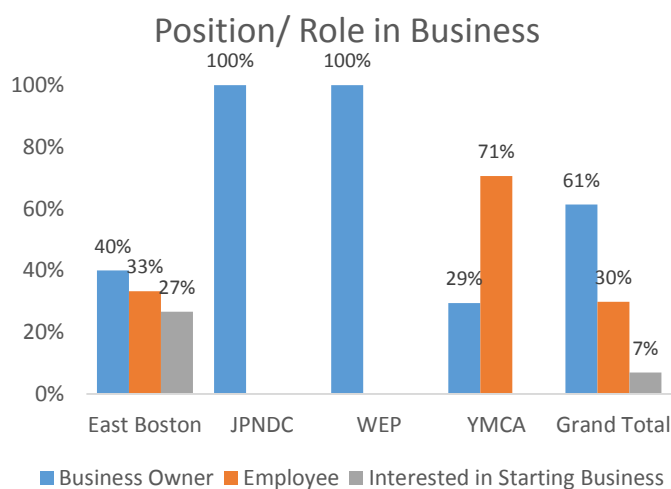
Promote policies of inclusion and welcome at the city or local level (McDaniel, 2016; Desiderio, 2014). Cities and local governments that make concerted efforts to include and welcome immigrant entrepreneurship are better positioned to support the growth of these businesses so vital to the overall growth of local economies.

Findings

This section presents the major findings from the evaluation of the first year or pilot phase of the ESOL for Entrepreneurs program. It begins with an analysis of who participated in the program and includes insights into the structure, content, and results of the training.

Participant Analysis

The following analysis was developed by reviewing data from the midyear and final reports.



Role/Position of the Participant

The target audience for the ESOL for Entrepreneurs Program included immigrant business owners, employees in small immigrant owned businesses, and some immigrants interested in opening a business. A total of 62 unique individuals enrolled in the program. Background information was available for 60 of these individuals.

As the above chart indicates, the majority of participants (61%) were business owners. However, a closer look reveals that 100% of the Jamaica Plain and WEP childcare union participants were business owners. Both East

Boston and Chelsea, the two sites working with cross sector business participants, had far fewer business owners (East Boston = 40%, Chelsea = 29%).

The dual purpose of not only increasing English but also business capacity, implies some level of decision-making authority in order to implement new business practices learned in the course. Although a number of participants were employees in Chelsea and East Boston, anecdotal evidence indicates that several of these employees were family members or very close friends who played significant managerial roles in developing and maintaining the business - thereby possessing authority to make changes and also an ability to influence the business owner. Additionally, in some cases the business owner attended classes with their employees. Full information on these interconnections was not available through the data collected but might merit further investigation for future classes.

Type of Businesses in the ESOL for Entrepreneurs Program	#	%
Childcare	29	52%
Clothing/ Boutique	6	11%
Advertising and communication	5	9%
Interested in opening businesses (childcare, laundry, construction)	3	5%
Restaurant	3	5%
Other (retired, large company)	2	4%
Hair Stylist	2	4%
Liquor store	1	2%
Locksmith	1	2%
Food import	1	2%
Jewelry	1	2%
Cleaning	1	2%
Electrician	1	2%
	56	100%

Type of Business

The type of businesses represented in the project spans a wide range, with approximately

half working in the childcare field. Information was available on 56 businesses ascertained through a review of mid- year and final reports. However, complete information on all businesses was not readily available including additional information such as the size and length of operation. In the future, these details might provide insights regarding operating knowledge and the level of sophistication of businesses participating in the program.

Main street businesses are among the businesses likely to benefit from the ESOL for Entrepreneurs Program. A chart illustrating the most prevalent types of immigrant owned main street businesses in the United States is included below.⁴

	All	Foreign-Born	Foreign-Born share
Neighborhood Services	145,777	45,220	31%
Dry cleaning and laundry services	19,605	11,343	58%
Nail salons and other personal care services	30,874	13,963	45%
Car washes	8,336	1,861	22%
Beauty salons	78,107	16,312	21%
Barbershops	8,854	1,742	20%
Accommodation and food services	237,224	84,748	36%
Traveler accommodation	15,944	64,440	40%
Restaurants and other food services	204,252	76,828	38%
Drinking places, alcoholic beverages	13,973	1,301	9%
RV parks and camps, and rooming in boarding houses	3,055	178	6%
Retail	517,079	125,282	24%
Gasoline stations	19,002	11,508	61%
Grocery stores	49,715	26,116	53%
Beer, wine and liquor stores	12,964	5,531	43%
Specialty food stores	16,618	5,813	35%
Jewelry, luggage and leather goods stores	16,892	5,437	32%
Clothing stores	23,429	7,385	32%
Health and personal care stores, except drugstores	17,029	5,169	30%
Department and discount stores	3,117	871	28%

(Kallick, Bringing vitality to main streets; How immigrant small businesses help economies grow, 2015)

⁴ Note: childcare businesses are not considered typical main street businesses as many are located in residential areas.

Further research and analysis into the prevalence of businesses in each community might inform outreach efforts moving forward.

This raises a question of whether there are potentially other sectors, in addition to childcare, where a sector approach might be beneficial. Interviews with partners indicated that it would be very challenging to attract single sector businesses from a single geography or main street location. Opportunities would most likely require a hub or lead organization like the childcare union or the JPNDC, which have explicit foci on the childcare sector. Are there naturally occurring networks in other sectors that could be tapped and approached? A further analysis of this type of opportunity is necessary if this approach were to be considered.

