University of Warsaw

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Immigrant Entrepreneurship: Indian Immigrant Entrepreneurs in Poland

Doctoral dissertation

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Abstract

This thesis's objective is three-fold: to provide new insights on entrepreneurial activities undertaken by Indian immigrants in Poland in order to understand the main dynamics of the establishment and development of their business ventures; to fill the existing gap in immigrant entrepreneurship studies; and to set up a basis for future research. Using the broad research question, "What reasons, values, and incentives guide Indian immigrants to enter entrepreneurial path in Poland?", the thesis begins with a foundational review of the literature that brought to the forefront the complexities of immigrants entrepreneurship phenomenon and the lack of a theoretical platform that explains the entrepreneurial activities of Indian immigrants in the context of Poland. To address the main research question and its sub-questions, the dissertation accepted a semi-structured in-depth interview method for data collection, while the grounded theory principles, stages, and guidelines were pursued as a methodological framework for data analysis that focused on data centrality and discovering a data-emergent theory grounded within the research field. The core category of "conducting business activities to address entrepreneurial intention in response to perceived and experienced pull and push factors" emerged that explained and captured the core phenomenon of Indian immigrants' reasons, values and incentives toward entrepreneurship in Poland. At the core of the discovered theory is that Indian immigrants enter entrepreneurship path based on a series of variables and factors that directly and indirectly affect their perception and career choice toward self-employment and business ownership. These variables and factors grouped into four major categories, including "motives and drives", "opportunity recognition process", "conducting business activities", and "experienced obstacles" that linked by the emerged core category, presenting the discovered grounded theory that explains the entrepreneurial activities of Indian immigrants in Poland. By constructing a theoretical model explained through 20 propositions, this thesis shows how Indian immigrants entrepreneurship phenomenon in Poland is influenced by their initial reasons for migration, socio-economic development of Poland, a series of push and pull factors, individual characteristics and cultural background, the ways they identify, recognize and discover business and entrepreneurial opportunities, their business practices prior to set-up and during operation, and difficulties and challenges they encounter along the entrepreneurial journey in Poland. This thesis concludes with a discussion on the implications for practice, research, and suggestions for future research.

Key words

Immigrant entrepreneurship, Indian immigrants in Poland, migrant self-employment, migrant businesses, grounded theory

Przedsiębiorczość imigrantów: Indyjscy imigranci-przedsiębiorcy w Polsce

Streszczenie

Cel tej pracy jest trojaki: przedstawienie nowych spojrzeń na przedsiębiorczość podejmowaną przez indyjskich imigrantów w Polsce w celu zrozumienia głównej dynamiki powstawania i rozwoju ich przedsięwzięć biznesowych; wypełnienie istniejącej luki w badaniach przedsiębiorczości imigrantów; oraz stworzenie podstaw dla przyszłych badań. Odnosząc się do szerokiego pytania badawczego „Jakie powody, wartości i bodźce kierują indyjskimi imigrantami na ścieżkę przedsiębiorczości w Polsce?", praca dyplomowa rozpoczyna się od fundamentalnego przeglądu literatury, który wysunął na pierwszy plan złożoność zjawiska przedsiębiorczości imigrantów i brak platformy teoretycznej wyjaśniającej przedsiębiorcze działania indyjskich imigrantów na tle Polski. Aby odpowiedzieć na główne pytanie badawcze i jego pytania podrzędne, rozprawa przyjęła częściowo ustrukturyzowaną metodę wywiadu pogłębionego do gromadzenia danych, podczas gdy zasady, etapy i wytyczne teorii ugruntowanej wykorzystano jako ramy metodologiczne analizy danych która koncentrowała się na centralności danych i odkryciu teorii pojawiania się danych osadzonych w polu badawczym. Wyłoniła się podstawowa kategoria „prowadzenie działalności gospodarczej w celu zaspokojenia intencji przedsiębiorczych w odpowiedzi na postrzegane i doświadczane czynniki przyciągające i popychające", która wyjaśnia i ujmuje podstawowe zjawisko intencji indyjskich imigrantów, przyczyny, wartości i zachętę w zakresie przedsiębiorczości w Polsce. Sednem odkrytej teorii jest to, że indyjscy imigranci wchodzą na ścieżkę przedsiębiorczości w oparciu o szereg zmiennych i czynników, które bezpośrednio i pośrednio wpływają na ich postrzeganie i wybór kariery w kierunku samozatrudnienia i własnego biznesu. Te zmienne i czynniki pogrupowano w cztery główne kategorie, w tym „motywy i motywacje", „proces rozpoznawania szans," „prowadzenie działalności gospodarczej" oraz „doświadczanie przeszkód", połączone przez główną kategorię, przedstawiającą odkrytą teorię ugruntowaną, która wyjaśnia przedsiębiorczą działalność indyjskich imigrantów w Polsce. Konstruując model teoretyczny wyjaśniony dwudziestoma propozycjami, ta teza pokazuje, jak zjawisko przedsiębiorczości indyjskich imigrantów w Polsce wpływa na ich początkowe przyczyny migracji, rozwój społeczno-gospodarczy Polski, szereg czynników pchających i przyciągających, indywidualne cechy i pochodzenie kulturowe, sposoby, w jakie identyfikują, rozpoznają i odkrywają możliwości przedsiębiorcze, ich praktyki biznesowe przed i w trakcie prowadzenia działalności na własny rachunek i prowadzenie działalności gospodarczej oraz trudności i wyzwania, jakie napotkają podczas podróży przedsiębiorczej w Polsce. Ta praca kończy się dyskusją na temat implikacji dla praktyki, badań i sugestii dotyczących przyszłych badań.

Słowa kluczowe

Przedsiębiorczość imigrantów, indyjscy imigranci w Polsce, samozatrudnienie migrantów.

Dedication

In memory of my beloved brother Masoud
To my parents and siblings
With love and eternal appreciation

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Chapter One: Introduction

1.1 Introduction

The purpose of this chapter is twofold. The first is to provide a background from where the study problem emerged in the first place. To facilitate a better understanding of the problem under study, empirical data was collected by interviewing research participants. The recent movement of immigrants into Europe, with a special focus on Indian immigrant citizens as the fastest growing immigrant community in Poland, have been studied and presented. Further, an attempt has been made to formulate research questions and objectives to know what is important to Indian immigrants, what is their perception about running a business and what do they think about being an immigrant entrepreneur in Poland.

1.2 Background of the Study Problem – An Overview

Over the last decades, the number of immigrants entering most European societies, including Poland, has notably increased (Beckers and Blumberg, 2013) primarily due to sustainable economic development, liberal democracies, and social and immigration policies (pull factors) of a majority of Western European countries (Fertala, 2006). In 2015, with the so-called "refugees and migrant crisis", the numbers of refugees and irregular migrants' arrivals to the European Economic Area have dramatically increased and reached 1.25 million ("Asylum and Migration," 2021). A majority of these migrants come from unstable or war-torn countries such as Syria, Afghanistan, and Iraq (Banulescu-Bogdan and Fratzke, 2015). However, since 2016, when the European Union (EU) reached an agreement with Turkey to send back migrants who did not apply for asylum or whose claims were rejected, the number of refugees and irregular migrants arriving in the EU and, in particular, Greece has fallen dramatically ("Migration to Europe," 2018). For example, in 2019, the total number of illegal border-crossings into the EU dropped to 141,700, its lowest level in six years and 92% below the peak of the migratory crisis in 2015 ("Migration in Europe," 2020). On the other hand, according to the EU statistics on international migration, a total of 2.7 million people from non-EU countries legally immigrated to one of the EU Member States during 2019 which is an increase of 2.5 million from 2018 ("Migration and Migrant," 2021). For instance, Poland, as a case of research, received 226.6 thousand immigrants only in 2019 ("Migration and

Migrant," 2021), the fifth-largest total number of immigrants among EU State Members, following Germany, Spain, French, and Italy. However, COVID-19 pandemic and the European government responses such as mobility restrictions or fear of the virus have reshaped migratory movements, changed migration routes and altered the composition of migrant populations in the EU, since the beginning of 2020. As a result, the economic downturn in the EU triggered by the pandemic has heavily affected migration trends. For example, some EU Member States which tend to have the most annual immigration, such as Italy, Spain, and France, have had some of the largest COVID-19 caseloads and strict national lockdowns ("How is the Coronavirus," 2020).

The economic and social integration and recognition of migrants in host societies is often perceived as problematic both by the migrants themselves and also by the native population of the new society (Wauters and Lambrecht, 2006; Chrysostome and Lin, 2010; Zubikova, 2020). It happens due to discrimination in the labor market; skill, education, and work experience shortcomings; and cultural, language and networking barriers (Dana and Morris, 2007; Efrat, 2008; Azmat, 2010; Lin and Tao, 2012; Bird and Wennberg, 2016; Integration Expert, 2018; Schieckoff and Diehl, 2021). Consequently, immigrants encounter several difficulties in their host societies, one being, obtaining a decent and well-paid job, among others. (Wauters and Lambrecht, 2006; Brzozowska and Postuła, 2014; Rushworth and Hackl, 2021). Therefore, setting up their own business and self-employment, as an effective form of entrepreneurship, can provide a way out of economic uncertainty and social exclusion (Kloosterman, 2003; Wauters and Lambrecht, 2008). It also acts as an avenue of upward economic and social mobility (Mustafa and Chen, 2010), or even a privilege (Webster and Haandrikman, 2020).

Immigrant entrepreneurship as a process of new business creation (Glinka and Brzozowska, 2015) not only offers a path to self-employment and business ownership to solve structural labor market imbalances (Baycan-Levent and Nijkamp, 2009; Ims *et al.,* 2021), but it also offers a sense of independence, higher self-worth and life satisfaction to immigrants. It brings substantial earnings, socio-economic standing (Fertala, 2006; Constant *et al.,* 2007), and provides role models for immigrants (Chrysostome and Lin, 2010; Glinka and Hensel, 2020). Consequently, promotion of immigrants' entrepreneurial activities lead to better integration and recognition of migrants in the new society and the formal economy can be

aided, which in turn boosts entrepreneurship in general. (Wauters and Lambrecht, 2006, 2008; García-Cabrera *et al.*, 2020). However, immigrant entrepreneurship brings some serious challenges for a host country which include different values, social, institutional and cultural orientations and their experience to a very different regulatory environment and socio-economic context (Drori *et al.*, 2006; Glas, 2021). To make it even more complicated, there is also a distinction between immigrants whose cultural background, education, ethnic and network resources, life experience, etc. may significantly differ from each other (Knatko *et al.*, 2016; Bird and Wennberg, 2016). Accordingly, an understanding of these opportunities and challenges that shape immigrant entrepreneurs' behaviour receives noticeable attention among academicians, practitioners and policy-makers as it may have crucial implications for further development of immigrants' entrepreneurial activities in a host country.

1.2.1 Immigration Flows of Indian Nationals into Poland

In comparison with other EU countries, the number of immigrants in Poland is still relatively small and constitutes less than 2% of the resident population (Lesińska, 2017; Kosz-Goryszewska and Pawlak, 2018). Therefore, Poland can be perceived as one of the less popular destinations among migrants (Glinka and Jelonek, 2020). According to the Urząd do Spraw Cudzoziemców (in English: Office for Foreigners) website (www.migracje.gov.pl)[1], the number of foreigners who reside legally in Poland was 941,747 by the end of 2020, with 257,392 out of this number, living in Warsaw metropolitan. With a population of more than 38 million, Poland is one of the most homogeneous countries in the EU (Boswell and Geddes, 2011). However, the transformation of the political-economic system and an increase in general prosperity in Poland in the last decade has made it an attractive destination for immigrants and foreign workers, especially those outside of the EU (Kosz-Goryszewska and Pawlak, 2018). That is why, nowadays, there has been a significant increase in the number of foreigners arriving in Poland. Apart from this, Indians are the fastest-growing immigrants from outside of Europe who found their way to Poland. According to the latest report of Central Statistical Office, Poland on international migration of population in 2000–2019, published on December 2020, the number of Indians holding valid residence permits in

[1] Website was implemented by the Office for Foreigners within the project "Increasing the effectiveness of migration management in Poland", supported by a grant from Switzerland through the Swiss Contribution to the enlarged European Union.

Poland are estimated to be 9979 persons by the end of 2019. It is followed by Vietnamese nationals who accounted for 12077 valid residence permits in the same period in Poland. While in another statistical data published by the Office for Foreigners website (www.migracje.gov.pl), the number of people who self-identify as Indians, including those who already submitted applications to legalize their stay, was 23,076 by the end of 2020, making Indians the largest non-European migrant group in Poland. The statistical figures of the Central Statistical Office provides data only on the country level which takes into consideration those migrants who have valid temporary or permanent residence. Hence the statistics provided by the Office for Foreigners was taken into account because it includes data of accepted applications (pending decision) and issued decisions (waiting for the temporary residence card) as well. Furthermore, it provides detailed statistics on the Voivodeship level.

Number around seventeen and a half million ("International Migrant Stock," 2019), the Indian diaspora is the largest migration population in the world, that originates from South Asia. Despite this gigantic number and the growing inflow of nationals from other countries to Poland, it is still not a destination for mass Indian immigration yet (Gmaj, 2017). Table 1 below demonstrates that the Indian community in Poland is still relatively smaller as compared to those with the largest Indian communities.

Table 1. Countries with the largest Indian communities

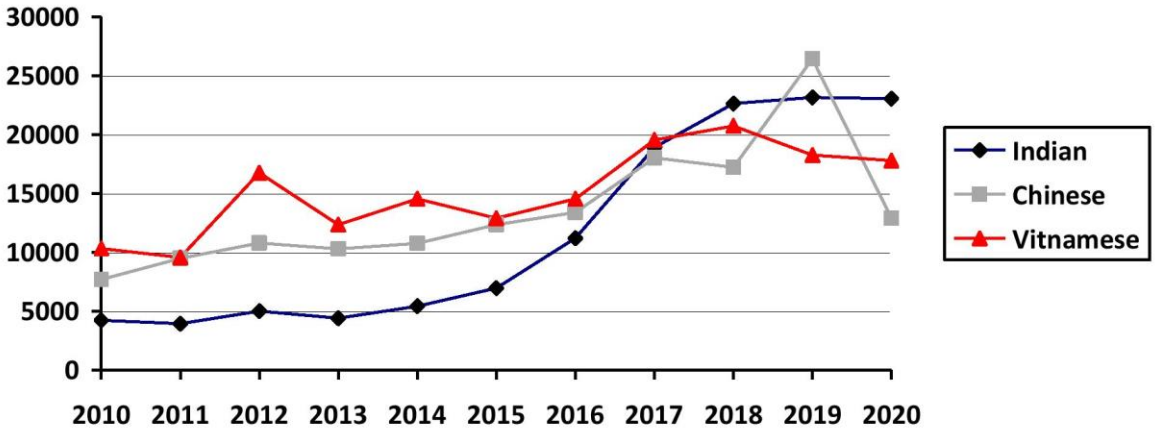
No.	Country	Size of Indian community	No.	Country	Size of Indian community
1	USA	4,460,000	7	Sri Lanka	1,614,000
2	UAE	3,104,586	8	South Africa	1,560,000
3	Malaysia	2,987,950	9	Canada	1,016,185
4	Saudi Arabia	2,814,568	10	Kuwait	929,903
5	Myanmar	2,008,991	11	Qatar	692,039
6	UK	1,825,000	12	Oman	689,145

Source: Ministry of Overseas Indian Affairs (2018). *Population of overseas Indians (compiled in December, 2018)*. Retrieved June 24, 2019, from http://mea.gov.in/images/attach/NRIs-and-PIOs_1.pdf

However, a statistically significant increase in their numbers has recently been observed, especially in the context of Indian economic activities and movement in Poland (Kloc-Nowak, 2013). According to the data released by the Office for Foreigners website

(www.migracje.gov.pl), there an estimated 23,076 Indians legally living in Poland by the end of 2020, 11,340 out of this number living in Warsaw metropolitan area. This accounts for an increase of 542% since 2010 in comparison to other major Asian immigrant ethnic groups including Chinese and Vietnamese nationals migrating into Poland (see Figure 1). It is worth mentioning that in the first two months of the pandemic, i.e. in March and April 2020, the estimated number of foreigners staying in Poland fell by 223 thousand (Central Statistical Office, 2020).

Figure 1. Annual immigration growth from major Asian immigrant ethnic groups in Poland (2010-2020)



Source: Author

Polish-EU accession in 2004, high economic growth in Poland, (Kugiel and Pędziwiatr, 2014; Mayblin *et al.*, 2016) strong migration pressures in India, high demand for workers in Poland, more foreign direct investments, including those from India, several bilateral treaties and agreements, as well as strengthening of Poland–India relations (see Kugiel and Pędziwiatr, 2014), are most likely to contribute towards further enlargement of the Indian diaspora in Poland. For instance, in 2018, around 25,000 workers were awaiting Polish work visas in the embassy of the Republic of Poland in New Delhi (Cedro, 2018).

Indian immigrants, like other new ethnic minorities arising as a result of recent immigration to Poland, tend to be concentrated in large urban centers, mostly in and around the capital of the country (Jaskułowski, 2017). According to the statistics mentioned above, by the end of 2020, more than 49 percent of Indians (11,340 people) residing in Poland were found to be living in Warsaw metropolitan area.

1.2.2 Warsaw – The Main Destination for Immigrants

Warsaw, as the capital and the largest city of Poland with an estimated 1,793,579 residents in 2020 (Statistical Office in Warsaw, 2020), always held a leading position not only in terms of political life but also because of the economic activity. Higher education and research, modern transportation, infrastructure and other parameters of general development also make it a sought- after destination for quality living (European Commission, 2021). Ever since the fall of Communism in 1989 and country openness, in particular, after Poland's accession to the EU in 2004, the Warsaw metropolitan has become the main focus for both domestic and foreign investment. The most important key indicators that have dominated the capital region economy are the highest share in foreign direct investment (FDI), a large pool of highly qualified workforce (Centre of Entrepreneurship Smolna, 2017), the highest number of universities of all Polish cities (15 public and about 40 non-public academic institutions with more than 250,000 students)[2], the highest R&D expenditures and concentration of innovative companies, the lowest unemployment rates (1.9%), and the highest national and international service industries, mainly financial services and associated professional services. (European Commission, 2021; Statistical Office in Warsaw, 2021). In mid-2018, 25,391 active foreign-owned firms represented in Warsaw metropolitan, which accounted for about 33.91% of all foreign companies in Poland (Central Statistical Office in Poland, 2018). As of 2018, the GDP of the capital region was €86.5billion (€45,700 per capita)[3], which generated approximately 17.4% of the national GDP (Eurostat, 2020a). Apart from economic and labor market factors, there are some other important parameters as well that have a significant impact on increasing foreigner inflows to Poland and Warsaw metropolitan in particular. For example, Poland has been ranked as the 20th best country for expats, moving down seven spots from 2019. The survey evaluated countries on various criteria, including quality of life, ease of settling in, personal finance, working abroad, and family life[4]. The following factors also have a positive impact on foreigners inflows into Warsaw metropolitan. These factors include but are not limited to:

- Multicultural and foreign-friendly character of the city;

[2] Study Guide 2018/2019 - University of Warsaw. Retrieved December 06, 2019, from http://www.rekrutacja.uw.edu.pl/files/pdf/Study_Guide_18-19.pdf
[3] 218.2% vis-à-vis the national average and almost twice as much as the second-placed region, Dolnośląskie (€23,100).
[4] Expat 2020 Global Report. Retrieved Feburary 22, 2021, from https://www.expatexplorer.hsbc.com/survey/

- High standard of living;
- Dynamic labor and trade policies;
- Economic stability and a large domestic market
- Excellent accessibility to the EU market;
- Located in trans-European transport corridors;
- Significant cultural, political and economic hub;
- High Green City Index[5]; and
- High EF English Proficiency Index (Poland is ranked 16th globally)[6].

1.3 Problem Statement and Justification of the Research

While Indians are the largest non-European migrant community in Poland, relatively little is known about their entrepreneurial activities (Kugiel and Pędziwiatr, 2014). Many studies have focused on various aspects of immigrant entrepreneurship worldwide (e.g. Aldrich and Waldinger, 1990; Min and Bozorgmehr, 2000; Wauters and Lambrecht, 2006; Collins and Low, 2010; Harris, 2012; Beckers and Blumberg, 2013; Brzozowski *et al.*, 2014; Soydas and Aleti, 2015, Peroni *et al.*, 2016; Mankgele and Fatoki, 2018; Rauhut and Rauhut Kompaniets, 2018; Lassalle and Scott, 2018; Ostrovsky *et al.*, 2019; Singh *et al.*, 2020), but not much has been written about Indian immigrant enterprises and established businesses in Poland. Also, most Polish research on Asian migrants focuses on other major ethnic groups that constitute the Vietnamese and Chinese communities in Poland (Glinka and Brzozowska, 2015; Szymanska-Matusiewicz, 2016; Ping, 2018; Kardaszewicz and Wrotek, 2020). Therefore, the present research addresses the knowledge gap and contributes to the debate about immigrants in general and immigrant entrepreneurs in particular. The study examines the trajectories of the Indian immigrant entrepreneurs' experiences of establishing and operating their businesses in Poland in general, and Warsaw metropolitan area, in particular as the main center of the Indian diaspora in Poland.

[5] European Green City Index 2009. Retrieved on June 06, 2019 from https://www.siemens.com/entry/cc/features/greencityindex_international/all/en/pdf/report_en.pdf

[6] EF English Proficiency Index 2020. Retrieved on May 29, 2021 from https://www.ef.com/ca/epi/regions/europe/poland/

1.4 Objectives of the Study

The general objectives of this research are:

- To find out new insights about the entrepreneurial activities of Indian immigrants in Poland.
- To fill the existing gap in the immigrant entrepreneurship literature in the Indian context, and to set out a basis for future studies.

The specific objective of this research is:

- To develop a conceptual framework that better interprets the entrepreneurial activities of Indian immigrants in Poland, and to identify the main dynamics of the establishment and development of their business ventures.

1.5 Research Questions

The research aims to address one of the major immigrant entrepreneurship research questions: "What reasons, values, and incentives guide Indian immigrants to enter entrepreneurial path in Poland?", and specifically: "What is important to them, how they perceive running a business, and what do they think about being an immigrant entrepreneur in Poland?"

Accordingly, the research sub-questions are as follows:

- What are the driving forces that motivate behind Indians motivation to immigrate into Poland?
- What are the pull and push factors behind Indian immigrants' intention to enter entrepreneurship path in Poland?
- What is the role of Indian immigrants' individual characteristics and cultural backgrounds in pursuing entrepreneurship path in Poland?
- What are the key factors because of which Indian entrepreneurs choose Poland in general and Warsaw metropolitan area in particular for business set-up and operations?
- How do Indian immigrants identify, recognize, and discover business and entrepreneurial opportunities in Poland?

- What are the business practices of Indian immigrants prior to start-up and during operation in Poland?
- What are the role of Indian immigrants' ethnic network and resources and supporting institutions prior to business start-up and during operation in Poland?
- What difficulties and challenges do Indian immigrants encounter along their entrepreneurial journey in Poland?

Answers to the issue of tangible and intangible incentives, values and other reasons by Indian immigrants to become entrepreneurs are understood in this study as answers to the question of entrepreneurial intentions (Zhao *et al.*, 2010; Vuorio *et al.*, 2018; Litzky *et al.*, 2020).

Chapter Two: Review of the Literature

2.1 Overview

This chapter aims to provide insights from the existing theoretical and empirical literature relevant to the topics and processes involved in the data analysis and discussion chapters. In addition, it presents research-based evidence and results of previous studies as a basis of comparison and discussion with the findings of the current research. Lastly, the present research determines possible knowledge gaps and limitations of the existing literature. Since this research is based on grounded theory, a preliminary literature review has been done to contextualize the background, identify knowledge gaps, avoid conceptual and methodological pitfalls of previous research, provide a rationale for the study, stimulate research questions, and enhance theoretical sensitivity (Giles *et al.*, 2013). In addition, a secondary literature review was also performed during data collection and analysis to link existing research and theories with the concepts, constructs, and properties of the new research and validate the emerging theory grounded within the immigrants' entrepreneurship research field (McGhee *et al.*, 2007). The literature review starts with introductory remarks on ethnic entrepreneurship, followed by social, psychological, and economic perspectives on immigrant entrepreneurship. Then the researcher provides a typology of migrants, their entrepreneurial activities, and motivation to set up business in the host country. Moreover, this chapter provides an overview of the research on Indian immigrants in other countries in general and in Poland in particular. Further, the theories concerning immigrant entrepreneurship as a foundation to gain scientific knowledge are elaborated. Finally, this chapter deals with related literature and studies concerning the topic under research. This section also synthesizes the artistic, theoretical, and conceptual framework to understand the research better and, lastly, define the related terms for better comprehension of the study.

2.2 Immigrant Entrepreneurship - Introductory Remarks

Immigrant entrepreneurship has become an increasingly important and debated topic in recent years. This phenomenon reflects an alternate and deliberate choice that immigrants make to take control over their lives (Zhang and Chun, 2018), and often viewed by policy-makers, academicians, and experts as a means of enhancing labor market integration and

success among immigrants (Wauters and Lambrecht, 2006, 2008; Remennick, 2013; Kushnirovich, 2019). According to García-Cabrera *et al.* (2020), while some immigrants are pushed into entrepreneurship due to usual migration-specific work obstacles faced by foreigners in working for others in a host country, others enter the entrepreneurial pathway and start their businesses because they identify and want to exploit a business opportunity out of necessity and as a personal preference. Today, immigrant entrepreneurs are widely perceived to be highly productive and have contributed to the economic growth and well-being through business formation, job creation, and revenue generation, especially in developed economies (Ram and Jones, 2008; Sinnya and Parajuli, 2012; Fairlie and Lofstrom, 2015; Kerr and Kerr, 2016; Hammarstedt and Miao, 2020). In addition to contributing to overall job growth and economic advancement of the host country, immigrant entrepreneurship also serves the unmet market needs of underserved communities, revitalizes abandoned neighborhoods, and increases the social and cultural diversity of urban areas (McDaniel & Drever, 2009; Liu *et al.*, 2014; Huang and Liu, 2019). Apart from the aforesaid advantages, many immigrant entrepreneurs encounter challenges in forming and expanding their businesses due to the lack of entrepreneurial experience, language, legal and capital-related barriers, and their ethnic minority status in the host communities (Desiderio, 2014). Besides, immigrant entrepreneurs' institutional, social, and economic norms are also usually different from the host country and may prevent them from realizing their full potential to promote socio-economic revitalization, growth, and competitiveness of host countries (Huang and Liu, 2019; European Commission, 2020). On an average, immigrant-owned businesses tend to be smaller, make less profit, and are less likely to hire employees than businesses owned by non-immigrant firms (Moon *et al.*, 2014). Nevertheless, immigrant entrepreneurship as a way out of unemployment and a means of social and economic integration remains at the core of policy interest within the EU and a frequent hot point of discussion in popular press.

According to the OECD/European Union (2019) report, the number of self-employed immigrants in the EU have almost doubled since 2002, growing from 1.9 million to 3.6 million in 2018. A part of this increase was due to the overall growth of the immigrant population in the EU. In the EU Member States, the share of persons born outside the EU and were self-employed was 11.8 % in 2020, slightly higher than those born in a different EU Member State (11.4 %) and then stepped on the entrepreneurship path (Eurostat, 2020b).

Given the fact that immigrants are more likely to launch businesses than their native counterparts (Lofstrom and Wang, 2019). One of the key factors behind such tendency by immigrants is access to valuable transnational and ethnic resources, e.g., business networks, which, in turn, can contribute to better performance and increased internationalization of newly-established firms (Brzozowski and Lasek, 2019). Not surprisingly, the promotion of immigrant entrepreneurship is incorporated in the Europe 2020 strategy and entrepreneurship action plan as a priority that aims to ensure immigrants contribute economically and socially to their host communities and act as a key to the future well-being, prosperity, and cohesion of European societies (European Commission, 2020). The prime reason behind this move is to unleash Europe's entrepreneurial potential and revolutionize the culture of entrepreneurship in Europe, followed by the development and strengthening of European countries' national integration policies for third-country nationals.

2.3 Entrepreneurship of Immigrants - Different Perspectives

2.3.1 Entrepreneurship of Immigrants - A Social Psychological Perspective

Entrepreneurial career aspirations and intentions are widely formed by a variety of professional, educational, social, economic, familial, and other factors. They combine to influence the motivation, ability, and effort directed towards new venture creation (Bacq *et al.*, 2017). Over the past decades, entrepreneurship scholars have directed their focus to understand the process by which individuals decide to pursue careers in entrepreneurship with a special focus on social psychology (incl. self-employment choices and paths to business ownership) (Gibb and Ritchie, 1982; Cooper and Dunkelberg, 1986; Kolvereid, 1996; Robertson and Grant, 2016; Dabić *et al.*, 2020). In the line of this inquiry, the social-psychological approach explores the relationship between immigrants' social capital, the strength of cultural or ethnic identity, new national identity, acculturation, and perceived discrimination with entrepreneurial career intentions (Dovidio and Esses, 2001; Ward and Masgoret, 2008; Robertson and Grant, 2016). This has led to an understanding of immigrants' choices in terms of acquiring resources, the type of business they open, and their intentions to remain in the host country (Robertson and Grant, 2016).

Social identity. Entrepreneurship is a social and economic phenomenon that occurs within a complex matrix of social factors and influences the salience of certain social

identities (Robertson and Grant, 2016; Wagenschwanz, 2021). The fact that social rules and norms could influence one's identity is predicted by Social Identity Theory (SIT) (Tajfel, 1978, 1982; Ashforth and Mael, 1989). In essence, the theory states that a group's identification derives from the social-cognitive processes, i.e., perceiving, understanding, remembering, thinking about, and interacting with the other people in our social world that lead "individuals to structure their perception of themselves and others by means of abstract social categories" (Turner, 1982, p. 16). In short, the theory infers that individuals' social identification is with the social group to which they belong (Baumeister and Leary, 1995). This social identification further acts as a motivational factor that leads a group member to positively differentiate his or her group from others to achieve a positive social identity (Turner *et al.*, 1987). This is particularly relevant to the process of migration which often creates scenarios for identity adjustment (Nguyen and Benet-Martínez, 2013). For example, when a minority ethnic group compares the in-group with a dominant ethnic outgroup in their host country, disadvantaged group members might feel that their group's situation is inequitable and raise demands for change and betterment of the group. These upward comparisons result in protests from ethnic minorities, against the treatment meted out to them, by the dominant group. Alternatively, in-group members might accept their group's low status in society and make intergroup comparisons with other minority ethnic groups in order to maintain a positive sense of the self (Robertson, 2011). Given the above consideration, it could, therefore, be concluded that, in addition to settlement issues, an immigrant entrepreneur integrates and redefines himself/herself into a new culture, and also deals with the pressures and difficulties of establishing a self-employed business, developing social networks, and creating a clientele base while negotiating the self-concept. Both these circumstances result in the possibility of an individual experiencing considerable adjustment to self-identity (Ward *et al.*, 2001; Robertson, 2011; Glinka and Brzozowska, 2015; Wagenschwanz, 2021).

Reasons to pursue entrepreneurship. Being an entrepreneur and starting a new venture is not always purely by choice (Laurence, 2016). Immigrant entrepreneurship often emerges as a response to various structural barriers (e.g., discrimination) in the primary labor market that prevent them from entering into the job market of their host countries (Kloosterman and Rath, 2001; Dana and Morris, 2007; Azmat, 2010; Lin and Tao, 2012; Bird and Wennberg, 2016; Vinokurov *et al.*, 2017). According to the disadvantage theory (Light, 1972; Ladbury,

1984; Jones *et al.*, 1994), those who are at a disadvantage in the job market, turn to entrepreneurship and firm creation as an attractive alternative to avoid low wages and unemployment (Light, 1979). Although one of the worst disadvantages is unemployment or underemployment, but other obstacles also play an important role. Some of them include a lack of language fluency, difficulty in cultural adjustment, lack of a social and economic base in their new countries (social marginality), lack of appropriate recognition (unrecognized or downgraded) of foreign academic credentials and professional achievement by potential employers, lack of mobility due to poverty, and host-country labor market discrimination against racial, ethnic, political, or religious subgroups (Min, 1984; Waldinger *et al.*, 1985; Kim *et al.*, 1989; Zhou and Logan, 1989; Min and Bozorgmehr, 2000; Zhang and Chun, 2018; Yanai *et al.*, 2020). Given these barriers, immigrants are often driven to engage in entrepreneurial behavior due to their inability to find appropriate employment in the primary economy or labor market (Laurence, 2016; Gurău *et al.*, 2020). While traditionally, immigrant entrepreneurship is discussed as a homogeneous concept referring to individuals who set up a business to survive in the host country, immigrant entrepreneurship has diverse connotations today. According to García-Cabrera *et al.* (2020), many immigrants enter the entrepreneurial pathway and start their businesses not because of the usual migration-specific work obstacles faced by foreigners in working for others in a host country but because they identify and want to exploit a business opportunity out of necessity and as a personal preference.

Social capital. During the setup of a new business venture, potential entrepreneurs often rely on their social capital (Robertson and Grant, 2016; Gomez *et al.*, 2020). Business opportunities and resources for many immigrant entrepreneurs can be obtained through active participation in the social networks accessed through their cultural in-groups (Portes, 1995; Salaff *et al.*, 2006). In this view, social capital is available through social networks for individual utilization concerning economic mobilization (Robertson, 2011). However, the degree of ethnic community involvement can vary according to the cultural group and whether the group constitutes a visible minority. The expected advantages of an immigrant ethnic's social capital include the use of co-ethnic employees, markets and suppliers, community sources of capital, advice and information, as well as membership of ethnic community organizations (Menzies *et al.*, 2007; Lassalle *et al.*, 2020). The accessibility of these highly beneficial resources depends on social ties that an immigrant entrepreneur develops within

his/her ethnic community (Sequeira and Rasheed, 2006; Vacca *et al.*, 2021). The social capital also interplays with social identity while immigrant entrepreneurs are starting and running a business. More specifically, social capital may increase the salience and relevance of certain in-groups and result in greater identification with those groups (Robertson and Grant, 2016).

Cultural identity refers to an individual's self-perception as a member of a cultural group (Ngo and Li, 2016). On the ground of SIT, it is presumed that immigrant entrepreneurs who have a strong cultural identity are more likely to run a business targeted at their ethnic community as that identity is sustained by that cultural community (Ndofor & Priem, 2011). Being a part of a large and vibrant ethnic community's social network is likely to strengthen cultural identity, which in turn influences the use of existing ethnic social networks. It would influence the business ownership likelihood of the immigrant entrepreneur where individuals with a strong cultural identity and ties are found to be more likely drawn toward co-ethnics and have a better chance of developing an ethnic business venture (Robertson and Grant, 2016).

Acculturation. The process of acculturation refers to behavioral and psychological processes of adaptation to a host culture (Brown and Zagefka, 2011). By definition, psychological acculturation refers to the process of adjusting psychologically to a new cultural setting, accepting the host country's culture and developing a new national identity (Nguyen and Benet-Martínez, 2013; Gassman-Pines and Skinner, 2018). Behavioral acculturation represents learning culture specific behaviors and skills that allow immigrants to behave in culturally appropriate ways and participate in the host society (Kumar and Nevid, 2010). The different business paths that immigrant entrepreneurs take (i.e. ethnic vs. mainstream market) are likely to be related to their participation in the host society (i.e., behavioral acculturation) (Robertson and Grant, 2016). For instance, working in an ethnic economy can prevent involvement in social activities of the host society as these entrepreneurs have less opportunity to interact with individuals outside of their cultural group (Fong and Ooka, 2002) while dealing with the mainstream market provides the right platform for an immigrant to become acquainted with the values and traditions of the new culture (Robertson and Grant, 2016).

Perceived discrimination. Running a business to avoid blocked mobility is another important consideration that has contributed significantly to the understanding of immigrant

entrepreneurs' behavior (Polek *et al.*, 2010; Chiang *et al.*, 2013; Aldén and Hammarstedt, 2016; Robertson and Grant, 2016; Poblete, 2018; Šūpule, 2021). Discrimination refers to the situations in which ruling group treats a minority group in an inferior manner, even though the minority group has identical productive abilities and competences (Coyne *et al.*, 2010). Studies on discrimination have showed that it can manifest itself in different forms (e.g., institutional and consumer discrimination) (Poblete, 2018). In conducting business, immigrants in the Western countries may encounter stereotypes and racist myths such as minority shopkeepers make excessive profits at the expense of white customers, or that they are a threat to the economic prosperity of the host society (Chiang *et al.*, 2013; Robertson and Grant, 2016). Discrimination can also negatively associate with both maintaining a business and developing it further, such as the specific business strategy that entrepreneurs pursue (Teixeira *et al.*, 2007; Ahmed and Hammarstedt, 2020). For example, Wong and Ng (1998) reported that Chinese immigrants in Vancouver perceived difficulties in expanding their established businesses due to the racism that they faced by local businesses and difficulty in making non-coethnic business connections. Further, institutional discrimination can prevent development or improvement of an existing business as immigrants may be denied investments or loans from financial institutions and banks (Aldén and Hammarstedt, 2016; Poblete, 2018). However, the relation between immigrants' entrepreneurship and perceived discrimination can go beyond the role of entrepreneurs in minimizing or compensating for certain forms of discrimination. For instance, economic exclusion from the host market strengthens ethnic group cohesion, which often leads to an increase in immigrant entrepreneurs' reliance on cultural and social networks. This supportive dependence on cultural in-group members, in turn, strengthens identification with the cultural group (Aldrich and Waldinger, 1990).

2.3.2 Entrepreneurship of Immigrants - An Economic Perspective

Immigrants' self-employment and entrepreneurial activities are increasingly considered as "perfect" and "universal" strategies, which improve the economic status of ethnic minorities and enable their economic integration in the host country. Moreover, immigrant entrepreneurship is perceived as a way by which newcomers can contribute not only to the well-being of their ethnic community but also to the host country's economic development (Brzozowski, 2017; Brzozowski and Lasek 2019). Therefore, there is a strong

support for the viewpoint that immigrant entrepreneurship should be considered from an economic perspective as a way out of economic uncertainty and upward economic mobility (Wauters and Lambrecht, 2008; Mustafa and Chen, 2010). However, while the issue of the economic integration of salaried immigrant workers is widely discussed in the literature (Constant & Zimmermann, 2009; Guo, 2013; Lester and Nguyen, 2016; Al-Baldawi, 2019), little attention is paid to the economic integration of immigrant entrepreneurs (Kushnirovich, 2015; Brzozowski, 2019). It is mostly assumed that business activities are started in response to initial difficulties in economic integration of foreign-born individuals, and therefore, they must positively contribute to the socio-economic mobility in the host country (Brzozowski, 2017).

Economic integration refers to the process by which the socio-economic characteristics of immigrant group members match those of natives in host societies (Zhou & Liu, 2015). The term generally means parity in the earnings of immigrants and their host native counterparts with similar skills, abilities, knowledge, and competencies, as well as a rise in the immigrants' income over time (Borjas, 1994; Cohen and Haberfeld, 2007; Brzozowski and Lasek, 2019). However, economic studies often do not distinguish between the concepts of economic assimilation and integration (Kushnirovich, 2015). According to Chiswick (1978), economic assimilation is the degree to which immigrants' earnings converge to or even exceed the earnings of the native population. Constant & Zimmermann (2009) postulate that "catching up of earnings" means that immigrants and natives are indistinguishable in earnings and achieve economic assimilation. According to Bommes and Kolb (2006), when assimilation strategy occurs, immigrant entrepreneurs adopt the entrepreneurial principles and practices of the native population. However, the degree of economic integration differs from immigrant to immigrant and country to country and depends on the future perspective of employment (i.e. self-employment) and welfare effects in the form of earned income (Villarreal and Tamborini, 2018; Brzozowski and Lasek, 2019). Consequently, business outcomes (income) and its success are affected by factors concerning the individual (human, social, and economic capital), firm, and the environment (Santarelli & Vivarelli, 2007; Lerner & Khavul, 2003, as cited in Kushnirovich, 2015). Personal characteristics and education of business owners, as well as firm characteristics (i.e. engagement in a certain sector of business activity and

duration of business activity), are other determinants of income across entrepreneurs of different origins (Riva and Lucchini, 2015).

The relationship between immigrant entrepreneurship and socio-economic integration is a two-way association. The tendency to be self-employed potentially increases with the time spent in the host country, as an immigrant obtains human, financial, cultural, and social capital and the required experience to start a business (Ruiz, 2010). Therefore, self-employment can result from advancement in economic integration. However, self-employment is also an answer to existing problems in socio-economic advancement and to barriers of economic integration (Andersson and Hammarstedt, 2015),such as blocked mobility and the existence of segmented or even "tertiary" labor market in which the options available to immigrants are only the so-called 3D jobs (i.e., difficult, dirty and dangerous) (Brzozowski, 2019).

Nevertheless, the existing research on immigrant entrepreneurs' performance and their economic integration outcomes do not confirm promising results (Mendy and Hack-Polay, 2018; Wang and Warn, 2019). Although immigrant self-employment positively affects the individual's earnings, the results might be biased as the working hours of many entrepreneurs are not reported. On an average, immigrant entrepreneurs tend to work more than the waged employees (Evans, 1984, as cited in Brzozowski, 2019) but on the contrary, they often do not exceed the achievements of salaried immigrant workers (Hwang *et al.*, 2010). The lower earnings of immigrant entrepreneurs, in comparison to native entrepreneurs and salaried workers is evident even in the second-generation (Beckers and Blumberg, 2013). Furthermore, most of the existing research on the relationship between ethnic entrepreneurship and socio-economic integration remains purely empirical, where most of the authors rely on existing theoretical approaches developed within migration studies (e.g. ethnic enclave paradigm and ethnic economy theory) and studies on entrepreneurship (e.g. the concept of mixed embeddedness) (Brzozowski, 2019). These existing concepts and theories on immigrant or ethnic entrepreneurship either highlight the structural forces that drive immigrants towards self-employment or the specific interaction between immigrants and the surrounding environment in which one operates.

2.4 Typology of Migrants

Typologies are significant because they help understand migration processes and decisions, and outline the concepts that may form the basis of a general theory of migration (Reitsma and Vergoossen, 1988). Migration studies often utilize oppositional typologies to categorize different groups and experiences: internal vs. international, temporary vs. permanent, regular vs. irregular, voluntary vs. forced migration, etc. (King, 2012; Erdal and Oeppen, 2018). The typology of migrants is briefly presented in Table 2 on the following page.

Table 2. Typology of migrants

Types of Migrants	Definition	
Internal migrant	*"Any person who changes his or her usual residence within a State involving the establishment of a new temporary or permanent residence."* (International Organization for Migration, 2019)	
International migrant	*"Any person who changes his or her country of usual residence and across an international border to a country of which he or she is not nationals"* except in cases where the movement to that country is for *"recreation, holiday, visits to friends and relatives, business, medical treatment or religious pilgrimages."* (International Organization for Migration, 2019)	
Temporary migrants	Temporary migrants are individuals who *"migrate to a country that is not intended to be permanent, for a specified and limited period of time, and usually undertaken for a specific purpose. Host countries admit temporary migrants for the purposes of employment, study, tourism, business activities, and religious or cultural visits and exchanges."* (Foulkes, 2015) It should be noted that circular and returning migrants are other groups who are often considered to be a sub-category of temporary migrants needed to define or delimit temporary migration.	
Permanent migrant	Permanent or long-term migrant refers to *"Any person who changes his or her country of usual residence for a period of at least one year, so that the country of destination effectively becomes their new country of usual residence."* (United Nations Department of Economic and Social Affairs, 1998)	
Regular migrant	*"A person who moves or has moved across an international border and is authorized to enter or to stay in a State pursuant to the law of that State and to international agreements to which that State is a party."* (International Organization for Migration, 2019)	
Irregular migrants	*"Movement of persons that takes place outside the laws, regulations, or international agreements governing the entry into or exit from the State of origin, transit or destination"* (International Organization for Migration, 2019) The irregular international migrants' or so-called hard-to-count migrants[7] are further categorized and defined below:	
	Short-term migrant	*"Any person who moves to a country other than that of his or her usual residence for a period of at least 3 months but less than a year (12 months)."* (United Nations, 1998, as cited in Schachter, 2012)
	Circular migrant	It is the fluid movement of migrant workers between countries and defined as "*a repetition of legal migrations*

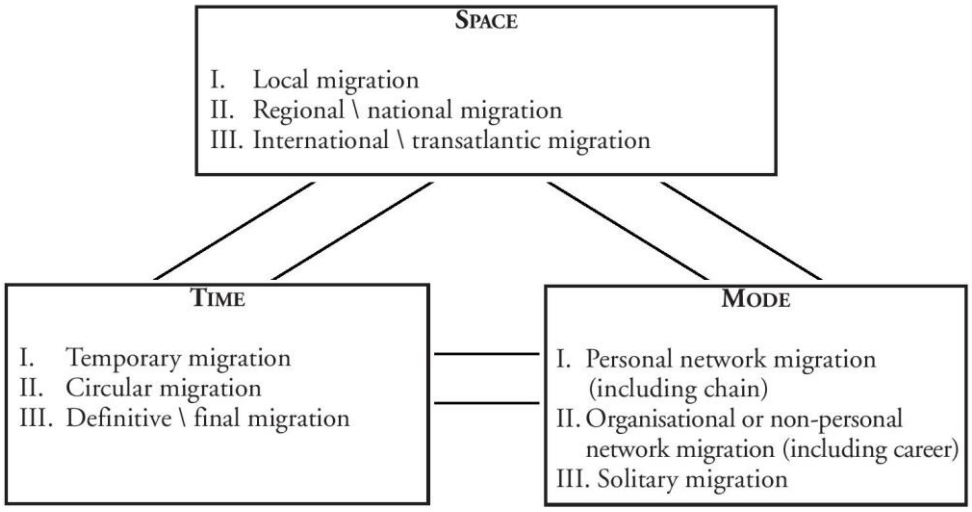
[7] In 2008, in order to improve the measurement of international migration who fall outside the regular typology of migrants, the United Nations Economic Commission for Europe (UNECE) via a comprehensive survey sent out to member countries categorized and defined so-called hard-to-count migrants (Schachter, 2012). The project addressed the following groups of hard-to-count migrants in different countries: short-term migrants, circular migrants, irregular migrants, transit migrants, trafficked persons, asylum seekers, and refugees.

		by the same person between two or more countries." (Newland and Agunias, 2007)
	Transit migrants	It is used to describe mixed flows of different types of temporary migrants, including refugees and labor migrants (Düvell *et al.*, 2014) and also the ones that live in transit for years, a stage in the migration course profoundly affecting destination countries and the migrants themselves (Papadopoulou-Kourkoula, 2008).
	Trafficked migrants	Often considered to be a sub-category of irregular migrants as transit migrants and refers to the movement of persons across international borders for financial benefit (Schachter, 2012).
	Asylum seeker	*"A person who has sought international protection in a foreign country and whose claims for refugee status have not yet been determined."* (Schachter, 2012)
	Refugee	*"A person who has fled war, violence, conflict or persecution and have crossed an international border to find safety in another country and has been granted status according to the 1951 United Nations Convention Relating to the Status of Refugees and the 1967 Protocol Relating to the Status of Refugees."* United Nations High Commissioner for Refugees (1967)
Voluntary migration	It is usually defined by describing the underlying conditions based on one's free will, often referred to as *"determinants of migration,"* which include factors like positive desire for change, entrepreneurship, skills transfer, family reunification, cultural expectations, and filling labor demands abroad. (International Organization for Migration, 2019)	
Forced migration	Forced or involuntary migration refers to *"migratory movement which, although the drivers can be diverse, involves force, compulsion, or coercion"* (International Organization for Migration, 2019). While not an international legal concept, this term has been used to describe the movements of refugees, displaced persons, and, in some instances, victims of trafficking. (Ottonelli and Torresi, 2013)	

Source: Author

In a case study, Lesger *et al.* (2002) proposed a typology of migration by distinguishing between three separate but interrelated modes of migration, namely personal network migration, organizational migration (or non-personal network migration), and solitary migration. They have been demonstrated in figure 2 below.