Basic Demographic Information

Participants were strongly homogeneous in three areas: 93% spoke Spanish as their primary language, 79% are women, and 67% of participants have been in the United States for more than 11 years.

In the state of Massachusetts, 13% of the population is foreign born. Fifty-two percent of the foreign born population was born in Latin America, 29% in Asia, 12% in Europe, 4% in Africa, 2% in North America, and 0.6% in Oceania.⁵ According to Kallick (2015), of all immigrant owned businesses on U.S. main streets, 49% are owned by Asians and 20% by Latinos (Kallick, 2015). Demographic data on main street businesses specific to Boston and Massachusetts were not available. However, these national data combined with the ACS data on the state of Massachusetts raise a question of whether ENB should attempt to target other ethnic groups. As the literature review indicates, success would require appropriate linguistic, cultural outreach, and business assistance capacity.

⁵ Data from the 2014 American Community Survey

Additionally, according to Kallick (2012), immigrants who have been here for over 10 years are more than twice as likely to be small business owners as those who have been here for 10 years or less. However, as Hohn (2012) points out, many immigrants establish businesses within 3 to 10 years of arriving in the United States. These data seem to indicate that businesses started in the first years of residency do not necessarily survive or develop into more stable businesses.

A further analysis of the ENB participants in regards to their length of residency in the United States compared to the number of years of operation of the business could provide some additional guidance for outreach. For example, ENB might decide to target newer and more vulnerable businesses to help support them during the early years of operation. Alternatively, ENB might decide to target more established businesses, supporting them with expansion and next-level growth.

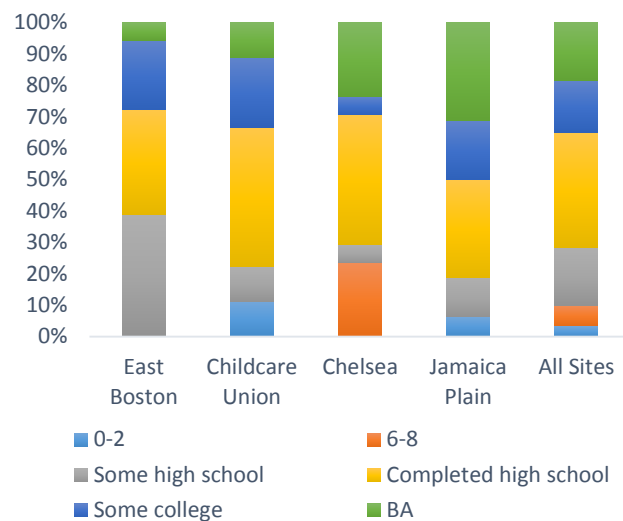
Neighborhood of Residency

	East Boston	Jamaica Plain	Childcare Union	Chelsea	Grand Total
Brookline		1			1
Chelsea	2			13	15
Dorchester		1	5		6
East Boston	13	1			14
Everett	1				1
Hyde Park			1		1
Jamaica Plain		6			6
Mattapan			1		1
Quincy	1				1
Revere	1			3	4
Roslindale		2	1		3
Roxbury		5	1		6
Willington				1	1
Grand Total	18	16	9	17	60

An analysis of participants' home communities reveals that a number of participants come from adjacent neighborhoods. The majority of

participants in Chelsea (72%) and East Boston (76%) live within the community boundaries. Jamaica Plain and the childcare union, on the other hand, draw from a greater variety of neighborhoods.

Highest Level of Education n=60



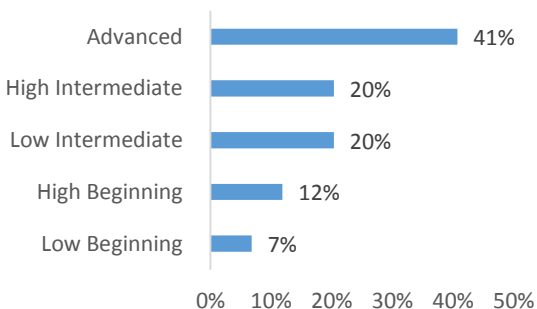
Level of Education and the Level of English Proficiency

The level of education varied among the participants as the above chart indicates. East Boston and Chelsea have the lowest proportional level of educational attainment. East Boston has the highest percentage of participants with a high school degree or less while Chelsea has the greatest percentage with less than an eighth grade degree. Jamaica Plain has the highest number of participants with a bachelors' degree and some college. This spread of educational attainment within the same classroom presents a challenge for instruction as language acquisition correlates heavily with educational attainment. The same challenge is true for teaching complicated content like finance to people with low educational attainment.

The majority (68%) of participants entering the pilot project had an intermediate or advanced level of English proficiency⁶. The chart below reveals that all sites experienced mixed levels of English capacity in the classroom.

A further analysis of the data reveals that 8 of the 11 individuals who did not complete and for whom data was available scored *high intermediate* to *advanced*⁷, raising a question of whether or not the English content was appropriate for their needs and underscoring the difficulty of working with a wide range of English capacity within the same class. The small numbers make it very difficult to draw any definitive conclusions. However, it might be interesting to interview these individuals to find out what lead to their decisions to discontinue?