Figure 2. Tri-nominal typology of migration by Lesger *et al.* (2002; p. 31)



According to Lesger *et al.* (2002), *personal network migration* is primarily based on personal network and contacts. This personal network can be shaped as a chain or web, or forged at the family, village, or region level. *Organizational migration* (or non-personal network migration) refers to career migration and includes a range of immigrants starting from elites or (highly) skilled immigrants to artisans, journeymen, and unskilled workers. Finally, *non-network migration* refers to immigrants (and their families) who only have a general knowledge or idea of the opportunity structure in a particular destination, upon which they make their decision to move, without having a personal network or contact at the destination.

For the purpose of this research, an immigrant refers to a foreign-born individual (Indian) who came to Poland subject to the laws of Poland and to the international agreements to which Poland is a party and is a temporary/permanent resident of Poland for at least 12 months.

2.5 Motivation and Intentions of Immigrants

Immigrants have various motivations to enter business ownership. These motivations can often be divided into the positive "pull" factors and negative situational "push" factors

(Shinnar and Young, 2008; Shinnar *et al.*, 2009; García-Cabrera *et al.*, 2020). Pull factors, also known as mobility motives, focus on the positive aspects of self-employment and include the need for achievement, desire for independence, control of one's future, higher social status, use of one's own initiative, and the desire to leverage personal skills and abilities (Dana and Morris, 2007; Azmat, 2010). Push factors also known as escape motives, in contrast, explain entry into self-employment as the last option and include determinants like social marginality, family circumstances, inability to find work in the formal mainstream sector, under-employment, under-payment, discrimination in the labor market, and redundancy (Nwankwo, 2005; Shinnar and Young, 2008; Khosa and Kalitanyi, 2015; García-Cabrera *et al.*, 2020). In addition, individual characteristics and the geographic area in which one is located can also act as push or pull factors (Shinnar and Young, 2008). Furthermore, Fatoki and Patswawairi (2012) classified the drivers of entrepreneurship into 4 categories, i.e.:

1) *Extrinsic rewards* (push): These include monetary compensation, building equity in the firm, earning supplemental income after retirement, acquiring personal wealth, increasing personal income, and/or increasing income opportunities (Shinnar *et al.*, 2009);
2) *Intrinsic rewards* (pull): They include psychological rewards such as self-fulfillment, an opportunity for creative expression, personal growth, recognition, challenge, excitement, and satisfying a need for achievement (Shinnar *et al.*, 2009);
3) *Independence/autonomy* (pull): Personal preference in having a greater sense of independence/autonomy in the financial and business decision-making processes and being less risk-free than many of their counterparts who prefer to work for others (Shinnar and Zamantılı Nayır, 2019); and
4) *Family* (push): Refers to remittances, a non-commercial transfer of money, earned by immigrants which is sent back to families and friends in origin countries to support them (Giuliano and Ruiz-Arranz, 2009).

Pull and Push factors may be further differentiated for two different types of entrepreneurship- necessity and opportunity entrepreneurship (Block and Wagner, 2010; García-Cabrera *et al.*, 2020). Chrysostome (2010) argues that necessity immigrant entrepreneurs are immigrants who are "pushed" into entrepreneurship (self-employment), due to reasons like low prospective returns through work related wage/salary, discrimination,

language barriers, incompatible education or training, and blocked promotional paths. Disadvantage theory (Light, 1979) also explains how unemployment, low wages, and labor market discrimination pushes religious and ethnic minorities into self-employment. Thus, a necessity immigrant entrepreneur creates business for his/her own survival in the host country (Chrysostome and Lin, 2010). Chrysostome (2010) outlines the following characteristics of necessity immigrant entrepreneurs:

- Their entrepreneurial activities represent an attempt to survive in the host country.
- In general, contemporary necessity immigrant entrepreneurs are natives of developing countries.
- One of the most important challenges faced by necessity immigrant entrepreneurs is the lack of capital.
- They have "home country education", which means that the awarding institution is not accredited and/or appropriately recognized (downgraded) by the host country's competent authority.
- They have a solidarity relationship with co-ethnic employees. The co-ethnic employees provide their flexible labor to help necessity immigrant entrepreneurs and, in return, get the status of a worker, which is very difficult to acquire in the mainstream job market.
- Vast majority of necessity entrepreneurs are middle-aged male immigrants.

In contrast, opportunity immigrant entrepreneurs are immigrants who freely decide to start a business to take advantage of the business opportunity (Block and Wagner, 2010; García-Cabrera *et al.*, 2020). For this group, self-employment appears more attractive than the wage and salary sector because they feel it promises higher earnings, enhanced professional standing, a greater sense of independence, and a flexible schedule to accommodate family needs (Shinnar and Young, 2008). In addition, self-employment is often seen as a way to achieve upward mobility and a means to "accelerate socioeconomic adaptation and progress" (De Freitas 1991, p. 171, as cited in Shinnar and Young, 2008). The characteristics of opportunity immigrant entrepreneurs presented by Chrysostome (2010) are as follows:

- They have a professional profile that enables them better access to start-up capital from financial institutions of the host country.

- They are highly educated and some hold a degree from a university in the host country.
- In contrast to necessity immigrant entrepreneurs, opportunity immigrant entrepreneurs are, in general, proficient in English.
- They do not, in general, hire only co-ethnic employees. They hire host-country employees as well, thereby providing employment to locals

Besides motivational factors, the factors and context that influence the entrepreneurial intentions of immigrants are particularly relevant to this study as they are determinates one perception and career choice toward entrepreneurship and new venture creation (Litzky *et al.*, 2020; Meoli *et al.*, 2020). Entrepreneurial intention as the expressed behavioral intention to become an entrepreneur (Zhao *et al.*, 2010) is defined

> "The conscious state of mind that precedes action and directs attention toward entrepreneurial behaviors such as starting a new business and becoming an entrepreneur" (Moriano *et al.*, 2012, p. 165).

Although the topic of entrepreneurial intentions is relatively new, it has received extensive attention in the entrepreneurship literature (Meoli *et al.*, 2020). In general, research on entrepreneurial intentions has been dominated by two theories, namely Ajzen's theory of planned behavior (TPB), focusing solely on individual factors in explaining entrepreneurial intentions (e.g. perceptions of personal attractiveness, social norms, and feasibility) (Meoli *et al.*, 2020; Lazarczyk-Bilal and Glinka, 2021), and Shapero's model of the entrepreneurial event (SEE), focusing on factors that manipulate entrepreneurial intentions (e.g. perceptions of personal desirability, feasibility, and propensity to act) (Krueger *et al.*, 2000; Meoli *et al.*, 2020). According to Vuorio *et al.* (2018), the entrepreneurial intention literature has focused on five main themes: the core entrepreneurial intention models, the entrepreneurial intention-behavior link, entrepreneurship education, social and sustainable entrepreneurship, and the factors influencing entrepreneurial intentions, including individual-level (incl. the influence of relevant others), regional, cultural and institutional variables; the last theme is the particular interest of this study.

Considerable theory and empirical research suggest that personality traits, e.g. conscientiousness, openness to experience, emotional stability, extraversion, and risk

propensity (Zhao *et al.*, 2010), as well as self-efficacy (Dabić *et al.*, 2020), should be viewed as an important determinant of intention to become an entrepreneur. Another important factor influencing the desire to start or own a business is the cultural background/differences of immigrants (Litzky *et al.*, 2020), where specific characteristics of immigrants, rooted in culture, could have a significant impact on their level of encouragement for entrepreneurial behaviors (Dabić *et al.*, 2020). Lazarczyk-Bilal and Glinka (2021), in an empirical study on highly-skilled Syrian women with refugee experience in Sweden, acknowledged several enablers of entrepreneurial intentions on an individual level, such as the impact of entrepreneurial role models, previous self-employment experience, leadership aspiration, high qualifications, home country entrepreneurial culture, and the supportive environment in the host country. Other factors that influence entrepreneurial intention directly as drivers include personal circumstances, cognitive perceptions, emotions (Litzky *et al.*, 2020), structure of opportunities in the local, host country market (Dabić *et al.*, 2020), gender, age-based self-image, career motivations, and family business background (Meoli *et al.*, 2020).

2.6 Entrepreneurial Activity of Immigrants

Migrants are often seen as those who have a considerable propensity for entrepreneurial activity and employment creation (sometimes for themselves as self-employed) in their host countries (Baycan-Levent and Nijkamp, 2009; Ulceluse and Kahanec, 2018; Li *et al.*, 2018). For example, in the United States, immigrants represent 27.5% of the country's entrepreneurs while representing only 13% of the population (Kelly, 2018). They also contribute to the economic growth of their host countries by bringing new skills, knowledge, abilities, and competencies with them and help in filling labor shortages (OECD, 2010). In many countries, entrepreneurship is slightly higher among immigrants than natives and the total number of persons employed in migrant businesses is substantial (Constant *et al.*, 2007; OECD, 2010; Fairlie and Lofstrom, 2015; Vandor and Franke, 2016; Kushnirovich *et al.*, 2018; Guerrero *et al.*, 2021). For example, in the EU Member States, the share of persons born outside the EU and were self-employed was 11.8 % in 2020, slightly higher than those born in a different EU Member States (11.4 %) and stepped into entrepreneurship (Eurostat, 2020b). However, ethnic entrepreneurship is a multifaceted phenomenon with at least as many sides as different ethnic groups (Masurel *et al.*, 2002). There are several reasons to explain

these differences in immigrants' self-employment rates, which include international migrants selectivity, specificities in political, regulatory, and institutional frameworks of destination countries, the role of immigrants' networks, duration of residence, and level of immigrants' integration in the host society (OECD, 2010). Nevertheless, immigrants contribute disproportionately to entrepreneurship.

Today, immigrant entrepreneurship has gone beyond traditional ethnic businesses into a wide range of sectors and innovative areas. Therefore, ethnic entrepreneurs can be found in more mainstream economies and different industries ranging from local, labor-intensive, and service-oriented enterprises to global, knowledge-intensive, and diverse professional services (Nazareno *et al.*, 2018). Besides traditional main street businesses (e.g. neighborhood stores, restaurants, professional services, and other local businesses), they also contribute to revitalizing host countries' economies by developing innovative forms of businesses and building on their transnational linkages (OECD, 2010). For example, a new report found that 45% of Fortune 500 companies were founded by immigrants or their children. Some of the largest US venture capital-backed public high technology companies such as Amazon, Apple, Google, AT&T, Intel, Kraft, Tesla, Yahoo, eBay, and Google parent company Alphabet figure in this list (New American Economy, 2019; Meier, 2019).

Immigrants also play an essential role in maintaining and developing economic activities in specific urban and rural areas which undergo economic or demographic decline (e.g. tourist development in rural Sweden and Norway, development of the rural area in Australia) (Collins, 2007; Iversen and Jacobsen, 2016; Tillberg Mattsson and Cassel, 2019). International trade is another area that benefited from immigrant entrepreneurship. It is more likely that immigrant-owned firms have higher levels of exports than other firms since their co-ethnic networks promote bilateral trade by providing market information as well as by supplying matching and referral services (Lofstrom and Wang, 2019). Furthermore, immigrant-owned businesses are also found to contribute significantly to job creation. According to a study conducted by research organization New American Economy, nearly 3.2 million immigrants run their own businesses solely in the United States (New American Economy; 2019). Many immigrant entrepreneurs who live abroad return to their homeland annually for investment and family visits. This homeland and community orientation is also particularly evident in the flow of remittances. In 2019, remittance flow to low- and middle-

income countries (LMICs) reached $554 billion, a substantial life support for approximately 800 million households living in low- and middle-income countries (Rathas *et al.*, 2019). However, due to the coronavirus outbreak in 2020, the World Bank predicted an unprecedented 7% annual decline in the scale of global remittance flows ("How is the Coronavirus," 2020).

2.7 Entrepreneurship by Indian Immigrants in the World

Globalization has facilitated and raised the number of international migrations to an estimated 281 million in 2020 (3.5 percent of the global population), an increase of 60 million since 2010 (United Nations Department of Economic and Social Affairs, 2020). In 2020, regionally, Europe hosted the largest number of international migrants (87 million), most of whom were intra-continental migrants. According to the International Migrant Stock 2020, Indians today account for the largest number of people living abroad numbering around seventeen and half million (6.4% of the global total), ("The Number of International Migrants," 2019). The number of Indian migrants almost doubled globally over the last 25 years, growing about twice as fast as the world's total international migrant population (Cornnor, 2017).

In a study, Kugiel and Pędziwiatr (2014) documented five waves of migration flows of Indian nationals into Europe. The first wave was in the 19th and early 20th centuries and was connected with the colonial history of several European states (mostly Britain). The second wave came after the World War II due to the high demand for cheap and unskilled labor (mass immigration). The third wave in the 1960s and 1970s came from former colonies in Uganda, Kenya, and Surinam, which, after gaining independence, went through a series of internal crises. The fourth wave came after the 1970s, where migrating Indians were mostly skilled professionals, entrepreneurs, and students. The last wave (fifth) of Indian migration was linked with globalization and the development of new technologies that created new demand for Indian professionals in the fields of IT, medicine, and management.

Immigrants from India tend to be socioeconomically diverse, comprising both low- and high-skilled workers (Zhan and Zhou, 2019). They come from ethnically, linguistically, and religiously diverse backgrounds and have intra-group differences of gender, marital status, length of residence, and English proficiency (Fernandez and Kim, 1998; Aptekar, 2009).

Indian immigrants are often highly educated (de Vries, 2012). It is also evident that more diversity in ethnic characteristics leads to higher rates of entrepreneurial activity (Alexandre-Leclair, 2014). As a result, Indian migrants today are one of the leading groups of entrepreneurs in the world.

Chavan and Taksa (2017) have divided Indian immigrant entrepreneurs into pre and post-2000 in order to explain changes in the characteristics of immigrant Indian businesses over time. According to the authors, the post-2000 Indian migrant entrepreneurs are mostly pull motivated, have much higher qualifications than the pre-2000 counterparts, have better English communication skills, and their educational qualifications are relevant to the business they start. They take fewer years to get into business and are less dependent on immigrant networks than pre-2000 arrivals but do avail the assistance from social networks of family and friends for business information and capital. This finding is in line with recent remarkable shifts in Indian immigrant entrepreneurship, from local, labor-intensive, service-oriented enterprises to global, knowledge-intensive, and professional services. Mainly due to advancements in transportation and communication, and their lowered costs, it has enabled individuals not only to migrate abroad for education, professional training, or work but also to network and collaborate with their home country counterparts far more extensively than was possible in previous eras of international migration (Saxenian and Sabel, 2008). In the present era, some of the largest U.S. venture capital-backed public high technology companies, such as Intel, Solectron, Sanmina-SCI, Sun Microsystems, eBay, and Yahoo! are founded by Indian immigrants (Nazareno *et al.*, 2018). Currently, India is the leading country of origin for immigrant founders of billion-dollar companies in the U.S. (Wadhwa *et al.*, 2012). Approximately 8% of the founders of high-tech companies in the U.S. are Indians (Chakravorty *et al.*, 2016).

Indian entrepreneurs also contribute substantially to their host economies. For example, Indian companies have created more than 113,000 jobs and invested nearly $18 billion in the U.S. alone ("Indian Companies Create," 2017). In Canada, and especially in the UK, Indian entrepreneurs are more likely to hire local employees. In the U.S., Indian entrepreneurs earn 60% more than white entrepreneurs and have the highest average business income of any immigrant group (Zhan and Zhou, 2019).

The Indian diaspora's bond to their homeland is solid. Many Indians (e.g. non-resident Indians or persons of Indian origin) who live abroad return to their homeland annually for investment and family visits. This homeland and community orientation is also particularly evident in the flow of remittances. In 2019, $83 billion[8,9] was sent back home by Indian migrants to family and friends in India, amounting to roughly 3% of the country's gross domestic product, making the country the leading recipient of funds (15% of total global remittances) from overseas (Cornnor, 2017; Rathas *et al.*, 2019). A substantial part of these overseas remittances inflows into India comes from Persian Gulf countries as well as the US, UK, and Canada (Cornnor, 2017). Given the above facts and importance of remittances for India's GDP, in 2004, the Indian government established the Ministry of Overseas Indian Affairs to promote, nurture and sustain an institutional framework to benefit from Indian diasporic and transnational networks (Varma, 2011). The Ministry was merged with the Ministry of External Affairs later in 2016.

2.8 Entrepreneurship of Indian Immigrants in Poland

According to the Office for Foreigners' website (www.migracje.gov.pl)[10], the number of foreigners who reside legally in Poland was 941,747 by the end of 2020, 257,392 out of this number – living in Warsaw metropolitan area. Among these foreigners, Indians are the fastest-growing group from outside of Europe who found their way to Poland. In today's Poland, according to the country's latest report of Central Statistical Office in Poland on international migration of population in 2000–2019, published in December 2020, the number of Indians holding valid residence permits in Poland are estimated to be 9979 by the end of 2019, following Vietnamese who accounted for 12077 valid residence permits in the same period in Poland. While in other statistics published by the Office for Foreigners website (www.migracje.gov.pl), the number of people who self-identify as Indians, including those who already submitted applications to legalize their stay, was 23,076 by the end of 2020, making Indians the largest non-European migrant group in Poland (an increase of 542% since

[8] Personal remittances, received (current US$) - India, *The World Bank*. Retrieved April 05, 2021, from https://data.worldbank.org/indicator/BX.TRF.PWKR.CD.DT?locations=IN

[9] According to the World Bank report, remittances are projected to decline sharply by about 20% this year globally due to COVID-19 pandemic. India is also likely to see a drop of 23% from $83 billion last year to $64 billion this year due to coronavirus.

[10] Website was implemented by the Office for Foreigners within the project "Increasing the effectiveness of migration management in Poland", supported by a grant from Switzerland through the Swiss Contribution to the enlarged European Union.

2010). There is also an unknown number of illegal Indian immigrants residing in Poland, which makes it difficult to reach an accurate estimate of the size of the Indian diaspora in Poland. When it comes to sex ratio, the Indian men living in Poland is approximately three times more than Indian women (Kugiel and Pędziwiatr, 2014). However, it has come to the notice of the researcher that their number is growing steadily, which is also confirmed by official Polish statistics (Szymanska-Matusiewicz, 2016; Gmaj, 2017).

Although the number of Indians in Poland is still relatively small compared to those established in many Western European countries, it is the main concentration of Indians in Central Europe and among the New EU Member States that catches attention (Kugiel and Pędziwiatr, 2014). Some of the major reasons for this phenomenon are: the Polish EU accession in 2004, aging Polish population and outflow of Polish workers to other European countries (Okólski, 2010), high economic growth rate of Poland and consequently high demand for foreign workers in Poland (Kugiel and Pędziwiatr, 2014; Mayblin *et al.*, 2016), strong migration pressures in India, increasing foreign direct investments including those from India, several bilateral treaties and agreements, and strengthening of Poland–India relations (Kugiel and Pędziwiatr, 2014). Further, the continuation of economic growth and high demand for foreign workers (1.5 million more by 2025) ("Na Polskim Rynku," 2019) in Poland are accounted as the main determinants which most likely contribute to further enlargement of the Indian diaspora in Poland.

Association between India and Poland is a relatively recent phenomenon, starting in the late 1980s and early 1990s when the political situation changed (e.g. communism collapse) and new business opportunities started to emerge in Poland. Eventually, with the EU enlargement in 2004 and 2007, the new Member States, including Poland, became an increasingly attractive destination for Indian migrants (Kugiel and Pędziwiatr, 2014). Similar to the new Indian immigrants in Western countries, newcomers in Poland are relatively well-educated, entrepreneurial, and hard-working. In terms of economic activity, Indians in Poland are often entrepreneurs, professionals, skilled workers, and students. In a study, Kugiel and Pędziwiatr (2014) documented four waves of migration flows of Indian nationals into Poland:

1) Indian textile traders and small businessmen in the 1990s;
2) big wholesalers in the late 90s;

3) Indian investors and international companies employing Indian professionals in 2011 and after (e.g. ArcelorMittal, Infosys, and Wipro, as well as at the multinational corporations such as Phillip Morris, IBM, and Citibank); and
4) Indian students of higher education in Poland.

In recent years, the researcher also observed a fifth wave, where mass immigration of cheap and relatively unskilled labor found their way to Poland. These immigrants are high in demand for labor work in Poland's agriculture, manufacturing, and service sectors. This was the reason that up to 25,000 workers were awaiting Polish work visas in the Embassy of the Republic of Poland in New Delhi (Cedro, 2018).

Indian diaspora entrepreneurship in Poland is most visible in the food and service sector (e.g. gastronomy, retail, wholesale, import and export) which is particularly noticeable with the rising number of Indian restaurants in big cities such as Warsaw, Wrocław, Gdansk, or Kraków. Especially in Warsaw metropolitan area, some streets and corners are dominated by Indian restaurants, e.g. in Janki is dominated by a cluster of Indian traders and wholesalers. However, while Indian migrants have already attracted some attention from researchers in Poland (Kugiel and Pędziwiatr, 2014; Gmaj, 2017; Jaskułowski, 2017; Postuła and Brzozowska, 2018), except three publications (Gmaj, 2017; Andrejuk and Oleksiyenko, 2018; Glinka and Jelonek, 2020), the previous studies lack a perspective into Indian entrepreneurial activities. Being the largest non-European migrant community in the country, it is therefore of particular relevance to investigate this group, as little is known about the Indian diaspora and their entrepreneurial patterns, despite their high visibility in the entrepreneurial landscape of large urban centers of Poland in general and Warsaw metropolitan area in particular (Jaskułowski, 2017).

2.9 Immigrant Entrepreneurship Theories

For nearly a half-century, concepts and theories on immigrant or ethnic entrepreneurship have shaped how we understand economic activities in immigrant and ethnic minority communities (Zhou, 2004). These concepts and theories on immigrant entrepreneurship are developed within the field of sociology, anthropology, as well as labor economics literature (Volery, 2007). As a result, several models and theories deal with the function of ethnic entrepreneurship;- such as middleman minority (Bonacich, 1973), ethnic

enclave economy (Wilson and Portes, 1980), disadvantage theory (Light, 1972; Ladbury, 1984; Jones *et al.*, 1994), cultural theory (Light, 1972, 1984; Light and Bonacich, 1988), interactive model (Waldinger *et al.*, 1990; Pütz, 2003; Volery, 2007), and the mixed embeddedness model (Kloosterman and Rath, 2001; Kloosterman *et al.*, 2002; Kloosterman, 2010; Kloosterman and Rath, 2018). This section will chronologically elaborate on these theoretical frameworks and models developed within the domain of research on immigrant or ethnic entrepreneurship.

2.9.1 The Middleman Minority

The term "middleman minorities" was first introduced by Hubert Blalock (1967). It refers to minority entrepreneurs who serve an intermediary position (economic role) between dominant-group producers/retailers and minority-group consumers (Nazareno *et al.*, 2019). Their customers are typically members of low-income marginalized racial or ethnic groups that are separated from the majority group (Bonacich, 1973). They are usually concentrated in retail and services at the low end (e.g. bankers, barbers, brokers, launderers, and restaurateurs), serving immediate consumer needs in underserved and disinvested neighborhoods in urban areas plagued with poverty, conflict, crime, and social disorganization (Bonacich, 1973; Zhou, 2004).

According to Bonacich (1973), the key characteristic of middleman minorities is a certain tendency to be sojourners—people who do not possess permanent residency in the new country. Since they are sojourners and their migration is fueled by economic reasons, middleman minorities are thrifty and focus on businesses where assets are quickly accumulated and liquidated despite potentially unfavorable social and legal environments (Nestorowicz, 2012). Further, due to a temporary status, they maintain strong ties with their co-ethnics in the host and homeland countries while remaining separated from social structures of the host society. They also share little cultural affinity with their customers, who are non-coethnic group members (Nazareno *et al.*, 2019). However, middleman minorities sometimes abandon their intentions to return to their country of origin despite their initial plan to make such a return, transitioning from sojourners to settlers and become more integrated into the host society and economy. Often, it is due to political conditions in their homelands and business success in the host country (Bonacich, 1973).

Due to their status as sojourners and high levels of ethnic ties/solidarity, middleman minorities develop a competitive business advantage mostly by minimizing labor costs in their businesses by relying on family members and co-ethnic workers willing to work long hours for little to no pay. By doing this, in return, middleman minorities provide them with possible upward mobility, free-of-cost training opportunities, or support in setting up one's own business venture in the future. These favorable conditions allow middleman minorities to compete with native businesses successfully in certain middleman-specific industries or occupations and establish positions of economic dominance (Nestorowicz, 2012). As a result of their economic and financial success, they encounter social prejudice and host hostility from both minority customers and producers/retailers of the ruling group, which leads these middlemen to strengthen ethnic group solidarity (Min, 2007). They are often accused by ruling groups and other minority consumers for manipulating labors' wages for their own benefit, unwillingness to naturalize through assimilate into the host society, sending home remittances, draining the host economies of resources by limiting within host country spending and reinvesting their money elsewhere, etc. (Nestorowicz, 2012). However, a middleman minority, while, is frequently subjected to discrimination by ruling group and other minority consumers, it is not always characterized by extreme subordinate status (O'Brien and Fugita, 1982).

Although the concept of middleman minorities fitted well within immigrant entrepreneurship theories that described the experiences of certain immigrant groups historically (e.g. Chinese in Southeast Asian countries, Jews in medieval Europe, and Greeks in the United States), today, it has some shortcomings due to the changing nature of immigration and racial/ethnic relations. For example, the emphasis on sojourning requires some adjustment because many middleman minorities in their host countries have settled or intend to settle permanently. On the other hand, there are transnational migrants who could move to host countries in the recent decades because of advancements in transportation and communication, and are able to maintain multiple network connections with their country of origin as well (Wong, 1985).

2.9.2 The Ethnic Enclave Economy

Since the introduction of the middleman minorities theory by Bonacich (1973), there have been major changes and shifts in immigration patterns and racial/ethnic relations where

some ethnic groups are more likely to become entrepreneurs than the others (e.g. Cubans and Koreans in the United States in the late 1970s and early 1980s). Due to the silence of middleman minorities' theory and diverse experiences of such groups, a new stream of thought called "ethnic enclave economy" , was developed by Wilson and Portes (1980). This theory addressed the special case of ethnic economy and captured their different realities of minority groups (Douglas and Sáenz, 2008). The ethnic enclave economy was derived from the dual labor market theory, a product of institutional economics, that focused on spatial structure (Averitt, 1968). According to Portes and Bach (1985), ethnic enclave is a distinct economic sector located in a specific geographical area within a metropolitan, different from the "primary"' and "secondary" sectors of the mainstream labor market and characterized by high immigrant group' concentration. It is characterized by either a significant proportion of immigrant workforce from the same country of origin or roots employed in the enterprises owned by other minorities, and by the wide range of manufacturing and commercial sectors serving their own ethnic market and/or the general population. The theory emerged essentially to cope with limiting access to the mainstream labor market, which tends to segregate ethnic minorities (Valenzuela-Garcia *et al.*, 2017). The theory has also incorporated two earlier theoretical approaches on ethnic entrepreneurship, namely middleman minorities and ethnic market niches (see **section 2.9.7**).

Ethnic enclave entrepreneurs, unlike middleman minorities, tend to start businesses within their ethnic enclave, as it is an integral part of their social and cultural context and it is located where ethnic resources such as low-cost workers and spatially concentrated consumers reside (Logan *et al.*, 2003). Although some businesses are similar to those run by middleman entrepreneurs, the economic activities of ethnic enclave entrepreneurs are broader and more diverse, which include not only retail and services but also production (e.g. Chinese restaurants, Jewish garment industry, kebabs, etc.). They serve the market of ethnic minorities by offering transactions in their own language and efficiently responding to a group's tastes and demands, while also catering to customer services and ethnic products from the home country (Tienda and Raijman 2004; Ram *et al.*, 2017). In addition to co-ethnic members, they also serve non-coethnic members of diverse social class statuses living in and out of the enclave (Nazareno *et al.*, 2019).

To conclude, ethnic enclave offers a protected environment with advantages of access to employment and co-ethnic labor and customers (Wilson and Portes, 1980), information and technical assistance (Light, 1984), financial capital through direct loans, rotating credit associations, and equity investments in the business venture together with human capital which is sometimes referred to as "class resources" (Fairlie and Robb, 2008), and community sponsorship (Greene, 1997). These exclusive strategic advantages in competitive contexts lead to the creation of an "ethnic enclave economy" (Valenzuela-Garcia *et al.*, 2017; Ndofor and Priem, 2011). Despite the above stated advantages, the ethnic enclave economy is also criticized for being unable to separate the effects of cultural and structural elements on ethnic entrepreneurship (Butler and Herring, 1991). It has also been widely discussed that the concept of ethnic enclave has changed over time due to the modernization and internationalization of economic activity (Shinne *et al.*, 2019).

2.9.3 The Disadvantage Theory

Being an entrepreneur and starting a new venture is not always purely by choice for immigrants (Laurence, 2016; García-Cabrera *et al.*, 2020). It often results as a response to various structural barriers (push factors – see **section 2.5**) in the primary labor market that prevent them from entering job market of their host countries (Mesch and Czamanski, 1997; Kloosterman and Rath, 2001; Valenzuela, 2001; Dana and Morris, 2007; Efrat, 2008; Azmat, 2010; Lin and Tao, 2012; Bird and Wennberg, 2016). Some researchers suggested this inferior position in the labor market and lack of opportunity in the mainstream economy as a prerequisite for immigrant or minority entrepreneurship (Collins, 2003a). Such an understanding of immigrant entrepreneurship has been labeled as "disadvantage theory" (Nestorowicz, 2012).

The disadvantage theory was introduced first by Light (1979) and endorsed later by many researchers, including Ladbury (1984) and Jones *et al.* (1994). According to the theory, those who are at a disadvantage in the labor market turn to entrepreneurship and firm creation as an attractive alternative to avoid low wages and unemployment (Mesch and Czamanski, 1997; Halkias and Adendorff, 2016). It is, therefore, a form of necessity which can be termed as forced entrepreneurship (Dabić *et al.*, 2020). While extreme high rates of unemployment among immigrants is frequently reported as one of the worst disadvantages, the other obstacles that lead immigrants towards entrepreneurship are lack of fluency in foreign

language, difficulty in culturally adjusting to a life of the host country, lack of a social and economic base in their new countries, deficiency of appropriate recognition (downgraded) for foreign academic credentials and professional achievement by potential employers, lack of mobility due to poverty, complex bureaucracy of destination country, and host country's labor market discrimination against racial, ethnic, political, or religious subgroups (Min, 1984; Waldinger *et al.*, 1985; Kim *et al.*, 1989; Zhou and Logan, 1989; Min and Bozorgmehr, 2000; Zhang and Chun, 2018; Lazarczyk-Bilal, 2019). Given these barriers, immigrants often driven towards entrepreneurial behavior due to an inability to find appropriate employment in the primary economy or labor market (Laurence, 2016).

Over the past four decades, many researchers conceptualized and empirically verified the disadvantage theory processes (Moore 1983; Borjas and Bronars, 1989; Coate and Tennyson, 1992; Clark and Drinkwater 2000; Raijman and Tienda, 2000; Parker, 2004; Ubalde and Alarcón, 2020). According to Nestorowicz (2012), the theory has been disaggregated by these researchers into three processes:

1) *Employer discrimination*: It is caused either by blocking minority's access to the labor market in general or restricting their opportunities to underpayment jobs (Parker, 2004). Within employer discrimination, blocked mobility refers to a situation in which immigrants pursue self-employment due to "glass ceilings"[11] which lead to disruption in occupational upward mobility. Additionally, because of unrecognized qualifications or discrimination based on ethnic prejudice, they experience a mismatch between their foreign academic and professional achievement and labor market opportunities of the host countries (Raijman and Tienda, 2000; Pager and Shepherd, 2008).
2) *Capital market discrimination*: It directly affects the choice between wage employment and self-employment and the survival rate of ethnic businesses. Limited access to bank loans or being unable to borrow relatively small amounts of money and high-interest rates prevent business setup and development considerably (Coate and Tennyson, 1992; Pager and Shepherd, 2008).

[11] The glass ceiling is a metaphor referring to an invisible barrier that prevents women and minorities from being promoted to managerial- and executive-level positions within an organization.

3) *Consumer discrimination*: The type of discrimination in which incomes and rates of self-employment among minorities are explained based on consumers' dislike of buying goods and services from minority people in business (Borjas and Bronars, 1989; Wright *et al.*, 2020).

One should bear in mind that different groups of immigrants face different barriers and difficulty levels to pursue economic activity in new countries. Therefore, some immigrant groups are more likely to be engaged in entrepreneurial activities than the others. Among different factors, immigrants' home country culture and the host culture have a fundamental effect on the degree to which members of an ethnic group contribute to the likelihood of entrepreneurship in their host countries. Factors that impact a societal level of cultural adaptability might include a country's level of cultural homogeneity, its own historical experience with immigrants, its historical exposure to other countries and cultures through trade, or even the number of countries with which it has borders (Laurence, 2016).

2.9.4 The Cultural Theory

The cultural theory, or as it is commonly called "cultural thesis", is one of the major theories inspired by Hofstede's five cultural dimensions (power distance, individualism versus collectivism, masculinity versus femininity, uncertainty avoidance, and long or short-term orientation) to explain why some migrants are more likely to start business activity than others (Chand and Ghorbani, 2011; Vinogradov and Kolvereid, 2007; Volery, 2007). The cultural theory states that ethnic and immigrant groups are well acquainted with culturally determined features which can facilitate and encourage entrepreneurial behavior and support immigrant entrepreneurs in doing successful businesses in the host society (Fregetto, 2004; Teixeira *et al.*, 2007). These culturally determined features have been considered as ethnic resources. They include dedication to hard work, membership of a strong ethnic community, economical living, acceptance of risk, compliance with social value patterns, solidarity and loyalty, and orientation towards self-employment/business ownership (Masurel *et al.*, 2004). These cultural features are increasingly used to explain why equally disadvantaged ethnic groups differ from one another in the self-employment rate (Waldinger *et al.*, 1990).

Cultural theory is divided into orthodox and reactive versions, depending on which attributes are categorized (Yoo, 2014). The orthodox cultural theory argues cultural tradition

of trade (buying and selling) as the major factor in the success of some immigrant and ethnic groups in business. According to this theory, immigrants who were raised in traditional societies such as Jews, Chinese, and Gypsies are more likely to become entrepreneurs than those who lack such a cultural background (Light, 1972; Yoon, 1997). Orthodox cultural theory has been further divided into "class resources" (available to a limited number of members) and "ethnic resources" (available to entire ethnic members) (Light and Bonacich, 1988; Pécoud, 2010). Ethnic resources consist of ethnic institutions, sojourning orientation, relative satisfaction, and reactive solidarity, while class resources include human capital, the means of production, and money to invest (Light, 1984; Kim, 2021).

In contrast to orthodox cultural theory, the reactive cultural theory focuses on racial disadvantages and discrimination in the mainstream labor market rather than ethnic or class resources (Shin, 2014). It views the concentration of high rates of immigrants' participation in small businesses as an adaptation to the circumstances of limited opportunity and discrimination in a host society (situational factors). According to this theory, such obstacles enhance ethnic solidarity and cooperation among group members, and this kind of collective approach gives them a competitive edge over other groups (Yoon, 1997).

The cultural theory also received criticism for its overemphasis on the ethnic solidarity and collective cooperation while downplaying intergroup class differences and cultural explanations, particularly reactive cultural theory. Furthermore, some immigrants are well educated and exploit the same legal regulations as natives entering business ownership in ways not predicted by cultural theories. Finally, foreign-born entrepreneurs from less entrepreneurial cultures are often found to outperform natives in traditionally entrepreneurial countries (Vinogradov, 2008).

2.9.5 The Interactive Model

In line with Waldinger, Aldrich, and Ward's (1985) previous inputs to the disadvantage theory, in 1990, the authors suggested a single multi-variate model to explain the whole immigrant entrepreneurship phenomena by combining factors from the supply and demand sides. According to Waldinger *et al.* (1990), "immigrant economic activity is an interactive consequence of the pursuit of opportunities through the mobilization of resources through ethnic networks within unique historical conditions" (p. 14, as cited in Kontos, 2007). This model emphasizes the changing opportunity structures confronting immigrants as well as

the distribution of resources and the conditions on which they are available to ethnic minorities (Kontos, 2007; Barberis and Solano, 2018).

According to Waldinger *et al.* (1990), the opportunity dimension in this model consists of market conditions (ethnic consumer products or non-ethnic/open markets) as well as conditions of access to ownership (business vacancies, competition for vacancies, and government policies) (Waldinger *et al.*, 1990: p. 22, as cited in Kontos, 2007). Besides external factors creating opportunity structures, Waldinger *et al.* (1990) suggest that the immigrant group's own characteristics also affect the rates of entrepreneurship. These group characteristics consist of predisposing factors (blocked mobility, selective migration, aspiration levels) and resource mobilization (close ties to co-ethnics, ethnic social networks, and government policies) (Waldinger *et al.*, 1990: p. 22, as cited in Kontos, 2007). These dimensions are a useful structure through which one can explore the relationship between ethnicity and entrepreneurship (Njoku and Cooney, 2019).

The ways in which ethnic entrepreneurs take advantage of the opportunity structures, given their group characteristics, are labeled by Waldinger *et al.* (1990) as "ethnic strategies". According to Waldinger *et al.* (1990), these strategies tackle the seven most common problems among ethnic entrepreneurs:

1) acquiring the information needed for the establishment and survival of their firms;
2) obtaining the capital needed to establish or to expand their business;
3) acquiring the training and skills needed to run a small business;
4) recruiting and managing efficient, honest, and cheap workers;
5) managing relations with customers and suppliers;
6) surviving strenuous business competition; and
7) protecting themselves from political attacks. (p. 46)

Further, the model explained different self-employment rates across ethnic groups. The researchers defined three categories by which the immigrant communities differ, and which affect their functioning in the destination countries: 1) pre-migration characteristics, 2) the circumstances of migration and the ways they evolve, and 3) post-migration characteristics (Nestorowicz, 2012).

This model also received several criticism and inputs from other researchers, and consequently, the original interactive model has been revised (Pütz, 2003; Volery, 2007). For

example, Pütz (2003) accused the "opportunity approach" of being structuralist and, therefore, unable to properly explain why individuals perceive and react to similar opportunity structures differently. Additionally, Pütz criticized the "resource" side of the model as lacking culture-specific notions. To address the criticisms mentioned above, Volery (2007) combined the original interactive model with the extensions suggested by Pütz and came up with an amended proposition of how opportunity structures and resources are translated into "ethnic strategies". Unlike the original model, the revised model does not separate the entrepreneurial and ethnic aspects of immigrant entrepreneurship. Moreover, it considers individual features, which may be useful in explaining why individuals with the same ethnic background react differently to certain opportunities (Nestorowicz, 2012).

2.9.6 The Mixed Embeddedness Approach

The concept of mixed embeddedness approach (Kloosterman *et al.*, 1999; Kloosterman and Rath, 2001; Kloosterman, 2010; Kloosterman and Rath, 2018) is a further development of ethnic resources and opportunity structure (Volery, 2007) and refers to the fact that immigrant entrepreneurship does not take place in a socio-economic vacuum, but is determined by entrepreneurs' embeddedness in the social, political and economic contexts where they develop businesses (institutional embeddedness) (Kloosterman, 2010; Barberis and Solano, 2018; Kloosterman and Rath, 2018).

The mixed embeddedness approach is based on three assumptions:

1) Opportunities must not be blocked by too many barriers of entry or government regulations;
2) An opportunity must be recognized through the eyes of a potential entrepreneur as one that can provide sufficient returns; and
3) An entrepreneur must be able to seize an opportunity in a tangible way (Volery, 2007).

This conceptual framework advances the argument that immigrant entrepreneurship is embedded "in the socio-economic and politico-institutional environment in the country of settlement", and "while recognizing the crucial significance of community networks in the formation and operation of immigrant businesses, requires that the wider economic and institutional context be incorporated in any explanation" (Barrett *et al.*, 2001: p. 241). To

explain this, the mixed embeddedness approach involves an analysis of the conditions and the "process of insertion of immigrant businesses" (Kloosterman *et al.*, 1999: p. 253). These conditions and processes are centrally placed within three overlapping compasses of influence, namely, the micro-level of individual entrepreneur, i.e. human, social and cultural capital, the meso-level of opportunity structure offered by the country of residence, and the macro-level of broader politico-institutional environment such as the legislative regimes relating to the registration of entrepreneurial ventures (Kloosterman, 2010; You and Zhou, 2019).

According to Kloosterman (2010), the immigrant entrepreneur faces a two-dimension opportunity structure consisting of market access and growth potential at the micro-level. To measure these different levels of market potentials, the mixed embeddedness approach combined the mutual relation of high and low threshold markets (different scenarios) with different levels of immigrant human capital. These different levels of human capital, explaining the success of immigrants' businesses, are closely interconnected with the characteristics, personal life experiences, and competencies of immigrant entrepreneurs (Price and Chacko, 2009). At the meso-level, besides opportunity structure, business performance is further conditioned on immigrant entrepreneurs' access to ethnic resources and available entrepreneurial strategies. Finally, at the macro-level, the size and shape of the meso-level opportunity structure is affected by the broader politico-institutional framework in the host country (Kloosterman, 2010), where factors like market environment and state regulatory regime are more influential than immigrants' social capital to determine entrepreneurial outcomes of immigrant-owned small businesses (Kloosterman, 2010; Ram *et al.*, 2017).

In short, the mixed embeddedness approach focuses on multi-level factors of the host country and overlooks the structural conditions in the home country. It describes how immigrant entrepreneurs interplay between the individual resources such as human, financial, and social capital and opportunity structures like market and legislative framework conditions (Moyo, 2014; You and Zhou, 2019).

2.9.7 Other Theories

There are also other less discussed models and theories explaining the function of ethnic entrepreneurship. Some of them are explained below:

The Ecological Succession Model. This theory argues that new immigrants concentrate in ethnic ghettos or low-cost housing areas (bottom of the housing hierarchy) and move to good neighborhoods only after they improve their socio-economic position in the host society (e.g. Chinatowns in San Francisco and New York at the beginning of the 20th century, Southern European immigrants between the 1950s and the 1960s, and Vietnamese refugees during the 1970s in Australia) (Zang, 2000). The disadvantages experienced by new immigrants in housing markets are mainly due to their low income and savings. On top of that, limited knowledge and local contacts, inhibit immigrants to find appropriate and affordable housing. Their difficulty is further complicated by discrimination from both private landlords and public housing agencies, restrictive zoning, segregation laws, or intimidation. Therefore, they have no other choice but to settle in low-cost areas, forming ethnic enclaves and ghettos (Massey and Denton, 1987). According to this model, after improving its socio-economic position in the host society, an immigrant group (or segment of it) relocates to relatively wealthy neighborhoods, seeking to have closer residential proximity to middle-class whites. Slowly but steadily, the new immigrants are accepted as neighbors in these higher-status areas (Castles *et al.*, 2013). When a large proportion of a successful immigrant group moves from low-cost housing areas over time, it is often replaced by a new and poor immigrant group. Researchers view this movement as an "ecological succession" process, suggesting a positive relationship between the length of stay in a host society and the quality of housing services enjoyed by immigrants (Massey and Denton, 1987; Zang, 2000).