English Level at Enrollment



Recruitment

Recruitment was much easier for the two projects working within the childcare sector. Jamaica Plain Neighborhood Development Corporation had a pre-existing relationship with all childcare providers in their course. These participants had already been requesting support to learn English - providing a ready-made environment for learning.

⁶ Each student was tested using the Best Plus test to assess beginning English capacity.

⁷ Level determined using the BEST Plus Test Administrator Guide, 2016

The childcare union had a bigger pool of potential participants with over 1,500 members--the majority of whom are immigrants. Representatives from the union indicated that many more members were interested in participating in the program than space allowed. Particular requests came from Lowell, Lawrence, and Holyoke/Springfield- with several women from Lowell vowing to participate despite the distance. Although, ultimately these individuals were unable to attend, their enthusiasm might be taken as an indication of potential expansion opportunities. Jamaica Plain, on the other hand, has a more limited possibility for expansion with a more finite pool of participants.

Chelsea and East Boston present a different type of challenge. Since both the lead agencies were education partners, they had limited experience working with entrepreneurs in their neighborhoods. Both relied heavily on their business partners to recruit potential candidates for the course. This proved to be a very challenging endeavor, even though both business partners had established relationships in the community. Also, in both cases the collaboration between the businesses and education partners was new. The teachers and business partners described a slow start for the first round of training. In both cases collaborations improved for the second round of training as partners became familiar with one another.

Partners in both Chelsea and East Boston indicated the importance of having a bilingual outreach worker recruit local businesses to build an initial point of trust. Three of the teachers commented that a relatively small proportion of individuals recruited for classes actually show up - making it incredibly important to conduct outreach on an ongoing basis.

Several partners mentioned that the best method of recruitment is one-on-one contact including going door-to-door to visit local businesses or issuing a special invitation by phone. One teacher suggested employing current or former students or graduates of the program in an outreach effort. This approach would tap into informal networks created between local businesses. However, in one focus group, several participants commented that they had invited their business friends to attend with limited results. In all three focus groups, participants mentioned that those individuals who persisted were the hard workers, or in their words, “the ones who really wanted to learn.”

In all three focus groups, participants indicated that they were primarily attracted by a desire to learn English in order to improve their ability to operate their business. They were not necessarily interested in the business content. In one case, although there had been strong outreach and communication about the dual nature of the program, participants indicated that they were surprised by the business content. They had understood the exclusive nature of the invitation to business owners and employees – but thought the content would be English and not necessarily business services and practices. Despite their surprise, once they found out about the business content they

“It wasn’t until we went to the first class when we found out that it was about businesses...English classes but about business.”

“There are some people who don’t come because since we talk about businesses, there are people who only want to learn English. That’s when I tell them, “Yes it’s to learn English, but they talk about business first.”

Main street business owners

were appreciative of what they were learning. The participants’ strong interest in learning English was confirmed by interviews with teachers. As one teacher commented, “It didn’t matter what we put in the flyer, the real attraction was learning English.”

When students were asked how they would advertise the class to their friends, they mentioned the following:

- Learn English that can be applied to your business
- Put English to work in your business
- Learn how to speak to customers
- Learn English in the context of business
- Learn from other business owners
- Learn how to manage small businesses

Students described finding out about the classes through a variety of methods including: Facebook; from a friend, an announcement in the newspaper; through the union; and from an individual business owner who recruited them.

Attendance

All of the interviewed teachers indicated that attendance was up and down. At each site, students were typically a half an hour late to the beginning of the class. Partners commented that it was difficult to find a convenient time for everyone, and even though they had discussed timing at length, the rhythms and circumstances of owning a business challenged consistent attendance. Local businesses often open mid-morning and close near 7 to 8 PM. Childcare providers were often detained by parents who were tardy picking up their kids. In both cases business participants also needed to juggle home

Enrollment and Completion Rates

	Cycle 1			Cycle 2			Overall Completion %
	Enrolled	Completed	%	Enrolled	Completed	%	
Childcare Union	11	9	82%				82%
East Boston	11	7	64%	12	6	50%	57%
Jamaica Plain				16	9	56%	56%
Chelsea	13	11	85%	10	8	80%	83%
All Sites	35	27	85%	38	23	61%	68%

Note: Completion was calculated by cross referencing enrollment date and completion date with written reports. In some instances, participants enrolled after the start date and continued into the second cycle. A completion was counted as participating 3.5 to 4 months regardless of the start date.

responsibilities such as cooking and caring for young children with their work responsibilities.

Three teachers mentioned that they called students repeatedly between cycles, particularly if a student was absent, to maintain ongoing connection and encourage participation. They speculated that without this type of ongoing connection, attendance would most likely have been much lower.

Finally, all teachers commented that the class was best suited for intermediate level students as a basic English proficiency was necessary for understanding and engaging with the business content of the course. Two of the teachers mentioned that they experienced a few early dropouts when students realized their comprehension level was too low to comfortably participate. Most of these very early drop outs were not included in the data collection.

Assessment

At the beginning of each new cycle, the education partner conducted an assessment of incoming students to ascertain their current English capacity and to gather pertinent background information. The beginning of the class was to follow shortly afterwards. In the first round of trainings the period between the assessment and the opening of the class was

delayed. In all four sites, partners mentioned that this created expectations -with too large a gap between service delivery and initially learning about the program. The teachers felt that this resulted in the loss of some potential students as assessments in some cases were nearly double the actual enrollment.

The current assessment gathers information regarding English capacity with some input on the entrepreneurs' business capacity and experience. For future classes, it might be advisable to formally collect and compile specific business information such as the length of operation, size, businesses' status of incorporation, practices for completing taxes, financial practices, etc.

Curriculum Design and Delivery

The ESOL for Entrepreneurs curriculum was developed by ENB using a consultant and involving a collaborative process of ongoing dialogue with the participating organizations. The resulting curriculum included lessons on a wide array of business practices combined with contextual English learning activities. The curriculum currently includes six units:

1. Introduction: who are you and what are your business goals?
2. Marketing: who are your customers and what do they want?

3. Marketing: how will you market to your customers?
4. Finances: money out: how can numbers help you make business decisions?
5. Finances: money in: how can numbers help you make business decisions?
6. Operations: how will you run your business?

The curriculum includes over 80 activities to support entrepreneurs in business development as well as learning English.

One of the challenges voiced by teachers was a difficulty covering all topics outlined in the curriculum. ENB encouraged teachers to tailor the curriculum to the needs of the students. Most teachers decided to pick and choose which activities to use in the classroom-based on the participants' skill level and interests. This was particularly important since several entrepreneurs had years of experience operating their businesses as well as experience running businesses in their country of origin. Other participants were less experienced. The mixed level of English and varied business acumen presented a challenge in defining appropriate goals.

It is difficult to know which of the units were ultimately more helpful. Nearly all teachers chose activities on customer services, some marketing, and finances. Although teachers were asked to report on which units they used in the final report, not all of them did. In the future, it would be helpful to follow usage patterns more closely to inform curriculum revisions.

The two sites catering to childcare workers experienced some additional challenges presented by the tightly regulated sector. Childcare providers are required by the Department of Education to demonstrate expertise in various areas including developing written business plans, delivering quality education to the children, and strong business

operations. Pay varies depending on completion of these requirements and procurement of progressive levels of certification. The two teachers from these sites described needing to look for additional resources that would address student interests.

All the interviewed teachers described teaching business content as new for them. Together they have many combined years of experience teaching ESOL, but limited experience in the business world. The support provided through the technical assistance was helpful, but teachers still described a need to become more familiar with the content and experiment with different ways of presenting it. Two of the teachers indicated that they were no longer interested in continuing to teach this curriculum as they felt it was outside of their area of expertise.

Two of the teachers indicated that they thought it might be interesting and supportive to provide some of the business content in the native language of the student. This aligns with the best practices suggested earlier in this paper. Technical information regarding government policies and procedures, certifications, and some financial learning can be complex.

Similar to the examples of contextualized English in the workplace, it might be interesting to experiment with different hybrid versions of course deliver. For example, the business content might be offered separate from the English classes. In other cases, programs could be co-taught. Experimenting with some level of co-presenting, would require considerable coordination with the business partners, and/or other collaborating experts. Since not all teachers speak Spanish or other foreign languages, collaboration would be essential if this were attempted.

Two of the teachers and some of the business partners felt that all classes should be taught in English only, regardless of the content – especially since participants were primarily interested in learning English. Regardless of whether the business content is offered in English, a native language, or some mix, more collaboration with the business partners on business content would be beneficial.

As has already been mentioned, the curriculum is geared primarily to individuals with intermediate or advanced English. Several teachers voiced a concern that this would exclude potential participants because their English was too low---thereby favoring those business owners and employees who already possess some ability to communicate in English. Some of the partners felt that addressing the needs of lower-level English participants would ultimately provide greater support in enhancing the economic growth of immigrant entrepreneurs. Initial discussions and plans to address this are currently being considered.

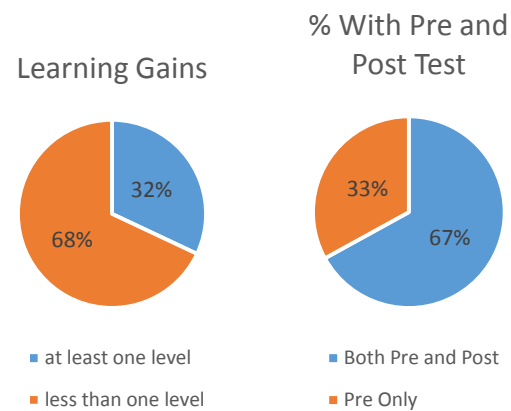
The curriculum was valued by several business partners. One partner commented that it was the most comprehensive curriculum they had ever encountered. In addition, the content areas correlate with the gaps described earlier in this paper - particularly marketing, finances, and operations.

“Another thing: I don’t have a lot of American clients. But I learned a lot about customer services and how to speak English and how to listen. On Saturday I had an American client who told me, ‘I see you understand more and can speak more. You’re better at English.’ I never used to be able to understand her or to be able to talk to her. But now I can.”

Main street business owner

Participant Learnings

Participants in the program made progress in both English and learning business practices. Although business development was not the primary interest of participants at enrollment, as mentioned earlier in this report, students realized gains in both areas.



English Learning Gains

Sixty-two unique individuals participated in the program. East Boston had five students return for the second cycle, of which two completed. Chelsea had six students return for the second cycle of which all six completed. Jamaica Plain started the two 8–week cycles with a total of 16 students, all returned for the second cycle and nine completed. Although the numbers are relatively small, these enrollment trends point to a tendency for a little less than half of the participants continuing to the second cycle.