The Opportunity Structure Theory. This theory refers to the situation in which the demand for small-scale commercial activities in the host country is created, although such demands do not favor the large-scale production and distribution or appeal to the interest of the native entrepreneurs (Zhang, 2010). As a result, the structural opportunities for immigrants' entry to self-employment in this situation are low and minimized. Typically, opportunity can emerge from the development of a new ethnic community, as these communities have specific needs that only co-ethnics are capable of satisfying (Volery, 2007). In addition to co-ethnic members, they also serve a non-coethnic market in which mainstream businesses are not interested (Waldinger *et al.*, 1990). Therefore, immigrant entrepreneurs not only take advantage of the opportunity structure but also have the tendency to create their own opportunities through innovative ideas that may not have previously existed (Kloosterman and

Rath, 2001). A good example of this is the introduction of ethnic (exotic) food for the mainstream population.

The Ethnic Niche. Waldinger developed the concept of ethnic niches (Waldinger, 1994, as cited in Friberg and Midtbøen, 2019) to describe a situation when particular types of occupations and industries (i.e., labor-intensive, low-profit ventures that either supply exotic products to the mainstream markets or cater to unattended sectors of poor neighborhoods) are colonized by specific ethnic groups through clustering (overrepresentation both as owner and/or staff) in such a way that members have privileged access to job openings while restricting the access of other groups (e.g. Vietnamese manicurists, Koreans retailing in Chicago's Koreatown) (Model, 1993; Zhou, 2004, 2013). Unlike ethnic enclaves that are spatially and residentially concentrated in urban neighborhoods, ethnic niches rely on social networks for referrals to gain entrance into specialized labor markets in the mainstream economy, typically the low-wage sectors (Chan, 2013). In addition, ethnic niches do not necessarily require ethnic ownership. They can emerge in the nonprofit sector as well as the public sector (Waldinger, 1996). According to Model (1993), an ethnic niche can exist in a specific employment sector if the percentage of workers is at least one and a half times greater than the group's percentage in the overall workforce.

The Ethnoburb (ethnic suburb). This theory has been proposed by Wei Li, in her seminal work in 1997 as a new conceptual model of ethnic settlement. She documented the processes that evolved with the spatial transformation of the Chinese American community of Los Angeles and that converted the San Gabriel Valley into ethnoburbs in the latter half of the twentieth century (Li, 2009). The concept of the Ethnoburb as defined by Li (1998) is:

> "Ethnoburbs are suburban ethnic clusters of residential areas and business districts in large metropolitan areas. They are multiethnic communities, in which one ethnic minority group has a significant concentration, but does not necessarily comprise a majority. Ethnoburbs are created through deliberate efforts of that group within changing global/national/local contexts. They function as a settlement type that replicates some features of an enclave, and some features of a suburb lacking a specific ethnic identity (located in suburbs, ethnoburbs occupy larger geographical areas, have larger ethnic populations, and lower ethnic densities than ghettos or enclaves).

Ethnoburbs coexist along with traditional ethnic ghettos/enclaves in inner cities in contemporary American society" (p. 3).

2.10 Empirical Studies

Research on immigrant or ethnic entrepreneurship consists of a wide range of areas that explore various factors necessary to drive immigrants to participate in the entrepreneurial process.

According to the theoretical views and empirical evidence from immigrant entrepreneurship studies, the immigrants' tendency of becoming an entrepreneur is influenced by their intrinsic capabilities (human capital), access to social and financial capitals, transnational resources, knowledge networks, and ready role models as well as host and home country characteristics that lead immigrants to start small businesses (Sundararajan and Sundararajan, 2015; Glinka and Hensel, 2020). Thus, in order to begin a venture, an immigrant entrepreneur needs a bundle of various abilities and access to assets (Knatko *et al.*, 2016). However, the importance of these factors may significantly differ among diverse cultural and ethnic groups (Bird and Wennberg, 2016). Therefore, researchers have used a variety of lenses to explore the immigrant entrepreneurship phenomenon worldwide and in the European context in particular (Aliaga-Isla and Rialp, 2013).

A majority of studies have centered on immigrants' cultural and socioeconomic characteristics by taking different perspectives into account because the way of doing businesses depends upon the characteristics of immigrants. These characteristics are influenced by features acquired by immigrants in the pre- and post-migration periods as a business owner (Froschauer, 2001; Constant and Zimmermann, 2009; Gurău *et al.*, 2020), their cultural background/ or national culture (Basu and Altinay, 2002; Collins, 2003b; Vinogradov and Kolvereid, 2010; Chand and Ghorbani, 2011; Brzozowska and Postuła, 2014; Glinka, 2018; Dabić *et al.*, 2020), level of access to human, social and financial capitals (Vinogradov and Kolvereid, 2007; Santarelli and Tran, 2013; SchÁ¸tt, 2017), entrepreneurial motivation (Shinnar and Young, 2008; Khosa and Kalitanyi, 2015; Dimitratos *et al.*, 2016; García-Cabrera *et al.*, 2020), educational background (Carbonell *et al.*, 2014; Kerr and Kerr, 2020), challenges and barriers experienced in the host society (e.g., cultural, experiences, knowledge, and access to the reasonably priced-credit) (Teixeira *et al.*, 2007; Efrat, 2008;

Wong *et al.*, 2017; Golob *et al.*, 2020; Lazarczyk-Bilal and Glinka, 2021), level of language fluency, and size of the ethnic group upon self-employment or business creation (Mora and Dávila, 2005; Maj and Kubiciel-Lodzihska, 2020). Additionally, the comparison among immigrant groups as well as immigrants and native entrepreneurs have been done in several studies to identify key elements of immigrant entrepreneurship (Masurel and Nijkamp, 2004; Constant and Zimmermann, 2006; Baycan-Levent and Nijkamp, 2009; Miera, 2008; Beckers and Blumberg, 2013; Kushnirovich *et al.*, 2018). Finally, the role of female immigrant entrepreneurs in setting up their businesses was also taken into consideration (Shim and Eastlick, 1998; Baycan-Levent *et al.*, 2003; Essers *et al.*, 2010; McQuaid *et al.*, 2010; González-González *et al.*, 2011; Chreim *et al.*, 2018).

Despite characteristics of immigrant entrepreneurs having been the central focus of many empirical studies, the role of ethnic and network (family, local, national, and transnational) resources have also been studied in the process of establishing a business. The immigrants under study have been Koreans and Iranians in Los Angeles (Min and Bozorgmehr, 2000), Indians in Silicon Valley (Saxenian, 2002), Gujaratis in the U.S. Lodging Industry (Kalnins and Chung, 2006), Vietnamese in the UK (Bagwell, 2008), Asian female immigrant entrepreneurs in Australia (Collins and Low, 2010), Koreans in Atlanta (Yoo, 2014), Vietnamese in Poland (Andrejuk, 2016), Russians females in Finnmark and rural areas in Norway (Munkejord, 2017), and immigrants from the Far East in Poland (Glinka and Jelonek, 2020). Ethnic and network resources influence immigrant entrepreneurs' aims and strategies that promote success in their business activities, as well as their economic performance in the host society (Brzozowski *et al.*, 2014; Andrejuk, 2016).

Family resources as social and financial capital is another cornerstone of immigrant entrepreneurship literature. Previous research showed that those entrepreneurs who have strong family ties that provide obtain financial and psychological support and advice at the right time will be more likely to establish their own business (Brzozowska and Postuła, 2014; Bird and Wennberg, 2016).

Among others, the review of earlier studies also revealed that the immigrant entrepreneurship phenomenon is not only about creating a venture; it also involves opportunity recognition (Yeasmin and Koivurova, 2019; Demircan, 2020). Accordingly, prior knowledge and experience of immigrants as well as their information, networks (social,

ethnic, and kinship), and technologies are acknowledged as critical determinants in the process of opportunity recognition (Shane, 2000; Aliaga-Isla and Rialp, 2012; Smans *et al.*, 2014). Moreover, environment is also identified as a key factor in the opportunity recognition process which is accessed through information asymmetries, changes in socio-economic, political, and demographic forces, new discoveries and inventions, etc. (Thi Thanh Thai and Turkina, 2013).

Furthermore, forms of entrepreneurial activity, strategies for the establishment and development of a business, and business performance have also been studied as objectives of some studies (Carbonell *et al.*, 2014; Zolin and Schlosser, 2013; Ndofor and Priem, 2011; Malerba and Ferreira, 2020). For example, the study conducted by Ndofor and Priem (2011) showed that immigrant entrepreneurs' economic, human, and social capital endowments and the degrees of their social identities had a better influence on strategic choice of an enclave rather than dominant market venture strategy. This choice and its particular alignment with entrepreneurial capital endowment and strategy indirectly shape venture performance.

Finally, the influence of some policies on promoting and/or constraining immigrant entrepreneurship as well as assistance programmes have also been studied which help in the formation of immigrant entrepreneurship and the survival of their businesses. For example, comparison among various assistance programmes and urban policies in some European cities (van Delft *et al.*, 2000), the role of self-employment policy to promote immigrant business activities in Germany as well as the Netherlands (Kontos, 2003; Kloosterman, 2003), the impact of settlement policy and taxation policy on the formation of ethnic enterprises in Australia (Collins, 2003b), and the link between transnational female entrepreneurs and smart specialization policy in the European Union (Ratten and Pellegrini, 2020) etc. have been studied. Since immigrant entrepreneurship is developed in different Institutional contexts, focus on comparisons of these contexts provides a better understanding of immigrant entrepreneurship phenomenon (Aliaga-Isla and Rialp, 2013).

According to the review of the previous empirical studies, it can be inferred that a majority of the scholars analyzed the immigrant entrepreneurship phenomenon in terms of individual characteristics, drivers and motives to enter entrepreneurship, capital endowments, type of business and development strategies, ethnic networks and resources, entrepreneurial opportunity recognition process, policy structure and assistance programmes, and business

performance. The extant literature reviewed in this study helped the researcher follow up better on the subject's answers and seek new information and dimensions on the topic by gaining deeper insight into Indian immigrant entrepreneurs' perceptions, understandings, and experiences. By doing so, the researcher collected data following pre-set categories relying on curiosity and literature while was careful not to leave any substantial impact on the final theory. Furthermore, data collected through interviews was continuously compared with other concepts derived from the extant literature. Finally, the researcher explained the meaning of the theory concerning the existing theoretical literature in this research.

2.11 Chapter Summary

This chapter presented the theoretical and empirical aspects of immigrant and ethnic entrepreneurship to provide insights into topics and processes involved in the data analysis and discussion chapters. It explored a new topic for the research that lacks inputs from similar studies by contextualizing the background, identifying knowledge gaps, and avoiding conceptual and methodological pitfalls of previous researches. Topics like entrepreneurial activities, motivation and intentions to the setting up businesses in the host country are explained, and different typologies of migrants are also presented. It also discussed the Indian immigrants' phenomenon in general and in Poland in particular. Further, a chronological elaboration on theories and models developed within the domain of immigrant or ethnic entrepreneurship are presented. Finally, the chapter ended by analyzing the previous empirical studies.

Chapter Three: Research Methodology, Data Collection and Analysis

3.1 Introduction

This chapter includes the description of theoretical paradigm, method, and procedures used for this research project's data collection and analysis. Using the post-positivism paradigm (Gamlen and McIntyre, 2018; Ham, 2021), the researcher attempted to find answers to the subject under study. Reviewing different methods offered by this paradigm showed that the qualitative approach is most coherent with the social phenomenon tackled by this research. The reason for adopting qualitative approach was that knowledge resulting from qualitative researchers' investigations is close to the perspective of social actors, representing the way in which social actors understand reality and what the motives and manners of their actions are (Kostera, 2007). Semi-structured in-depth interviews were conducted for data collection, while the grounded theory principles, stages, and guidelines were adopted as a methodological framework for data analysis and to discover an emergent grounded theory. The chapter also highlights the researcher's role, the challenges associated with adopting the methodology, and how they were mitigated by the researcher while conducting different research processes. Furthermore, it discusses procedures that the researcher used in data collection, including thematizing, designing, interviewing, transcribing, as well as stages followed in data analysis, including memoing, coding (open coding, axial coding, and selective coding), storyline development, and theory generation. These processes increased overall understanding of the area under study and the arrival at theory. Finally, this chapter ends by explaining theoretical saturation, the criteria used to ensure that the rigor and trustworthiness of the thesis is maintained, and ethical issues such as biasness and individuals' privacy are taken care of, while conducting the research.

3.2 The Research Paradigm

Adopting and functioning within a certain research paradigm and theoretical framework frees researchers from the need to think over a specific set of philosophical assumptions about the nature of reality. Moreover, by underlying these philosophical assumptions, the researcher also no longer needs to build his/her field anew since it provides one with bases of scientific activity, which in turn, justifies and legitimizes their actions. Given the above paradigm's characteristic, it is, therefore, useful since it enables the activities of the researcher and determines the effective execution of the scientific research efforts (Sławecki, 2018). Burrell and Morgan (1985) classified paradigms in social sciences by creating a matrix of four key patterns. These paradigms include functionalism, interpretivism (in direct opposition to positivism), radical structuralism, and postmodernism. Lately, Lincoln *et al.* (2017), in their book chapter published in *The SAGE Handbook of Qualitative Research*, analyzed the axiomatic nature of paradigms, and referred to three fundamental levels of philosophical assumptions—ontology, epistemology, and methodology. They also presented a proposal for five basic research orientations (paradigms), namely, positivism, post-positivism, critical theory, constructivism, and the participatory paradigm.

After reviewing the aforesaid research paradigms, the researcher found out that the post-positivism paradigm (Henderson, 2011) is more coherent with the social phenomenon tackled by this research in comparison to the positivism or interpretivism paradigms. The Post-positivism paradigm was brought in the middle of the 20th century to balance both interpretivism and positivism paradigms. It argues that scientific reasoning is mostly similar to ordinary individuals' common sense reasoning, while it only differs by the procedure scientists commonly use to draw conclusions (Abed, 2018). Basing on the post-positivism paradigm, the researcher can only understand individuals' behavior by sharing their frame of reference, where individuals' interpretations of the surrounding environment have to come from the inside, not the outside. This is done by understanding and leaving aside predetermined opinions and judgments (Miles *et al.*, 2014; Cohen *et al.*, 2007). The post-positivists assert that multiple measures and observations are essential such as diversifying the sources and types of data, using various theories, methods, and researchers. It is because individual errors can occur due to the human mind limitations (critical realism). Knowing this fact, it is, therefore, essential for the researcher to make active use of the so-called

triangulation process through these numerous error sources to better understand what is really going on in reality (Trochim and Donnelly, 2005). Triangulation is a process by which the area under research is viewed from different perspectives. These can include two or more methods, namely, sample groups and investigators, that adds breadth and depth to data and analysis (Carter *et al.*, 2014). Nevertheless, it is impossible to completely eliminate the researcher's influence on the phenomenon under study while using multiple measures and observations, but one should aim to reduce it as much as possible.

Regarding the reasoning approaches, an inductive approach is followed, in which the researcher starts from specific cases using observation and measures and attempts to discover more general patterns in data. It is followed by development of theory to describe the situation, representing regularities in the analyzed social and economic environment (Ryan, 2018).

In brief, since the study of entrepreneurship by Indian immigrants in Poland is a complex phenomenon with several different dimensions, the researcher explored these dimensions by inquiring from individuals who interact within its sphere. Understanding these dimensions enables one to see how immigrant entrepreneurs' decision to start up a new business is affected by the surroundings they are in, and how their actions are based on it.

3.3 Adopting a Qualitative Data Method

Post-positivism, inductive approach uses qualitative methods to address the research questions wherein researchers typically move from the particular to the general, trying to capture the nature of the given phenomenon and achieve as accurate a description (pattern) as possible of a fragment of social reality undisturbed by the researcher using a group of measures and observations (Kostera, 2007; Babbie, 2014). Research of this type makes it possible to build comprehensive knowledge—that is, presenting phenomena in their natural context and, to some extent, represents a holistic order among the examined events (Sławecki, 2018). This also helps in obtaining first-hand information that the participants of events have, representing how social actors understand reality and what the motives and manners of their actions are (Kostera, 2007). In short, qualitative research is most appropriate when the goal is the illustration, conceptualization, and description of a phenomenon and where data collection involves methods such as interviews and observations (Creswell and Creswell, 2018). Using

the above advantages, the researcher adopted qualitative research as an appropriate method given the research's aims, goals, and data structure, particularly its focus on attempting to understand a new phenomenon (immigrants entrepreneurial activities in Poland), explaining motivations, reasons and intentions from the viewpoints of participants.

Researchers in qualitative methods use research tools that are not overly standardized, taking the active role of formulating questions or the scope of observations, interviews, and analysis upon themselves (Miles *et al.*, 2014). Even though in typical field research projects, the researcher establishes immediate contact with the analyzed actions and attempts to observe them, there are many possible approaches specific to qualitative research. This includes grounded theory, ethnographic research, case analysis, focus studies, action research, discourse analysis, critical studies, feminist studies, and the narrative approach (Sławecki, 2018). Since grounded theory as a research method is sufficiently flexible and broad to explore and explain the underlying problem and provide an appropriate framework (Birks and Mills, 2015), therefore, this thesis relies upon grounded theory for its data collection and analysis.

3.4 Applied Research Methodology: Grounded Theory Principles

The present thesis derives its data collection and analysis framework from, and relies upon, relevant grounded theory principles through the utilization of emergence, coding, and analysis. It includes data collection through semi-structured, in-depth interviews with Indian immigrants who operate legal businesses in Warsaw metropolitan area (see **section 3.5** & **section 3.6**). This is intended to develop an understanding of Indian immigrants' reasons, values, and incentives that lead them to migrate and enter the entrepreneurial path in Poland and identify key factors that they consider important for the establishment and development of their business ventures in the host country. The collected data is subsequently analyzed in accordance with the recommendations of the Grounded Theory (see **section 3.7**) (Glaser and Strauss, 1967; Strauss & Corbin, 1994, 2007; Corbin and Strauss, 2007; Hensel and Glinka, 2018). Developed in 1967 by Glaser and Strauss, grounded theory as a "general, inductive and interpretive research method", is

> "A general methodology for developing theory that is grounded in data systematically gathered and analysed. Theory evolves during actual research, and it does this through

continuous interplay between analysis and data collection" (Strauss & Corbin, 1994, p. 273).

According to Gurd's (2008) study on the main grounded theory writings, the research questions addressed by the grounded theory are "questions of process" – **how** questions rather than **why** questions – and therefore is more appropriate to new situations and those which require a new perspective. Therefore, grounded theory is considered an appropriate methodology to be used in this thesis as it attempts to explain a new phenomenon within a social setting.

According to Corbin and Strauss (1990), grounded theory has specific procedures and associated canons for data collection and analysis while ensuring flexibility and latitude within limits. The grounded theory researcher must know these canons and procedures in order to carry out a study. These canons and procedures are summarized in table 3:

Table 3. "Canons and procedures" of the grounded theory approach to qualitative research (Corbin and Strauss, 1990, pp. 6-11)

1)	Data collection and analysis are interrelated processes
2)	Concepts (also known as codes) are the basic units of analysis
3)	Categories must be developed and related
4)	Sampling in grounded theory proceeds on theoretical grounds
5)	Analysis makes use of constant comparisons
6)	Patterns and variations must be accounted for
7)	Process must be built into the theory
8)	Writing theoretical memos is an integral part of doing grounded theory
9)	Hypotheses about relationships among categories should be developed and verified
10)	A ground theorist need not work alone
11)	Broader structural conditions must be analyzed, however microscopic the research

Hensel and Glinka (2018, p. 27), in their book chapter published in *The Qualitative Methodologies in Organization Studies*, sum up the key principles of grounded theory as follows: first, researchers should embark on fieldwork without having formulated any hypotheses so that the concepts and theory could truly emerge from the data. Second, the method requires that researchers continuously compare and contrast pieces of collected

empirical material in order to identify similarities and differences (variation) between fragments of data (i.e., context) and consequences surrounding key events, incidents, and patterns in empirical data. As a core principle of grounded theory approach, constant comparison advances coding, categorization, and conceptualization that serves in formulating a theory about the studied phenomenon (Timonen *et al.*, 2018). Third, the research process is governed by the principle of theoretical sampling (see **section 3.4**). However, since grounded theory's first introduction in 1967, many changes and different adaptations have happened over the past 50 years, making it difficult to sum up the principles of grounded theory. As a result, most scholars might not have applied the principles of grounded theory in their research fairly according to the founders of grounded theory research (Gurd, 2008), yet, their studies are consistent with the spirit of grounded theory and, therefore, methodologically correct. It is due to the suggestions of the founders of the method that allow a large diversity of ways of doing grounded theory research (Joannides and Berland, 2008).

Grounded theory is selected as a research methodology for this thesis due to following five reasons:

1) Given the fact that there is a lack of theories or paradigms that address Indian immigrants entrepreneurship phenomena in Poland, therefore, grounded theory principles fulfill the criteria required to address this research's aims and goals effectively.
2) The current research problem as a new phenomenon in Poland lacks a clear understanding of its underlying dynamics, and therefore, new insights are required, grounded theory appears as the most appropriate methodology to create a framework for those insights.
3) Grounded theory emphasizes theoretical sensitivity towards emergent data through data emersion, which is "forever in continual development" (Glaser & Strauss, 1967, p.46), primarily focusing on contextual understandings and relevance (LaRossa, 2005, as cited in Abdellah, 2016). This allows explicit and implicit data to emerge while identifying patterns and data connections (Glaser, 1992). It also allows the researcher to focus on understanding what is occurring within the research field through inductiveness instead of a focus on generalization and verification (Glaser, 1978).

4) The concept of theoretical sampling (see **section 3.5**) is a cornerstone grounded theory principle that allows for greater flexibility in analyzing the emerging data by enabling the researcher to adapt to it continuously. This is particularly important when the dynamics of the underlying phenomenon and the type of data that may emerge remains unclear within a certain social setting (Charmaz, 2006).
5) Grounded theory Grounded theory allows a core category that relates to the area of concern to emerge from the empirical data through a process of "coding" (see **section 3.7.2**), which is a type of inductive data analysis based on pattern identification (Poteat *et al.*, 2013). When further developed and refined based on the available data, the core category enables a problem relevant, data-grounded explanatory theory to emerge, providing this thesis the ability to understand the underlying phenomenon and provide an appropriate framework.