Of the 73 participants enrolling in either cycle⁸, 50 completed - a completion rate of 68%. Total number of instruction hours ranged from 32 to 80 hours per cycle. By comparison, a study conducted by The Boston Foundation in 2011 (Soricone, et al., 2011) reveals that from 2003 to 2010 completion rates of at least one level for ESE funded ESOL educational programs

⁸ Jamaica Plain is counted only once as they ran one continuous program of two 8 week cycles.

ranged from 33% to 44% with an average of 160 hours of instruction. Since ENB funded classes ranged from a total of 32 to 80 hours per cycle and included a mix of English and business development services, the comparison with The Boston Foundation Study is not completely analogous, but does offer some insights.

English gains were measured using the BEST Plus test, a standardized test used throughout ESOL programs in the United States to gauge learning gains.⁹ Of those tested, 32% of participants in the ESOL for Entrepreneurs Program showed a learning gain¹⁰. By comparison, The Boston Foundation report found that in 2010, 58% (n= 2,611) of participants with a pre and post-test in ESE funded programs scored a learning gain. This number lowers to 44% when the percentage is calculated against all participants whether or not they completed a post-test. At 32%, the program exhibits slightly lower learning gains. However, when considering that the average number of classroom hours was less than half of the hours in this report and some of those hours were dedicated to business instruction, the overall gains were notable.

The Boston Foundation report found that 77% of ESE funded students took both a pre and post-test. Ninety-eight percent of English for Immigrant Entrepreneur participants (for whom data was available) took a pretest with 67% taking a post-test.

Jamaica Plain and the Childcare Union show the highest learning gains as well as the largest percentage of students taking both a pre-and post-test. In both cases, the business partners had ongoing relationships with the participating business partners.

⁹ Learning gains determined using the BEST Plus Test Administrator Guide, 2016

¹⁰ Percentage of learning gains included all participants whether or not they had a post-test.

Changes in Business Practices

An important design of the program includes the application of business practices learned in the classroom. As mentioned earlier, the curriculum design was much larger than could be covered in the 32-week combined cycles. To determine the best fit for each session, teachers asked the students what materials they would like to learn. This formed the basis of content delivery. It also meant that students entering the class at different moments would receive different materials. Since only 45% of students continued to the second class, most students received only a portion of the full curriculum.

To understand how students were applying tools and practices learned in the class, ENB developed a standardized survey administered at the end of each 16-week cycle. In addition, teachers reported anecdotal evidence of implementation of business practices in the midyear and final reports. Focus groups with participants and interviews with teachers and business partners provided additional insight into which learnings had the biggest impact and greatest implementation in the participants' businesses. There were several learnings that surfaced across the data collection. These are presented below in order of emphasis.

Increased communication with the English-speaking customer base. All interviewed teachers mentioned that students reported an improved ability and comfort with speaking to their English-speaking clients. Focus group participants also pointed to this as one of their major gains, commenting that they were more likely to engage with their English-speaking customers with confidence. Several mentioned how in the past they had relegated this obligation to their employees who had better English skills. The class provided them with a greater vocabulary, but also confidence to respond to their customers.

In some cases, this resulted in increased business with English-speaking clients. In one instance a participant claimed that she increased her business with English-speaking clients from 1% to 15%. Participants in the Chelsea focus group also mentioned that speaking English was opening their client base to immigrants from other cultures where English was the only viable means of communication. As one business owner commented, “now I can use more than just my hands to talk with my customers.”

“I have a daughter who told me I was very disorganized when she saw me at work....you know, with money. I have the money together and when it comes time to pay the bills.....So I told my daughter that my professor taught us a lot about money, how to not put the money together...my money with the business’ money, because in the end, we spend it and then we don’t know how we are going to pay the rent and other bills. I learned so much because now I’m learning how to separate the money.”

Main street business owner

Increased cultural understanding of English-speaking customer base. In addition to more comfort and inclination to engage with English-speaking customers, participants commented that they were also learning what their English-speaking customers most valued. For example, one child care provider described how she learned that her English-speaking customers wanted to know how their children would be cared for. She described pulling out a variety of

Participant Survey

Survey Questions	Average	n=
I am better at describing my business in English.	4.6	39
I learned new business vocabulary in English.	4.3	40
I am better at managing and supervising my employees.	4.3	26
I learned how to manage my budget and money better.	4.3	27
I learned how to market my business to new customers.	4.2	39
I have plan for the next steps for my business.	4.2	20
I am more confident using English with my English-speaking customers.	4.1	14
I have increased knowledge of the city and state licenses and permits I need for my business.	3.9	23
I learned how to communicate effectively with city and state officials (inspectors, police, etc.)	3.6	14

activities she would be using with the customer’s child and describing these to the parent.

Both the learning gains made in English and the consequent ability to explain their business and engage with English-speaking customers is also reflected in the participant survey (see next page).

Improved marketing and communication tools.

In all four communities, partners mentioned that the participating business owners worked on various marketing and communication tools including developing business cards, web sites, flyers, and learning to post on Craigslist. Two teachers mentioned that students increased their use of texting to their clients in English. A student in one of the classes designed a new business card and receipts printing them with VistaPrint, following a class activity using this website. Through the process, the student discovered that this service was much cheaper compared to the local print shop.

Better financial management. Two of the teachers and two focus groups mentioned that students had made strides in better managing their finances. Students emphasized how they

had learned to separate their personal money from business funds. One business owner commented that she had always kept the money together and consequently never knew how much money was available for the business. This made it particularly difficult when it was time to prepare taxes.

Support with business needs specific to the childcare sector. Childcare providers work within a highly regulated environment. Since two classes targeted childcare providers, instructors decided to use a supplemental curriculum identified by the Jamaica Plain teacher. Childcare providers valued learning how to do a business plan (a requirement of the Department of Education) and learning about required certification processes for business. Childcare providers also appreciated developing a questionnaire for parents in English which they use currently as part of their business practice.

Beginning knowledge of business regulations. In one of the focus groups, a couple of participants commented that they had learned more about the regulations and licenses needed for their businesses. This topic was not well covered in all classes, but none-the-less provided key information for several students.

“As I was explaining - like she said, this class has helped all of us because in addition to learning how to express ourselves better in English, we have also been able to get to know each other. We have shared with each other and that has helped us to grow in our business. That has been a very important experience. To me, it was like belonging to a support group. We are more united as providers. So we are like a group of businesswomen of childcare providers....who are more united and we can help each other grow.”

Childcare provider

Increased networking among students. Several students credited the classes with introducing them to fellow entrepreneurs, creating a rich learning opportunity. In some cases this led to business collaboration in key areas such as joint importation and buying.

Business Partnerships

Providing dual expertise was a key aspect of the design of the program. In each of the sites, the collaborative process was relatively new to the partners. Jamaica Plain and the childcare union had more previous connections than the other two sites. However, none of the partners had collaborated in depth on this type of project.

This presented some specific challenges of getting to know one another and learning how to best work with each other- particularly since each partner was entering an area of expertise outside of their norm.

As already mentioned, recruitment was particularly challenging for those partners targeting main street businesses. Partners attributed the difficulties to a learning process and a need to clarify roles and responsibilities.

A challenge that was common to all four sites was determining the right mix of business expertise within the classroom. What was the role of the business partner in supporting the classroom learning?

Interviews with the teachers revealed that for the most part, business partners tended to see the classroom as the responsibility of the teacher. Teachers, on the other hand, were new to the content area making it difficult for them to ask for specific support from their business partners.

During the second cycle, the business partners were more visible in the classroom. For example, several business partners began

attending more classes and helping to arrange guest speakers. Also, particularly in the case of Chelsea and the childcare union, the business partner was very active in reaching out to potential students.

Jamaica Plain, on the other hand, had a very different type of partnership as they assumed the role of both business and lead partner. In all other partnerships, the educational partner took the lead. The role of *lead partner* naturally carries more responsibility for implementation. In this case, Jamaica Plain already had relationships with the childcare workers- providing ongoing business support, one-on-one technical assistance, and support with the requirements unique to the childcare sector. Changes in staffing created an early challenge for Jamaica Plain as the project was launching.

Honing how partners bring their expertise to the table, was and still is, one of the most challenging aspects of the project and the area of greatest potential growth. As the project develops, it might be advisable to provide some additional reflection and support on how to best make this happen.

TA and Learning Community for Partners

Part of the design included technical assistance and a learning community for the teachers. Technical assistance was offered by Lenore Balliro, a long time ESOL teacher and consultant to English for New Bostonians. In her role, Lenore provided one-on-one support to all four of the teachers. This included advice on curriculum delivery, support finding and using new tools, and researching best practices.

All interviewed teachers appreciated the support. In addition to advice on curriculum development, Lenore supported the sites to organize guest speakers and make connections with organizations with business development expertise.

The learning community was intended to provide cross cutting support for teachers new to offering business content. The design called for regular meetings throughout the year. However, the learning community did not function as originally planned, in part due to a staggered start by each of the four sites.

Since the trainings were not held concurrently, it was very difficult to find a common time to meet. Despite the difficulties encountered in organizing the learning community, all the interviewed teachers expressed interest in keeping the learning community in future designs.

Although the teachers were not able to meet as often as originally conceived, they did reach out to each other outside of the classroom. For example, the instructor from Jamaica Plain found a curriculum specifically geared toward teaching English and business development for childcare organizations. He shared that curriculum with the instructor for the childcare union. In both instances, the programs purchased copies for themselves and the students.

Although teachers expressed interest in continuing the learning community, they also commented that it would be difficult to find a convenient time for everyone to meet, even if classes were concurrent as ESOL teachers frequently teach for multiple organizations at different times of the day and evening. To work effectively, it is advisable to continue to include the learning community as part of the grant agreement. This might include funding the teachers' participation, leaving time for cross learning and sharing curriculum ideas as well as building on the practice of inviting business development experts to continue the cross learning between English teachers and business development.

Recommendations

The pilot phase of the ESOL for Entrepreneurs Program shows strong signs of fruitful innovation. There are few examples of other initiatives providing English and business curriculum to directly address the needs of immigrant entrepreneurs.

Insights garnered from the evaluation and the lived experience of the participants offer rich insights for deepening the program moving forward and expanding it to other cities and communities throughout the state. The following recommendations are offered as suggestions to build on the strong roots established through this first phase of the program.

Build on and expand the childcare sector approach. The two projects in the childcare sector provide a unique opportunity to deepen the English/business learning environment. In addition to JPNDC, there are several other nonprofits working with childcare providers throughout the state such as Project Hope, East Boston Social Centers, and others. These organizations are embedded in the neighborhood with strong ties to local childcare providers, many of whom are immigrants. Engaging more of these organizations could offer additional support for helping to expand the project within the childcare sector.