Based on the characteristics stated above, grounded theory has been selected since it enables the researcher to establish immediate contact with the analyzed phenomena and attempts to observe them, which, in this case is the Indian diaspora into entrepreneurship in Poland. Furthermore, it provides additional flexibility to move between different phases of data collection and data analysis that many paradigms lack.

3.5 Selection of Participants

"Snowball sampling" has been adopted in this study, which is a type of non-probability sampling. Snowball sampling (called also chain-referral sampling) is applied when the possibility of finding appropriate individuals or cases is rare. traits (Heckathorn and Cameron, 2017). This sampling technique involves a primary data source providing referrals to recruit other potential data sources that will be able to participate in a research study. Some approaches that are used to find entrepreneurs who are willing to take part in the research, are interviews with business associations, reviewing publicly available information (online registration details, e.g. National Court Register), visible businesses, business directories/databases, social networks (e.g. Facebook, LinkedIn), Internet searches, and personal recommendations. Due to the qualitative nature of this research, the main focus is directed on quality rather than quantity of the sample, targeting as much detail as possible about the subject under study (Bowen, 2005). Thus, the researcher searches for individuals

who are expected to be a rich source of experience regarding the subject phenomenon. After the first phase of data collection, when some theoretical concepts are identified, sampling accordingly moves to additional participants to investigate the emerged concepts. This is commonly known as "theoretical sampling" and is defined as follows:

> "Theoretical sampling is the process of data collection for generating theory whereby the analyst jointly collects, codes, and analyzes his data and decides what data to collect next and where to find them, in order to develop his theory as it emerges" (Glaser and Strauss, 1967, p. 45).

Accordingly, the use of theoretical sampling is considered fundamental in studies pursuing the grounded theory method (Marshall, 1996). Regarding the sample size, the researcher follows the concept of saturation while garnering an in-depth understanding of a phenomenon under study (Dworkin, 2012). It is because the logic behind the selection of objects for the study is different in grounded theory, as the goal of the researcher is not to "provide a perfect description of an area, but to develop a theory that accounts for much of the relevant behavior" (Glaser and Strauss, 1967, p. 30). Saturation is defined by Charmaz (2006) as the point "when gathering fresh data no longer sparks new theoretical insights, nor reveals new properties of these core theoretical categories" (p. 113). Many factors affect the data and theoretical saturation in grounded theory research, but not all are under the researcher's control. These include selection criteria, population characteristics (homogeneous or heterogeneous), research budget and timeline, researcher's previous experiences in conducting grounded theory and in-depth interviews, etc. Nevertheless, a large number of publications recommend guidance and suggest anywhere from 5 to 50 participants as adequate to reach saturation (Dworkin, 2012). It depends upon a number of important factors, including "the quality of data, the scope of the study, the nature of the topic, the amount of useful information obtained from each participant, the use of shadowed data, and the qualitative method and study designed used" (Morse, 2000, p. 3). For instance, Sandelowski (1995) narrated that among a homogenous population (with similar or identical traits), sample sizes of 10 might be adequate for a qualitative study, while Crabtree and Miller (1999) suggested that up to 12–20 respondents are sufficient for a nonhomogeneous sample. However, such statements should be considered with caution. It is the researcher's task to decide whether theoretical saturation has reached in each case. It is because when grounded theory is applied,

the size and makeup of the sample are initially unknown and it is subsequently supplemented with new objects added during the research process. It is based on the following premise: the researcher only decides whether more observations are necessary after a certain number of observations and interviews have already been carried out (Hensel and Glinka, 2018).

Relying on the aforesaid sampling method, a primary list of over a hundred Indian entrepreneurs operating businesses in Warsaw metropolitan was prepared. The listed entrepreneurs were contacted by fieldwork visit, email, or phone, in which 15 entrepreneurs agreed to be interviewed who are the subjects of this research. These entrepreneurs were initially approached through the networks of the researcher and then the connections of some of the participants were utilized. Recommendation from participants helped in two directions, the first was to get relevant data, and the second, to guarantee participants' openness to share information. The Indian immigrant entrepreneurs in this research were also selected based on the principles of criterion sample (Patton, 2014) because they had to comply with four meaningful conditions to be eligible for the selection process. By doing so, it was secured that the interviewees' point of view reflected the situation within the internal and external environment of their entrepreneurial ventures, the contexts that matter to the research problem, and to avoid confusing their individual opinion with the reality. The criteria (conditions) set for the selection process was:

1) First-generation (foreign-born) immigrants*:* The 2012 Global Entrepreneurship Monitor U.S. report shows that first-generation immigrants are almost twice as likely to start businesses as their children and more confident about their skills and ability to pursue entrepreneurship than second-generation immigrants (Kelley *et al.*, 2012). Adding to this, Indian origin immigration in Poland is a relatively new phenomenon; thus, it is still too early to expect a substantial number of second-generation entrepreneurs in Poland.

2) Legally registered to stay and work in Poland*:* According to Polish laws, a foreigner who is or was staying in Poland without a valid visa or another valid document authorizing him to enter and stay in Poland may receive a decision asking him to leave Poland[12]. Therefore, Indian undocumented immigrants (illegal status) prefer to remain invisible to the immigration authorities and to other officials concerned with law enforcement (Polish Border

[12] Obligation of a Foreigner to Return, In *Migrant Info powered by International Organization for Migration (IOM)*, Retrieved July 29, 2018, from http://www.migrant.info.pl/obligation-of-a-foreigner-to-return.html

Guard and National Labor Inspectorate), as well as to citizens and legal residents of the host country who might perceive them as harmful in some way.

3) Established and operating a legal business in Warsaw metropolitan area*:* Based on data released by the Office for Foreigners website (www.migracje.gov.pl)[13], by the end of 2020 there were an estimated 11,340 Indians legally living in Warsaw metropolitan area (49% of legal Indian residents in Poland[14]). Therefore, this research targeted legal businesses in Warsaw metropolitan area as the main center of the Indian diaspora in Poland.

4) Command over spoken English: The researcher is an English speaker and belongs to a different Asian immigrant ethnic group (Persian). Thus, to unify the language of the collected data and avoid unnecessary translation which may lead to a change in the original meaning, the interviews were conducted in English language. Moreover, English is widely used in India, and therefore, a majority of Indian immigrants speak English fluently and confidently.

The researcher employed two methods in recording interviews, firstly, taking notes and secondly, audio recording. Before each interview, the researcher asked the respondents for permission to record the conversation and signatures on the research consent form relating to the interviewees' profile to identify some personal characteristics and possible data about their businesses (see Appendix B & Appendix C). The researcher conducted 15 extended interviews with Indian immigrant entrepreneurs between November 2020 and February 2021 of about 50 minutes on an average. The participants were entrepreneurs mainly operating in food and services sectors with different sizes of businesses (mostly micro and small businesses), representing different waves of migration flows of Indian nationals into Poland (the migration dates of interviewees range from 1991 to 2019). While efforts were also made to maintain a relatively balanced gender division among the participants, only one female entrepreneur agreed to participate in the interview out of three identified female entrepreneurs in Warsaw metropolitan. Probably due to cultural consideration (e.g. one female entrepreneur suspended her agreement due to her husband's decision) and the fact that a majority of Indian immigrant businesses in Poland are male-led businesses, there are lesser female respondents.

[13] Website was implemented by the Office for Foreigners within the project "Increasing the effectiveness of migration management in Poland", supported by a grant from Switzerland through the Swiss Contribution to the enlarged European Union.

[14] According to the Foreigners' Act of December 12, 2013 (OJ L 2013, No. 0, item 1650), a foreigner working in violation of Polish law may incur a penalty of 1000 to 5000 PLN. Such a person may also receive a decision obliging him to leave Poland. Therefore, this research targeted legal businesses in Warsaw as the main center of the Indian diaspora in Poland.

In a few cases, the female partner (e.g. wife) was a silent associate visible only on the company registration data, who was not actively involved in business operations, and was either a minor shareholder or board member or both. The average age of the participants was 38, with the two oldest participants being 57 years old and the youngest 25 years old. Except for four persons, all were married, living in family relationships. All interviewees were also highly educated and had a university degree, a common characteristic among Indian immigrant entrepreneurs in many host countries (Chrysostome, 2010).

Table 4 depicts the demographic characteristics of the participants and their type of businesses. The names, business names and contact information were concealed due to confidentiality purposes.

Table 4. Description of Interviewees

ID	Age	Gender	Marital Status	Educational Background	Polish Language	Migration Date	Type of Business	Business Sector	Type of Ownership	Years of Operation	Number of employees	Interview Date
IIE#1	40	Male	Married	Master's degree & above	B2	2004	Trade (cosmetics / food)	Service Sector	Sole proprietor	2009	3	21.10.2020
IIE#2	36	Female	Married	Master's degree & above	B2	2009	Gastronomy (restaurant)	Food Sector	Sole proprietor	2016	+4	28.12.2020
IIE#3	52	Male	Married	Bachelor's degree	B2	1996	Import-Export (food products, furniture) & Gastronomy (restaurant)	Service Sector	Sole proprietor & Limited	1998	30	30.12.2020
IIE#4	35	Male	Single	Master's degree & above	B1	2018	Shop (food products)	Food Sector	Partnership	2019	1	30.12.2020
IIE#5	34	Male	Married	Bachelor's degree	B1	2013	Gastronomy (restaurant)	Food Sector	Limited	2016	4	05.01.2021
IIE#6	31	Male	Married	Master's degree & above	B1	2017	Shop (food products)	Food Sector	Partnership	2019	1	06.01.2021
IIE#7	46	Male	Married	Master's degree & above	B2	2004	Import-Export (home appliance)	Service Sector	Other legal form	2014	7	09.01.2021
IIE#8	57	Male	Married	Master's degree & above	B2	1991	Import & Export (furniture)	Service Sector	Limited	1998	4	13.01.2021
IIE#9	25	Male	Single	Master's degree & above	B1	2019	Gastronomy (restaurant)	Food Sector	Partnership	2020	4	22.01.2021
IIE#10	40	Male	Married	Master's degree & above	B1	2019	Trade	Agriculture Sector	Limited	2020	3	26.01.2021
IIE#11	47	Male	Married	Some college	B2	1998	Import-Export (home appliance)	Service Sector	Limited	1998	15	28.01.2021
IIE#12	26	Male	Single	Bachelor's degree	B1	2016	Food Online Delivery	Food Sector	Limited	2018	~ 1000	28.01.2021
IIE#13	33	Male	Married	Master's degree & above	B2	2012	Food & Beverage / Marketing / Events	Food & Service Sector	Limited	2017	3	16.02.2021
IIE#14	31	Male	Single	Master's degree & above	B1	2015	Brewing (Beer Brand)	Food Sector	Limited	2018	2	17.02.2021
IIE#15	37	Male	Married	Master's degree & above	B2	2014	Food startup	Food Sector	Limited	2015	2	19.02.2021

Source: Author

3.6 Data Collection

Data collection in qualitative research is about all informative qualitative materials, tools, or techniques that help the researcher gather specific knowledge about the subject under study. It include participant observation, in-depth interviews, and focus groups, but may also include case studies, surveys, and historical and document analysis, which are hard to "crunch" using statistical tools (Patton, 2014; Mohajan, 2018). They examine people's life experiences, occasions, circumstances, meanings, strategies, motivations, intentions, and so on, which are frequently called "thick" data (Denzin, 1996). In this research, interviewing is selected as the sole method of collecting data. According to Kvale (1996), a qualitative research interview is defined as

> "An interview that attempts to understand the world from the subjects' point of view, to unfold the meaning of peoples' experiences, to uncover their lived world prior to scientific explanations" (p. 1).

Since the interview style is conversational, flexible, fluid and easily intelligible for interviewees and, more importantly, capable of disclosing important and often hidden facets of human behavior (Bauman *et al.*, 2002; Kvale and Brinkmann, 2009), it explains why interviewing dominates as a research technique and is the most popular way of gathering information about normal daily life (Kvale, 1996). Therefore, the semi-structured, in-depth personal interview is used in this research to explore a deep understanding of the respondents' experiences, feelings, opinion, and their perception of the subject phenomenon (see appendix D, Interview Guide). One top of that, the in-depth interview is also appropriate when one wants to explore a new subject in detail that has never been studied before, like in the present study where, Indian immigrant entrepreneurs in Poland (Granot *et al.*, 2012). For conducting interviews, the researcher followed the seven stages procedure recommended by Kvale and Brinkmann (2009) for an interview inquiry on a general level. These seven recommended steps for an interview investigation are: thematizing the inquiry, designing the study, conducting the interview, transcribing interviews, analyzing interviews, verifying interview knowledge, and finally, reporting. In the following sub-sections, the researcher explains the first 4 phases, while the remaining 3 phases are explained in the data analysis section (see **section 3.7**) of this chapter. However, one should bear in mind that the whole data collection

and analysis process is integrated, and therefore nothing prevents the researcher from moving back to the previous phase if needed while developing a grounded theory (Hensel and Glinka, 2018).

3.6.1 Thematizing and Designing the Interview Investigation

A significant part of an interview that should occur before the first actual interview is thematizing, where the researcher formulates the purpose of an investigation and describes the topic to be investigated. This involves developing a conceptual and theoretical understanding of the phenomena to be investigated in order to establish the base onto which new knowledge will be added and integrated. In this stage, the ***why*** and ***what*** questions of the investigation should be clarified before the questions of ***how*** of the method are posed (Kvale and Brinkmann, 2009). These key questions for planning an interview investigation are explained as follows:

- *why*: clarifying the purpose of the study
- *what*: obtaining pre-knowledge of the subject matter to be investigated
- *how*: becoming familiar with different techniques of interviewing and analyzing, and deciding which one to apply in order to obtain the intended knowledge

To develop themes followed during the interview, the interviewer needs to be aware of the extent to which leading questions are asked or inquiries for further information are made, as he/she should be responsive to their interviewees' worries and weaknesses (Charmaz, 2006). This helps the interviewer to follow up better on the subject's answers and seeks new information about and new perspectives on the topic. In general, researchers may start collecting data following preset categories relying on their curiosity or on the literature. This way, interest would be created in those categories where data is to be collected. Alternatively, they may generate categories only after gathering their first data. This time, the generated categories start to take control of collecting new data (Taylor-Powell and Renner, 2003).
In this study, four general themes were developed that helped to collect data necessary for developing a target theory, followed by semi-structured questions during the interviews.

Targeting the main question of the research: "What reasons, values, and incentives guide Indian immigrants to enter entrepreneurial path in Poland?", and specifically: "What is

important to them, how they perceive running a business, and what do they think about being an immigrant entrepreneur in Poland?", six main themes were developed:

1) Drivers and motives that guide Indians to immigrate into Poland and set-up their businesses in Warsaw metropolitan area as the main center of Indian diaspora;
2) The role of Indian characteristics and cultural background in pursuing entrepreneurial path in Poland;
3) Ways through which Indian immigrants identify, recognize, and discover business and entrepreneurial opportunities in Poland;
4) Indian entrepreneurs business practices prior to set-up and during operation;
5) The role of Indian immigrants' ethnic networks and resources as well as supporting institutions in Poland prior to business start-up and during operation in Poland; and
6) Key difficulties and challenges that Indian entrepreneurs encounter along the entrepreneurial journey.

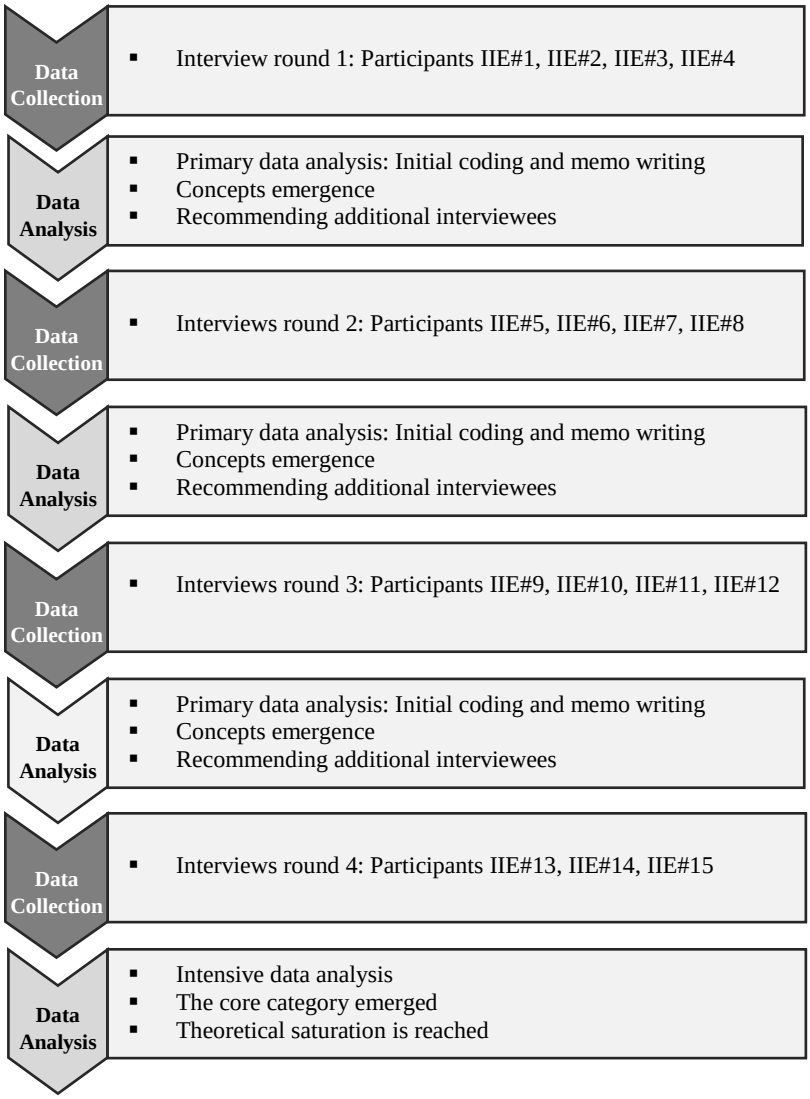
The researcher also developed a primary list of questions under each theme and sub-theme to be relied upon while starting with the interviews. Concerning those questions, it is stressed that they have not been followed as standard questions that need to be repeated or inclusively followed to be implemented in the interview. Instead, they are only a suggestion and example of questions that make the sense of questions included in each theme clear to the researcher and to the readers. A list of example questions under each theme and sub-theme is presented in Appendix D.

Once the interview investigation defines its content and purpose, designing phase starts which consists of overall planning and preparing the procedures and techniques for the study, i.e. the "how" for obtaining the intended knowledge (Kvale and Brinkmann, 2009). It helps to develop a view over the entire interview process before the interviews actually start. The temporal dimension of an interview design should also be kept in mind from thematizing to the final reporting, considering the strong interconnections between the choices of methods made at different stages (Kvale and Brinkmann, 2009).

After reviewing qualitative interview literature, the individual interview format was selected in order to collect data. It is a valuable method of gaining insight into people's perceptions, understandings, and experiences of a given phenomenon and can contribute to in-depth data collection (Ryan *et al.*, 2009). Regarding the sample size, the number is frequently

said to be indefinite in grounded theory researches and depends on each study's nature (Edwards and Holland, 2013). Therefore, the researcher followed the concept of saturation as the point in time when no new properties, dimensions, or relationships of the category emerges during data collection. Consequently, the researcher conducted 15 interviews with Indian immigrant entrepreneurs considering the research budget and timeline, previous experiences of the researcher in building grounded theory and in-depth interviews, and openness of Indian immigrant entrepreneurs to being interviewed. Figure 3 illustrates the sampling method followed in this thesis to reach theoretical saturation as a result of the iterated processes of data collection and data analysis.

Figure 3. The process of theoretical sampling



Source: Author

The first part of the interview focused on the demographic data of the entrepreneurs and their businesses as well as the reasons for migration and becoming self-employed in Poland. The second part of the interview consisted of a number of themes and related questions on the ways that Indian entrepreneurs established and operated their businesses (e.g. business opportunity recognition processes, sources of their businesses, business strategies), the role of transnational ethnic networks, supporting institutions, cultural background, hindrances encountered while being an entrepreneur in Poland and the ways to cope up with those obstacles. The researcher also ran a pilot test to refine data collection plans and developed relevant line of questions. Traditionally, pilot studies are not reported (van Teijlingen *et al.*, 2001); therefore, the results from the pilot interview were used only for testing purposes, which practically helped in improving and revising the interview design.

3.6.2 Conducting the Interview

At this stage, the researcher actually conducted interviews based on the stipulated guidelines where knowledge is sought through a reflective approach and the interpersonal relationship in the process is maintained. (Kvale and Brinkmann, 2009). The interview situation is defined as an interpersonal situation, a semi-structured conversation between interviewer and interviewee to explore respondents' perspectives on a particular idea, program, or situation (Boyce and Neale, 2006).

During the interview process, the interviewer remained intuitive and creative by asking questions, probing, reacting, and being sensitive to newly generated concepts. The researcher listened carefully to the participants' narrative, which gave him wider opportunities by generating new questions and connections that he wasn't previously aware of (Murchison, 2010). The interviewer presented an overview and introduced the objective of the interview to the interviewee before commencing it. The interviewer was very cautious against biasing the respondent towards favorable opinions (Cohen *et al.*, 2007).

In this study, open-ended questions were used to give wider opportunities for acquiring more details. The interviews were recorded using a digital recorder. The interviewer also relied on note-taking to capture some important issues that were raised during the narrative in an attempt to avoid interrupting the fluency of the respondents. Notes were also used to simultaneously label emerging concepts during the interview and in the primary analysis conducted after each interview.

The time range 45-60 min per interview was maintained for a majority of the interviews. Each interview started with an introduction about the objectives of the interview, guaranteeing the confidentiality of the provided information, and disclaiming the collected data as exclusively for scientific purposes (see the interview introduction statement in Appendix A). During the interview, the researcher ensured that the interviewee felt at ease while maintaining the interview's dynamics by adopting each kind of response, looking for significant details and/or new concepts.

3.6.3 Transcribing Interviews

Transcribing interviews is the first phase of interpretation and an essential part of interviewing (Cohen *et al.*, 2007), where the researcher prepares the interview material for analysis, which commonly includes a transcription from oral to written text. This can be done in real-time or from an audio/video recording. Nevertheless, transcription should be as accurate as possible, comprising all statements in their original wording along with pauses, hesitations, laughter, and other non-verbal elements (Hensel and Glinka, 2018).

In this research, immediately after each interview, the interviewer wrote up notes about the interview and transcribed the recorded interview as accurately as possible for intensive data analysis. Then, the researcher himself converted the data into text using QSR-NVivo content analysis software (see **section 3.7**) that allowed further flexibility to deal with the large quantity of data and facilitated the analysis of contents and development of a grounded theory. During this process, the researcher followed the holistic approach (Charmaz and Belgrave, 2012) of transcribing the whole recording as well as the attached memos into text, preparing it for data analysis. Whilst transcribing the audio records and memos concerning the interview, maximum attention was paid to context, cultural factors, and non-verbal expressions, which are frequently neglected in this process (Cohen *et al.*, 2007). As already noted (see **section 3.5.**), the researcher belongs to a different ethnic group than Indian, and interviews were conducted in a non-Indian language (in English), both these factors may have contributed to some extent to the loss in meaning in the transferring process.