The partnership with the childcare union also presents a unique opportunity for expansion throughout the state to communities such as Lowell, Lawrence, Holyoke, and Springfield. SEIU 509 already has multiple relationships in these communities and its members have expressed a strong desire in both learning English and needing support to respond to the requirements set out by the Department of Education.

Other local unions such as SEIU 32BJ and 1199 also engage in training and English instruction. The ENB pilot might build on these models to seed and deepen union-employer collaborations. State funding is key to bringing this type of sector approach to scale – such as funding provided to home healthcare providers.

Some work would need to be done in refining and tailoring the curriculum to target the specific needs of the childcare sector. Engaging in this effort could provide a strong payoff as there is both a strong desire and expressed request for support as well as external pressure or impetus from the Department of Education.

Additionally, partnering with non-profits and labor offers the possibility of doing joint planning for improving the curriculum while at the same time building in opportunities for these partners to take responsibility for delivery of some of the business development content.

Continue working with main street businesses.

As demonstrated earlier in this report, immigrant entrepreneurs hold an important position within Massachusetts, both at local levels and across the state. It behooves the state to find ways to deepen supports to this important group of entrepreneurs. The ENB program offers a promising response to addressing these needs.

Identifying additional partners is an important next step. On mid-October of 2016, MGCC's statewide grantees (local non-profits throughout the state) provided feedback to preliminary findings from this report. The majority were very enthusiastic about participating in offering the program in their communities, citing its potential benefits for local immigrant business owners. This early enthusiasm bodes well for program expansion to other communities.

The challenge of working with main street businesses is that the needs are more diverse,

often less tangible or defined. Many of the businesses have existed for a long time with no visible pressure for compliance or need to change ways of operating. As pointed out in the body of this report, these businesses are often unaware of both resources and government regulations pertinent to their businesses.

As reported by participants, the primary driver for the business owners and employees is learning English rather than improving their businesses practices. However, once the participants engaged with the content of the course, they clearly saw the benefits for their businesses as well. By continuing to work in this area, ENB would be providing essential support to one of the prime areas of need – connecting businesses with the resources that might help them.

Outreach is key to effectively working in this area. ENB in collaboration with its partners on the ground might think about how to improve outreach. Some nonprofits are experimenting with offering short, one day targeted trainings to build trust in the neighborhood. Other alternatives include more support for one-on-one outreach to neighborhood businesses. This time-consuming and labor-intensive effort can easily be overlooked.

Another alternative is to begin with one-on-one TA to potential businesses – perhaps providing a service that might be of universal value to the businesses. For example, this might include a review of the business certificates and licenses regulating operation, an area where many immigrant businesses are lacking.

Another way to address the outreach needs might include bringing partners together to think further about best practices and ways to engage businesses. Additionally, ENB could support the initiative by further investigating

best practices employed by other initiatives working in similar areas.

Because outreach is labor-intensive, class sizes will most likely be smaller. While the pilot phase of this project was important in establishing the program, its reputation has not had enough time to solidify and spread throughout the neighborhoods.

Strengthen delivery of business development content. As mentioned in the body of this report, in all four sites, the education partner took prime responsibility for course delivery. In all four cases, the expertise of the teacher was English-and not business content.

A more collaborative delivery of course content could help enhance the business learnings. This would mean that both the business partner and the education partner would need to collaborate on the course design, deciding if there are areas that might best be delivered by the business partner. Rather than assuming a role as a “supporter” the business partner would take a much more active role.

Additionally, there may be some scheduled technical assistance to support businesses with their individual development. This could take the form of working with each business owner to identify specific changes they would like to make, such as marketing, implementation of new financial systems, expansion of markets, unique niches, review of regulations, etc. The experience of Jamaica Plain in delivering follow-up and one-on-one support could provide some good insights on how to foster these types of on-going relationships.

The Welcoming Center in Philadelphia provides a good example of an organization offering an integrated array of business services. The Center offers an English class – primarily focused on customer services, surrounded with other services such as one-on-one technical assistance to help business owners understand

city regulations, develop a business plan, choose a location, decide on merchandise, design a store layout, or create a marketing strategy. In addition, the organization provides support for market research, monthly phone announcements regarding business opportunities, manuals on how to start a business and mentoring for community organizations working directly with business owners.

If the business partner were to take a more active role in the ESOL for Entrepreneurs program, this would mostly likely require time and resources to cover the increased planning and service delivery. In some cases, businesses organizations already receive funding to provide training and the program could leverage these opportunities. In other cases, additional funding might be necessary. It would also mean that the ESOL teachers would need to build in time for collaboration.

Continue providing technical assistance and the learning community. The ingenuity of this project includes knitting together expertise from two different fields to impact the financial stability and growth of immigrant businesses – a growing community in most cities. Because this requires organizations to work outside of their natural expertise, technical assistance is extremely supportive. Whatever technical assistance is offered, should include support for both sides of the project – innovations in teaching English and innovations in providing business support services.

Although the learning community did not come to full fruition in this first phase, it could offer an invaluable environment for joint learning. To function successfully, participation in the learning community should continue to be considered a part of grant requirements.

Connect with a key business service intermediary. In addition to working with the

key business partner in each of the sites, it might be beneficial to work with a key business service organization with state-wide roots to identify and leverage additional resources that could be offered at local and state levels.