3.7 Data Analysis

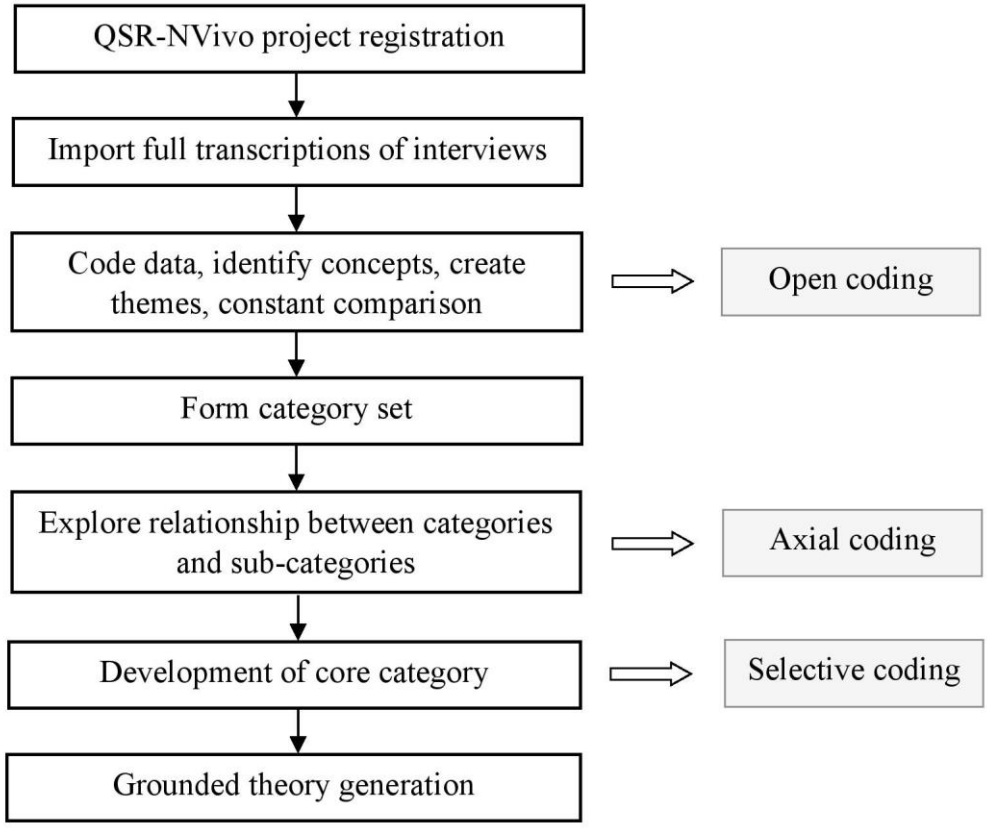
A key feature of grounded theory is the simultaneous, comparative and interactive process of data collection and analysis, which allows the researcher to move back and forth

between data collection and conceptualization of their collected data. According to Corbin and Strauss (2007), data analysis in grounded theory "is the act of taking data, thinking about it, and denoting concepts to stand for the analyst's interpretation of the meaning of data from participants views" (85). Like other qualitative research, data analysis in grounded theory also relies more on the researcher's insights than on specific tools; thus, it is closer to art than science (Babbie, 2014). This being said, in this thesis, the researcher customized the data analysis procedure relying on a variety of methods available within grounded theory while considering principles denoted by Corbin and Strauss (1990) that researchers need to follow during different data collection and analysis stages. These principles allowed the researcher to remain focused on the different but interrelated procedures during data analysis.

The data analysis starts with giving conceptual labels (codes) to incidents that form the phenomenon under study. Later, those concepts were adjusted and abstracted continuously as the analysis preceded. Next, categories emerge by comparing concepts against similarities or differences. The data should be examined for regularities that lead ordering and integrating the data in a process that breaks down the phenomenon into a sequence of stages. Comparison is an important process as it assists in avoiding bias by inspecting concepts through collecting new data. Hypotheses have to be developed concerning the connection between different categories. These hypotheses also require inspection by going back to the field when necessary. A theory is likely to be generated when the emergent categories relate to one another. Lastly, a wider environmental structure, including various conditions, such as economics, culture, or politics, should be considered in the analysis as well.

To facilitate the analysis process, QSR-NVivo content analysis software is used to construct code, themes, and categories that result in a grounded theory generation (Hutchison *et al.*, 2010; Alam, 2020). QSR-NVivo provides many advantages such as more flexibility in coding, themes and categories; reducing the time and effort in data analysis process; improving identification process of trends and relevant themes; ability to analyze, classify and categorize massive data derived from interview transcripts; and producing stunning graphs and models that can be used to present and explore the relationships between concepts (Alam, 2020). See Appendix E, Appendix F, Appendix G, and Appendix H for more details about the software environment. Figure 3 also shows data analysis process applied in this research using the QSR-NVivo content analysis software.

Figure 4. Data analysis processes using QSR-NVivo in this thesis



Source: Author

The following sub-sections explain the data analysis procedures applied in this thesis and describe their implication in this research. These procedures occurred parallel with the data collection processes and frequently repeated for each crunch of collected data since the whole process integrated and went back and forth while developing the theory.

3.7.1 Memoing

Memoing is the fundamental process essential to grounded theory. It is a methodological practice and a principle conducted in parallel and iteratively during coding processes. It includes the field notes written in informal language that represent the ideas and concepts that map the emerging theory and are used to specify categories and their properties (Chenitz and Swanson, 1986). Memos are also used to continuously increase the level of abstraction, enabling the researcher to move systematically from description to conceptualization of the participants' main concern with the discovery of the core category

(Ng and Hase, 2008). Memoing is especially important in the early phase of a grounded theory study (e.g. during open coding) where the researcher analytically interprets data by sorting, analyzing, and coding the "raw" data in memos to discover emergent social patterns that result in a grounded theory generation (Lempert, 2007).

Two important aspects of memoing can be described as follows:

> "Memos are the theorizing write-up of ideas about substantive codes and their theoretically coded relationships as they emerge during coding, collecting and analyzing data, and during Memoing" (Glaser, 1978, p. 83).
>
> "Memos [also] slow the analyst's pace, forcing him/her to reason through and verify categories and their integration and fit, relevance and work for the theory" (Glaser and Holton, 2004, p. 60).

There is no predefined structure or "right or wrong" way to memoing, as long as the process assisted the researcher in challenging the emerging ideas, concepts, theoretical sampling, and data categorization (Glaser, 1978).

During and after each interview, notes were taken to record reflections, theoretical ideas, thoughts, and potential meanings of emerging data and to raise new questions for the following interviews, acquiring the additional information needed about the emergent concepts, and for verification purposes. Further, after each interview, the researcher listened to the recorded interview and wrote theoretical memos that led to the investigation of new concepts and interviews with additional participants until the theoretical saturation (see **section 3.5**) point was reached. This process represents a primary data analysis that happens in the field before, during, and after interviews. In Appendix H, the researcher presents an example of memo management in QSR-NVivo content analysis software.

3.7.2 Coding: Open, Axial, and Selective

Saldana (2009) defines codes in qualitative analysis as, "most often a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data"' (p. 3). Coding in grounded theory methodology is the process of breaking down data into small, distinct units of meaning for analysis and consequently systematically re-evaluating them to identify their interrelationships, enabling the researcher to move forward and backward between data and

achieve a higher level of abstraction (Vollstedt and Rezat, 2019). During the coding procedure, the researcher examines words, phrases, sentences, and paragraphs of field notes, using constant comparison method by code-to-code and incident-to-incident comparison. This methods looks for similarities or differences that can be displayed and consequently, categories and their properties can be identified (Glaser and Strauss, 1967; Strauss and Corbin, 1994). This allows the storyline to be developed from the emerged data, not from the researcher's point of view. The constant comparison process continued until the storyline developed and no new data emerged.

Strauss and Corbin (1994) distinguish between three kinds of coding procedures capable of systematically generating the categories and their properties (higher levels of abstraction) from the data required for producing an integrated and parsimonious grounded theory, namely "open coding", "axel coding" and "selective coding". These procedures offer different ways of working with the data that can be mixed with each other and the researcher can move forward and backward across data if needed. (Mey and Mruck, 2011). The following paragraph features and summarizes open, axial, and selective coding used in this research.

1) Open Coding: Although coding procedures do not occur in a strict sequence, open coding is usually the first level of substantive coding towards discovering categories and their properties (Glaser, 1978; Strauss and Corbin, 1994). Open coding, as the name suggests, is meant to open up new theoretical possibilities as the researcher first engages with empirical data. During open coding, the researcher breaks down all pieces of data (such as quotes) into small, discrete incident, paragraph or event and creates "codes" to label them by asking "what does this word/sentence mean?". It helps the researcher gain insights into the data by breaking them into meaningful concepts (Strauss and Corbin, 1990). Moreover, it enables the researcher to compare and contrast similar events in data continuously. During open coding, the comparison between data and codes is also performed. It is a core element of open coding where the researcher poses sensitizing questions and constantly compares data and codes, enabling the conceptualization and categorization of phenomena through an intensive analysis of the data (Vollstedt and Rezat, 2019). It helps to "produce a set of categories that fit, work and are relevant for the purpose of theory" (Gibson and Hartman, 2013, p. 91). These questions that enable the researcher to constantly compare codes are:

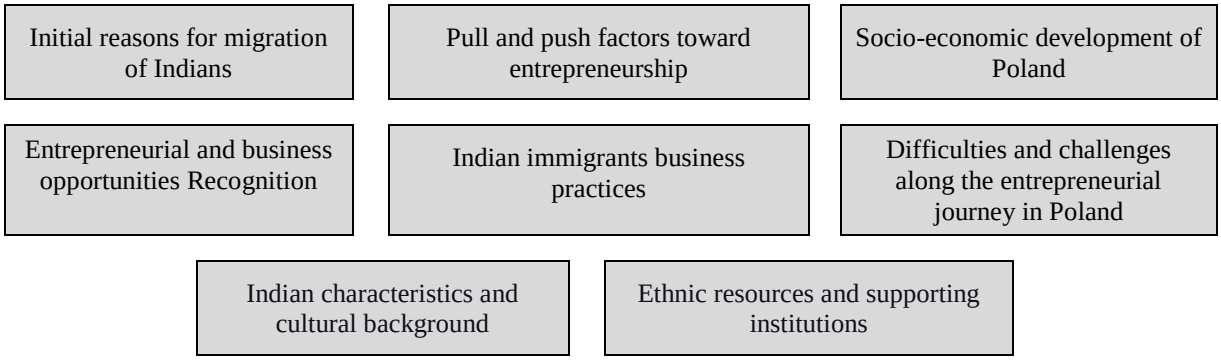
- What questions is the data supposed to address?
- Under which category or property can different incidents be sorted?
- Which process may interpret the problem under study?

By addressing these questions, the researcher generated categories by continuously collecting notes, codes, memos, and sorting and writing activities. These emerging categories helped to interpret the discrepancies in meaning. With fewer categories, the grounded theory becomes more efficient in uncovering a subject phenomenon (Glaser, 1992).

The open coding process commenced by over reading the interview transcripts sentence-by-sentence, and even word-by-word (Charmaz, 2006), and labeling with codes every quotation that indicated a concept addressing the main question of the study: "What reasons, values, and incentives guide Indian immigrants to enter entrepreneurial path in Poland?", and specifically: "What is important to them, how they perceive running a business and what do they think about being an immigrant entrepreneur in Poland?" During the open coding process, the researcher continuously checked the concepts labeled by codes against each other, where some concepts were renamed as the meaning of those concepts started to emerge differently with the use of probing questions in the subsequent interviews and memos. Next, by reading over the developed codes and the underlying data, the researcher grouped these codes into categories, which is the bases of a developing theory. This was achieved by comparing the data against others for similarities and differences (Corbin and Strauss, 1990). Strauss and Corbin (1994) use the terms of concept/code and category to indicate a phenomenon that is categorized and conceptualized by assigning it to one code (concept) or concepts (category) of higher order. Open coding was considered complete when the researcher was able to give conceptual labels (codes) to all incidents (empirical data) that form the phenomenon under study and gathered similar concepts under categories. The initial/open coding process of the raw data resulted in 308 open codes. In Appendix F, the researcher presents an example of the way open coding was done in this thesis using QSR-NVivo content analysis software. Those codes were finally unified under 30 initial categories, following constant-comparison and categorizing (categories and sub-categories are presented in detail in chapter 4). Appendix G illustrates an example of the emerged codes, a category and its attributes.

2) Axial Coding: As Strauss and Corbin (1994, 2007) suggested, axial coding is the second phase of the constant comparative method for grounded theory development and commences by "putting data back together [more abstract level] in a new way by making connections between categories" (Strauss and Corbin, 1990, p. 96). It starts after the categories have been generated during the open coding process and when relationships among those categories start to make sense. However, one should bear in mind that the open and axial coding stages in grounded theory research are practically merged since axial coding commences when some initial categories are developed in the open coding stage (Strauss and Corbin, 1998). Axial coding, as the name suggests, is coding around the category's axis, connecting categories beyond dimensions and properties. To be more specific, axial coding constructs linkages between categories that reveal themes, new categories, or new subcategories in order to capture both general properties of a phenomenon and dimensional variation (Allen, 2017; Scott and Medaugh, 2017). According to Strauss and Corbin (1998), subcategories provide descriptions of when, why, and how a phenomenon occurs, while "properties [defined] as the general or specific characteristics/attributes of a category. Dimensions [also] represent the location of a property along a continuum or range" (p. 117). According to the authors, patterns will be formed when groups of properties align themselves along several dimensions. The 30 initial categories were grouped at the axial coding stage and formed eight main categories as illustrated in Figure 4.

Figure 5. Eight main categories emerging at open coding

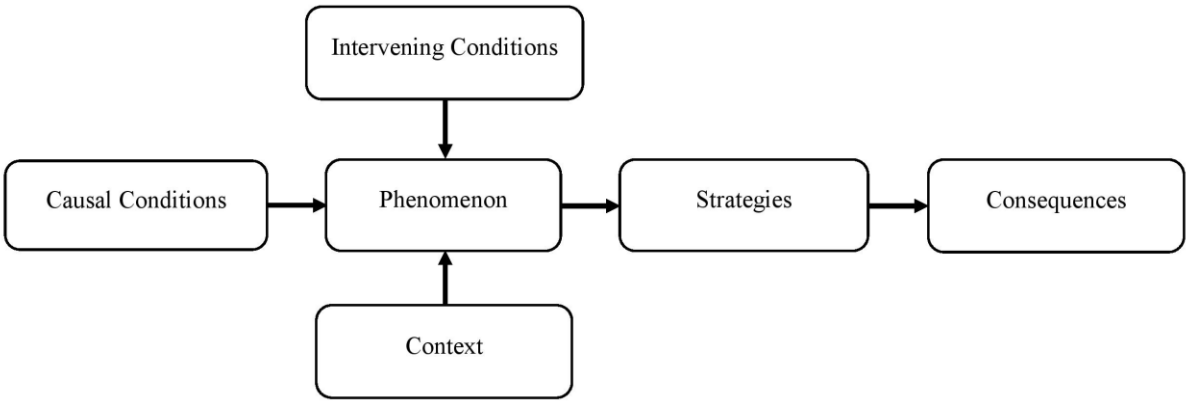


Source: Author

Since the way we interpret relationships among categories is not spontaneous, , the researcher used "the paradigm model" linking causes, phenomena, and consequences (Strauss

and Corbin, 1990). Figure 5 shows the paradigm model used in this research during axial coding.

Figure 6. The paradigm model (Strauss and Corbin 1990, p. 127)



The paradigm model consists of basic components as the 'causal conditions', which lead to the core "phenomenon", "contextual" and "intervening conditions", "action/interaction strategies", and "consequences". The "phenomenon" is the core (central idea) to Corbin and Strauss's paradigm model and occurring of an event. The "causal conditions" are the incidences that cause the "phenomenon". The "action/interactions strategies" refers to managing, handling, and responding to the phenomenon. In other words, it refers to actions or potential actions that the research participants took or will take to respond to the phenomenon. The "consequences" are the developed outcomes due to the actions/strategies. Consequences can be both actual outcomes of a strategy or the expected outcome of a strategy. The "context" describes the location of the events or the incidences affecting the phenomenon. To be specific, the context includes all the details that the research already identified through the above steps and that describes the phenomenon or circumstances in which the actions/strategies take place. The "intervening conditions" are the broader structural context affecting the phenomenon that describes attributes, usually about the participant, such as demographic information or previous experiences before this specific phenomenon that**,** influences their strategies. (Strauss and Corbin, 1990).

Usage of the paradigm model in this research allowed the researcher to draw the following conclusion about data and interpret the relationships between categories and subcategories during the axial coding:

Phenomenon: By reading through the codes and initial categories developed during open coding from interviews transcripts, the researcher began to see a pattern amongst a set of initial categories that point towards the research participants' common experiences describing "Indian immigrants intentions toward entrepreneurship in Poland" as the central phenomenon.

Causal Conditions: Once the researcher uncovered the central phenomenon, he moved forward and looked for categories that might be the causal conditions (direct or indirect) of the central phenomenon, explaining "why Indian immigrants enter entrepreneurship path in Poland?". While reading the data, the researcher found that the initial reasons for migration of Indians influenced (both directly and indirectly) their decision to enter the entrepreneurship path in Poland. In this study, the researcher explicitly interpret causal conditions in terms of reasons (Ginet, 2002). The researcher defined this category describing causal conditions as "Initial reasons for migration of Indians". Searching for other possible causes of the phenomenon, the researcher found that the interviewees were often directly pointing to a set of "pull" and "push" factors that drew them into self-employment and business ownership in Poland. The researcher grouped aforesaid categories under a new category and defined it as "pull and push factors toward entrepreneurship". These two main categories construct the meaning of "Indian immigrants intention toward entrepreneurship in Poland", which is the core phenomenon in this thesis. The initial economic reasons for migration of Indians, such as possibility of working in Poland due to a set of skills and career experience/ or perspective, less competition among Indian businesses[15], and Poland's fast-growing economy, as well as family circumstances also act as pull and push factors toward entrepreneurship.

Strategies: Once the central phenomenon identified and its causes pinpointed, the researcher, by again reading over the initial categories, codes, and the underlying data, began to see some strategies that the Indian immigrants used to address their "intention toward entrepreneurship in Poland". The researcher found out that the interviewees often relied on their career experience and past knowledge, learnings activities in Poland, personality traits, social capital, surrounding business environment opportunities, and entrepreneurial alertness to identify, recognize, and discover entrepreneurial and business opportunities in Poland. The researcher defined this category describing Indian immigrants strategies toward

[15] Less saturated market by Indian businesses compared to Western European countries

entrepreneurship as “recognition of business and entrepreneurial opportunities”. This category constructed the setting of Indian immigrants’ business practices in Poland.

Consequences: At this point, the researcher identified the central phenomenon, the conditions that caused the phenomenon, and the strategies developed by Indian immigrants in reaction to the phenomenon. The strategic outcomes developed by research participants are defined as consequences. Reading over the codes and initial categories developed during open coding from interviews transcripts, the researcher found a series of actions by Indian immigrants as a result of aforesaid strategies, including both prior to start-up and during business operation in Poland. The researcher defined this category describing Indian immigrants’ strategic consequences as “Indian immigrants business practices”. This category is interrelated with “difficulties and challenges along the entrepreneurial journey in Poland” category where difficulties and challenges toward entrepreneurship, such as language barrier (Polish language proficiency), financial restraints, dealing with formal procedures, and COVID-19 Pandemic, affect the type and features of Indian immigrants’ business practices prior to, and during business operations. Business practices by Indian immigrants caused some difficulties and challenges that they encountered along their entrepreneurial journey.

Context: Through all the steps mentioned above for axial coding, the researcher already identified a context describing circumstances in which the phenomenon of entrepreneurship happened. Initial categories such as the socio-economic development of Poland and particularly Warsaw, access to transnational networks and ethnic resources, as well as existing supporting institutions in Poland were identified by the researcher as a context that described the circumstances in which Indian entrepreneurs’ created ventures and managed operations. These categories are provided context around the location where the Indian immigrants experienced self-employment and business ownership. The researcher rearranged the above categories under two new categories called “socio-economic development of Poland” and “ethnic resources and supporting institutions”, describing the setting in which the Indian immigrants’ entrepreneurship phenomena in Poland happened. The prosperity and socio-economic development of Poland and particularly Warsaw directly affect Indians’ initial decision to migrate into Poland. This category also affects the Indian immigrant business practices both prior to and during operation in Poland and positively influences their decision to enter the entrepreneurship path in Poland. Furthermore, this category assists Indian

immigrants to identify, recognize, and discover business and entrepreneurial opportunities in Poland. Similarly, the ethnic networks and resources and supporting institutions, directly and indirectly, affect the Indian immigrants' business practices, indirectly affect the pull factors toward entrepreneurship, and influence the way they perceive and recognize entrepreneurial and business opportunities in Poland.