Examples of organizations to consider might include the Mass Growth Capital Corporation, Massachusetts Small Business Development Center, Massachusetts Association of Community Development, The Boston Small Business Administration Office, or one of the small business development centers at a university (UMass Boston, UMass Amherst, Salem State, Clark University, etc.).

ENB has strong connections and relationships with ESOL providers and knowledge and experience throughout the field. Identifying a similar type of partner in the business community might help advance the overall project and increase possibilities of statewide expansion. It could also help to deepen connections with existing businesses services that would be well known to such a partner.

Secure sustainable funding. Expansion of the ESOL for Entrepreneurs program to other cities in the state or deepening within the childcare sector will require a steady stream of funding. Optimal functioning would be enhanced by multi-year funding from a foundation or preferably state or federal funding sources.

Grantmakers Concerned with Immigrants and Refugees is a good resource for identifying potential foundations with matching interests. Potential public sources of funding could include the following:

- *Community Investment Tax Credits* to provide local community development corporations with program support.
- *Small Business Technical Assistance Grants* from the Massachusetts Growth Capital Corporation.

- *WIOA Funding* targeting training for immigrant entrepreneurs. The English Civics (EL-Civics) program codified in 2014 as the Integrated English Literacy and Civics Education (IELCE) program provides an example of targeted set-aside WIOA funding for a contextualized English learning program.
- *Specialized Tax Revenue* such as allocating a small percentage of cigarette or property taxes to the program. Funding from tax revenue has been used in many states to fund collective impact projects. For example, in Palm Beach County last year, \$87 million was dispersed to 53 local programs for prenatal health and early childhood development purposes - all funded from a small portion of property taxes (.7025 per \$1000 of tax valuation).
- *The Supplemental Nutrition Assistance Program (SNAP) Employment and Training program* allocated to immigrant entrepreneurship training.

Integrate training with local community development efforts and revitalization plans.

For the ESOL for Entrepreneurs program to reach its full potential, it is important for the training to be integrated with local plans and efforts. If it remains an isolated training involving limited partners, it will have limited potential. On the other hand, ESOL for Entrepreneurs will have much greater possibilities if it is integrated with local resources and efforts such as lending programs; municipal business services, local city planning; main streets revitalization; economic development efforts of local CDCs, chambers of commerce, and other business associations; collaborations with other training programs, etc.

Achieving depth of collaboration requires on-going networking, collective brainstorming and joint action among local leaders. This would not

only deepen program outcomes, but also augment funding opportunities – particularly from larger public sources.

Expand data collection Tools. Data collection for this project was well organized and comprehensive. A few tweaks could greatly enhance learning. Suggested changes include:

- Systematize collection of information about the businesses at the assessment period (such things as: number of years of operation, type of business, number of employees, financial systems, size, primary markets (English-speaking, enclave, mixed; certifications etc.). Some of this information was presented in the application for all applicants. Not all information about actual participants was available or consistent across reporting sites.
- Track attendance with clearly defined completion expectations. This will help to further understand English learning gains in relationship to the number of instructional hours. For example, information about some of the early drop-outs was not included in the available data. There is much to be learned from tracking these data as well. Calculation of completion rates and expectations could be adjusted to reflect a natural flow of retention.
- The survey to students regarding application of learnings in their businesses was extremely valuable. It might be enhanced by developing more detailed questions corresponding to each of the chapters in the curriculum, building on the existing survey. It would be particularly helpful to have more detailed information about how business owners and employees are using these tools. Information about English gains are clearly covered through the BEST Plus test. Less is known about application of business practices. For

example, it would be helpful to know more about how business owners changed their financial accounting – an example offered by teachers and students in the focus groups. The survey could also offer valuable information about what attracted the students to attend. Does this shift over time as the program becomes better known?

- Collect more information about the content of what is offered in each of the classes. Surveys regarding application of business practices and learnings could be administered at the end of key chapters.

Conclusion

The ESOL for Entrepreneurs Program is both promising and innovative. As the literature review and evaluation indicate, it addresses key gaps experienced by immigrant entrepreneurs by combining English training with business content. The intentional design of including both a business partner and an educational partner, offers a strong foundation for addressing these key gaps.

The increasing immigrant population throughout Massachusetts combined with a burgeoning immigrant entrepreneur presence heightens the importance of further developing programs like ESOL for Entrepreneurs. Many immigrant-owned businesses are providing anchors for communities throughout the state, in some cases occupying once vacant store fronts. The human and economic cost of failing to support immigrant entrepreneurship would imply a significant loss to the state.

Preliminary findings from the pilot phase of the ESOL for Entrepreneurs program are encouraging. Fully building on these lessons – deepening and expanding the program to other communities throughout the state will require careful planning. Identifying key local partners and prime communities for expansion is an important first step. Likewise identifying a

potential state-wide business intermediary would help to advance the growth of the program.

The strong partnership with the childcare sector providers offers a unique opportunity for expanding into other communities. Exploring other sectors, such as healthcare, construction, hospitality, or retail ---- industries with large numbers of immigrants --- could also anchor and enhance expansion efforts.

Finally, further exploration should also include supporting the growth and development of main street immigrant businesses. Although working with this sector may be potentially more challenging, it also addresses some of the state's strongest needs and potential for growth.

By continuing to experiment and deepen both areas, ENB and its partners can make strong contributions to immigrant entrepreneurs - a group key to the overall growth of small businesses and the financial health of Massachusetts.

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