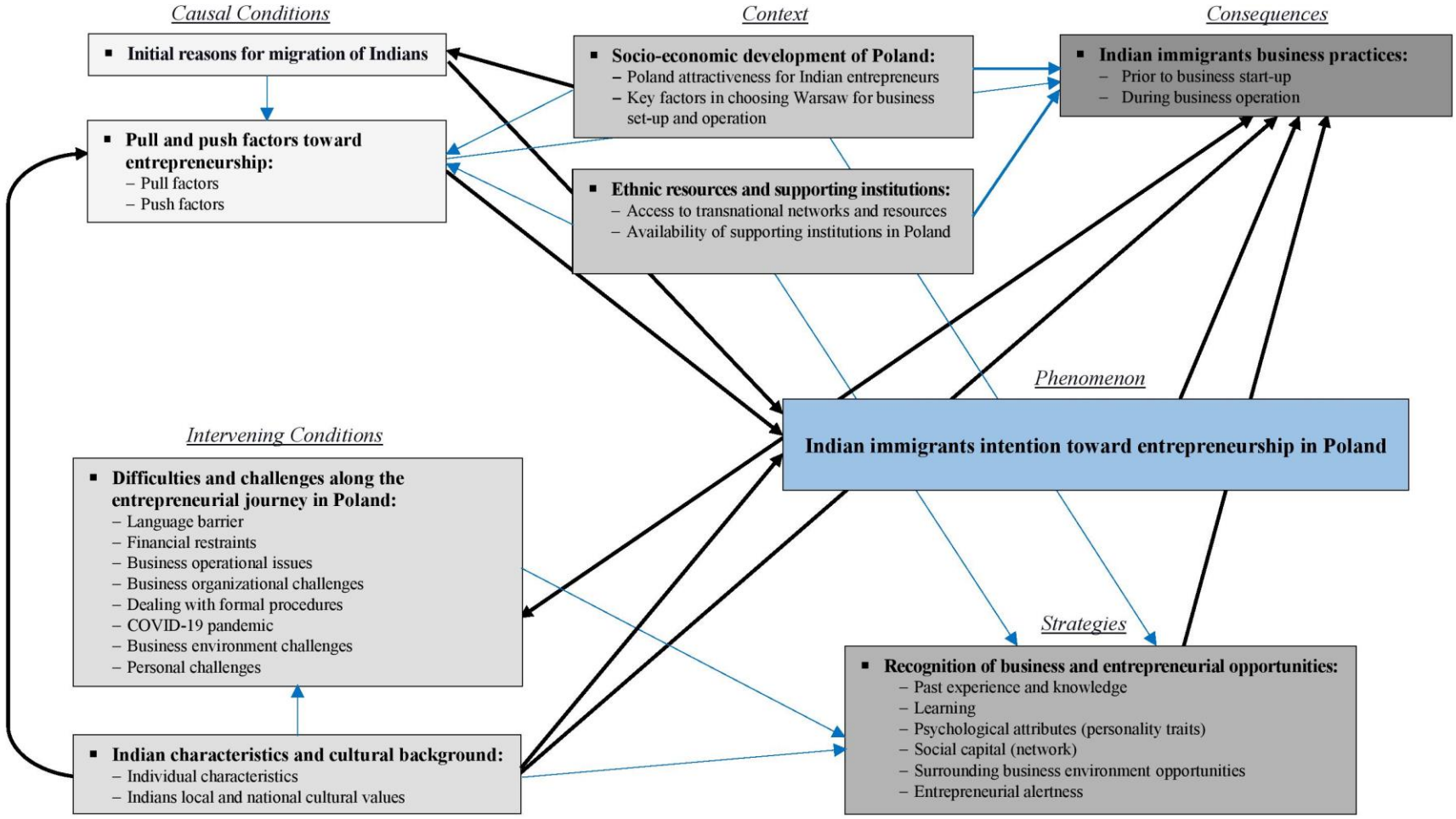
Intervening Conditions: Although intervening conditions and context are similar and often combined by academic investigators into just "context" (Saldaña, 2021), the researcher pinpointed them separately in this thesis. Intervening conditions are more general than context and describe the attributes about Indian immigrants' background and previous experiences that influenced their strategies toward entrepreneurship. Reviewing initial categories and their underlying data, the researcher found that the interviewees directly pointed to a set of difficulties and challenges they encountered in Poland (some continuing), thus describing the Indian immigrants' life before and during the phenomenon in question. Furthermore, the researcher found that Indian characteristics act indirectly as pull factors toward entrepreneurship. Adding to this, local and national culture values of migrated Indians pulled into entrepreneurial activities in Poland. The researcher grouped the above categories under two new categories called "difficulties and challenges toward entrepreneurship in Poland" and "Indian characteristics and cultural background", describing the intervening conditions. The category "Indian characteristics and cultural background" affects Indian immigrants' business practices directly and elaborated the meaning of Indian intention toward entrepreneurship in Poland. It included the aspects of individual characteristics and the home country (culture) and ethnic influence on Indian immigrants. Furthermore, this category motivated immigrant Indians to enter self-employment and own businesses in Poland. Finally, it also influences the level and how they perceive and experience difficulties and challenges along the entrepreneurial journey, as well as the ways in which they identify, recognize, and discover business and entrepreneurial opportunities in Poland. As mentioned earlier, the category "difficulties and challenges along the entrepreneurial journey in Poland" (see consequences part above) was interrelated with the "Indian immigrants business practices" category. This category (e.g. COVID-19 pandemic) also affected Indian immigrants' strategies toward entrepreneurship.

To conclude, causal conditions (“initial reasons for migration of Indians” and “pull and push factors toward entrepreneurship”) lead to the occurrence of a phenomenon (“Indian intention toward entrepreneurship in Poland”) to occur. In reaction to this phenomenon, Indian immigrants came up with strategies (“entrepreneurial and business opportunities recognition”) that led to consequences (“Indian immigrants business practices”). All of which took place within some context (“socio-economic development of Poland” and “ethnic resources and supporting institutions”) and were influenced by intervening conditions (“Indian characteristics and cultural background” and “difficulties and challenges along the entrepreneurial journey in Poland”).

Although applying the steps of the paradigm model is a great way for novice researchers to perform axial coding and develop a conceptualized understanding of the phenomenon, one should bear in mind that axial coding is an iterative process, where the researchers frequently need to go back and revisit earlier steps. Usage of the paradigm model in this thesis facilitated the identification of relationships among categories and their subcategories to capture the main categories from a substantial number of originated concepts/categories, where many concepts/codes were discarded or removed as no connections were identified between them.

The 8 main categories (bold text) and 24 sub-categories, along with their relationship to each other are illustrated using the paradigm model (Figure 7). The arrows display the relationship between categories. The black arrows show the direct and mutual relationships; the thin blue arrows mark the direct and indirect relationships between categories and sub-categories.

Figure 7. The relationship between categories using the Paradigm Model Framework of Strauss and Corbin (1990)



Source: Author

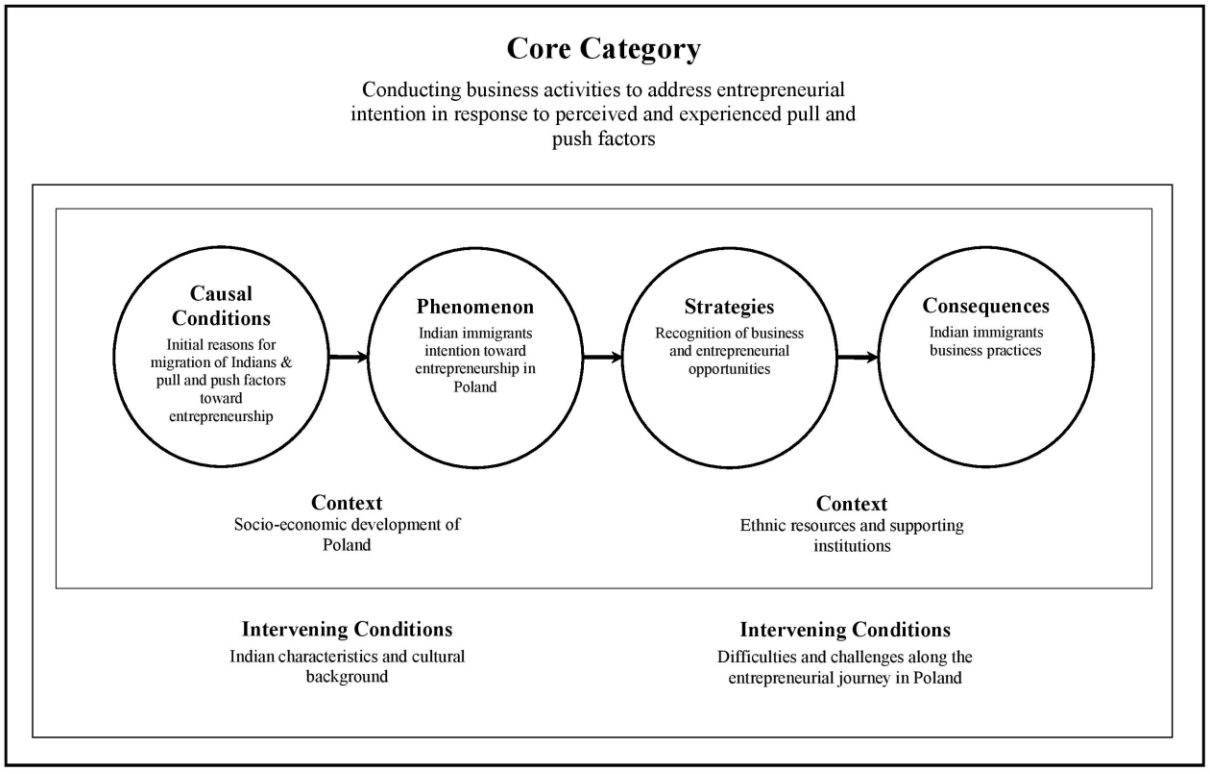
3) Selective Coding: It is the third stage of the coding procedure when the researcher commences searching for a core category through linking all identified categories and subcategories to a central or core phenomenon which enhances the development of a storyline (see **section 3.7.4**) or theory (Glaser, 1978; Strauss and Corbin, 1998; Mills *et al.*, 2010). Core category is the one whose consequences have the highest occurrence among all categories and the other categories reflect its dimensions. It is explained by its properties, processes, dimensions, context or ecology, and the modes that serve to understand its consequences (McCaslin and Scott, 2002). To discover the core category, there is a need to integrate, refine, and validate the different categories that have been developed, elaborated, and mutually related during axial coding into one cohesive theory that ultimately represents the central thesis of the research (Vollstedt and Rezat, 2019). According to Strauss and Corbin (1998), the discovered core category may come from elevating one of the categories developed in axial coding stage or might be a new category that the researcher derives based on other categories. It is worth mentioning that the selective coding procedure is typically dynamic, fluid, iterative, and nonlinear (similar to open and axial coding) (Scott and Medaugh, 2017), and therefore nothing prevents the researcher from moving back to the previous phase if needed (Hensel and Glinka, 2018).

To discover the core category in this thesis, the researcher followed the advice of Strauss and Corbin (1998) for the novice researcher that suggested to select one category which represents the main idea and then to relate the other categories to the central idea. As explained in the axial coding section, eight categories were identified, and these were grouped to form four major categories. The outcome of this action was the development of four major categories "motives and drives", "opportunity recognition process", "conducting business activities" and "experienced obstacles" (see Chapter Four **sections 4.3, 4.4, 4.5 & 4.6**). However, after the researcher re-read the memos, revisited the data and looked again at the outcomes of the coding procedure (generated categories, subcategories, supporting codes, and quotes), it was realized that while all four major categories are essential as they emerged from data but none of them alone captured the essence of the whole study. Therefore, the necessity of developing a more abstract category which included all other categories was felt (Strauss and Corbin, 1998). As a result, the researcher developed a new abstract category that comprised all the issues, concepts, and subcategories that emerged during the substantive

coding procedure. This approach assisted the researcher in developing the core category and refined its relationship with other categories.

After integrating data analysis with written memos, a core category: "conducting business activities to address self-employment and entrepreneurial intention in response to pull and push factors experienced by migrated Indians in Poland" emerged. This evolved from a list of categories which frequently appeared in the data. Regardless of a considerable variation in data, all emerged categories provided one meaning: "what this research is all about" (Strauss and Corbin, 1998, p. 146). Thus, the discovered core category in this thesis was derived from the underpinning meaning of data that repeatedly appeared among all research participants. The relationship between emerged core category and the eight related categories that were identified during axial coding is illustrated in Figure 8.

Figure 8. Illustration of the emerged core category and its related categories



Source: Author

3.7.3 Development of the Storyline

Strauss and Corbin (1998) described the central point of a grounded theory, the core category, as having an analytic power which gives it the "ability to pull the other categories together to form an explanatory whole" (p. 146). Corbin and Strauss (2007) also explained that the grounded theory procedures (see **section 3.4**) are designed to develop a theoretical integration of the identified core category and other categories. From the authors' perspective, theoretical integration means choosing a core category, and then retelling the story around that core category using the other categories, subcategories, and codes derived in the research.

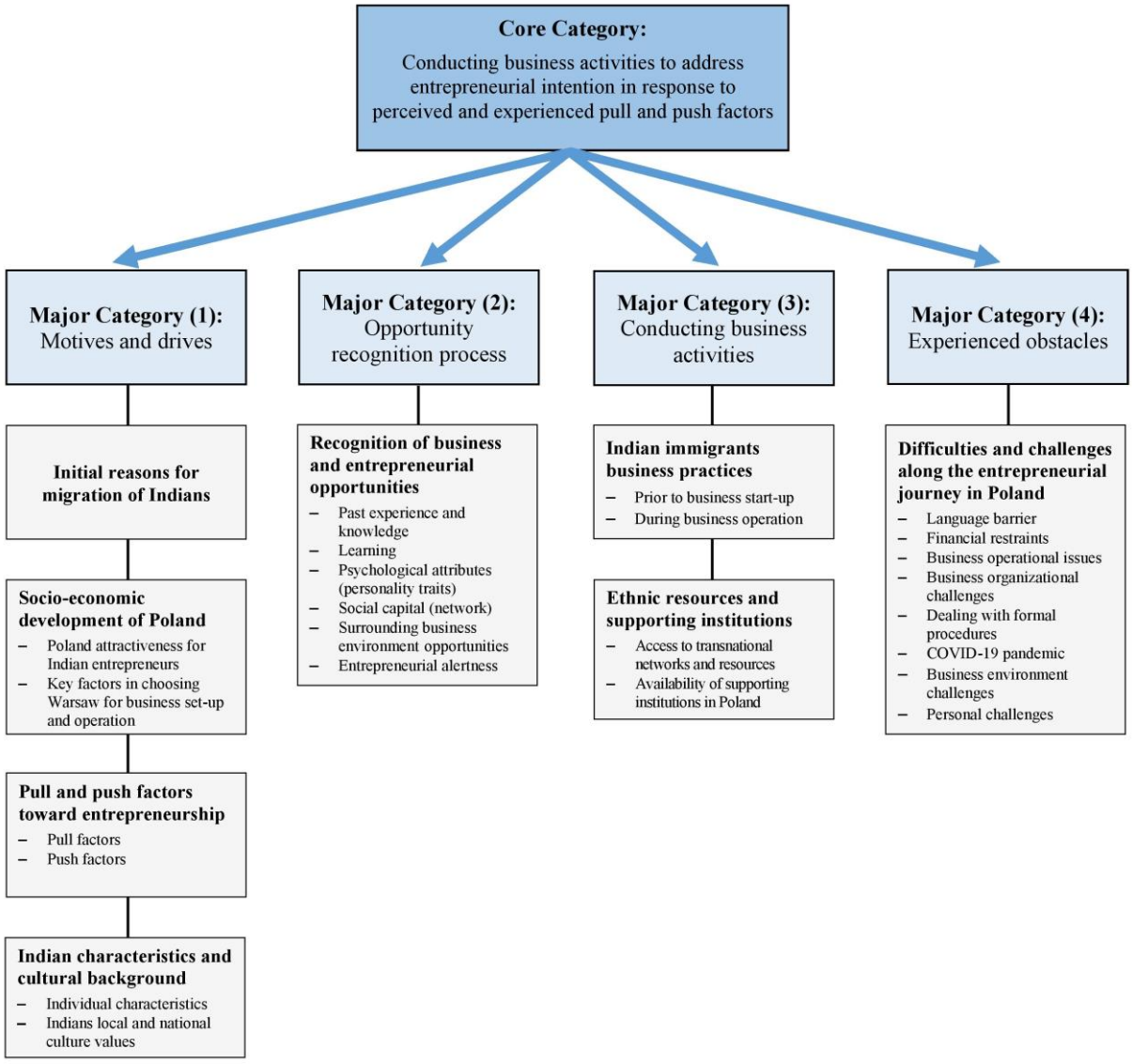
The four developed categories which were identified earlier were considered as major categories. The emergence of "conducting business activities to address entrepreneurial intention in response to perceived and experienced pull and push factors" linked the four major categories and their subcategories, presenting grounded theory in the form of a storyline that explained the Indian immigrants' entrepreneurial activities in Poland.

Strauss and Corbin (1990) described storyline as the "conceptualization of the story, the core category" (p. 116). According to the authors, the researcher can identify and form the storyline from the emerged data and the relationships between categories in parallel with data analysis progress. Strauss and Corbin (1998) also claimed that the existence of variation in the final theory enhances its richness and exploratory power. In this thesis, during the process of data coding and developing categories, some participants' perceptions and views appeared to represent a "deviant case". For example, when the researcher interviewed Indian immigrants, most described the negative impact of COVID-19 pandemic on their businesses' operation, while a few saw it as an opportunity to address emerging needs and demands in the Polish market (see research findings in **Chapter 4** and Appendix H). However, the collective data received from interviews enhanced the development of the storyline of "conducting business activities to address entrepreneurial intention in response to perceived and experienced pull and push factors". The storyline is presented in details in chapter five of this thesis (See **section 5.2**).

Corbin and Strauss (2007) also highlighted the use of diagrams as a valuable tool for integrating and representing relationships between data visually. The emerged storyline resulting from the theoretical integration of the core category and major categories is illustrated as a diagram in Figures 9 & 10 (see also Chapter 4 **section 4.7**). The visual model

of the identified core category and other categories in this study provides an overview of entrepreneurial activities undertaken by Indian immigrants in Poland, while also presenting the process they went through for establishing and developing their business ventures.

Figure 9. Results of constant comparative analysis: The identified core category, major categories and subcategories



Source: Author

3.7.4 Theory Generation

Once the storyline developed, the researcher moved forward to give the emerging theory specificity. This process is called theory generation and consists of three aspects:

- Inspecting the consequences of the emerging theory,
- Explaining its meaning,
- Presenting it as a formal statement (McCaslin and Scott, 2002).

Starting with inspecting the consequences of the emerging theory, the researcher is required to verify whether its consequences are in harmony with the human ecology, credible, transferable, and dependable. In other words, the researcher needs to formulate hypotheses or propositions from the generated theory that emerged from comparing the empirical evidence collected in different places or derived from interviews with various interlocutors (Hensel and Glinka, 2018), where hypotheses or propositions are usually left for future research to test or verify (Glaser and Strauss, 1967). The reason for using propositions to link the emergent theory with occurring social phenomena instead of theoretical discussion is to delimit the theory's boundaries and structure the theory in a way that easily and clearly presents the established relationships between the core category, core phenomenon, and the main concepts (propositions are presented in Chapter 4, **see sections 4.3.5, 4.4.2, 4.5.3, 4.6.2 & 4.7**). The storyline has to be verified with data/informants for further consistency. Next, the researcher has to explain the meaning of the theory concerning the existing theoretical literature. The emergent theory's impact and application in human ecology is necessary to be included at this stage. In the final aspect, the emerged theory has to be presented in a precise statement or in abstract form that is grounded in data collected from human ecology, explaining its possible impacts on that ecology (see **sections 5.3** & **5.4**).

Based on the emergence of the core category and the explanation of the storyline, the researcher asked the following questions to develop a conclusion of the data analysis:

- Are the consequences of the generated theory consistent with human ecology?
- Are the hypotheses or propositions assumed from the generated theory?
- Is the storyline of the generated theory verified with data/informants?
- What is the meaning of the theory in relation to the existing literature?
- What is the impact and implication for human ecology?

3.8 Data Saturation

Grounded theory has an internal command regarding relying on the theoretical saturation process, which commits the researcher to remain in the field until further data

collection dose not expand knowledge on the examined phenomenon or contribute to the development of the theory (Hensel and Glinka, 2018). In this thesis, since the interviews coincided with data analysis, theoretical saturation was reached when no new concepts or categories/subcategories emerged from the analysis of interviews' transcripts. This indicated that the emerging categories were well conceptualized and developed. The final decision to stop further data collection and analysis was made by the researcher based on the following approaches:

- review of the emergent data from the analysis of interviews' transcripts
- re-reading the interviews transcripts and the written memos
- discussing the results with supervisors

It is worth mentioning that the decision was also subject to the research budget and timeline, the previous experiences of the researcher in conducting grounded theory and the in-depth interviews, and openness of Indian immigrant entrepreneurs to being interviewed.

Once the final categorized data was confirmed, data collection and analysis was stopped as data saturation was reached. Theoretical saturation was reached in this thesis following 15 interviews.

3.9 Rigor of the Study

Strauss and Corbin (1998) referred to the Lincoln and Guba (1985) procedural criteria for ensuring rigor in a qualitative study. Lincoln and Guba (1985) introduced trustworthiness criteria as a new way of presenting the validity, reliability, and generalizability of qualitative studies. They refined the criteria into credibility, transferability, dependability, and confirmability. To ensure the rigor and trustworthiness in this study, the Lincoln's and Guba's (1985) criteria were considered. Below these criteria are presented in detail:

1) Credibility: Credibility addresses the issue of the "fit" between what was reported by the respondents and what was represented by the researcher (Schwandt, 2007). Credibility can be applied by different strategies such as triangulation of data, member checks, prolonged engagement, peer debriefing, persistent observation and audit trails (Lincoln, 1995). The strategies used in this thesis to enhance credibility were triangulation of data, audit trials and peer debriefing. The use of multiple methods of data collection, which is reflected by the

method of triangulation, improved the credibility of the research findings. Qualitative data was collected by conducting interviews with Indian immigrants who own and operate legal businesses in Warsaw. The researcher also collected additional data from other studies and secondary sources to supplement this study while being careful not to leave any substantial impact on the final theory. The triangulation approach that the researcher used assisted in understanding the Indian immigrants' entrepreneurial activities in the study context, where each data source confirmed and complemented the other.

As a part of the preparation of extended research proposal and to gain the Scientific Council of the Discipline approval to conduct this research, the research protocol was developed by discussing this with some of members of the council as well as well-established researchers in the field of immigrant entrepreneurship worldwide. The research plan was practically implemented after considering the feedback obtained from the above- mentioned experts. Moreover, peer debriefing with the supervisor and the continuous feedback given by him assisted the researcher in finalizing the emergent categories and achieving the outcome of the analysis.

2) Transferability: It refers to the generalizability of enquiry where findings of the study can be applied to another setting (Tobin and Begley, 2004). Since studies that use grounded theory are considered limited, given that the emergent theory is grounded within a specific situational context and, therefore, does not present generalizable or transferable results beyond the research site. For this reason, the results presented in this research does not necessarily reflect the reality of other contexts without further research.

3) Dependability: It is comparable to reliability in quantitative research (Tobin and Begley, 2004) and refers to the stability (reliability) of data over time and conditions. Dependability can be achieved through the process of auditing that represents the research process as logical, traceable and documented (Schwandt, 2007). The researcher maintained dependability by presenting detailed information about the process of data collection (interviews), approaches in data analysis, conducting each step of data analysis, and the development of the final core category and the storyline. Also, the researcher addressed the methodological and ethical issues and the limitations (see sections 3.11 & 5.7) encountered in this study.

4) Confirmability: Confirmability is related to the way of establishing data and interpretations in such a ways that the findings are not figments of the researcher's imagination but are derived from factual statistics provided by participants (Tobin and Bagley, 2004). To achieve confirmability, the researcher should avoid the influence of biases, motivations, or personal properties, such as values, beliefs, and life experiences that may reflect on data interpretation. In this study, the researcher tried to verify interview transcripts with participants by getting confirmation from participants about the accuracy of the data recorded. This was done by sending the interview transcripts to participants to correct any factual errors or provide additional details upon their will before starting the data analysis process. Also, the researcher discussed all gathered data with the supervisor. The final explanations and interpretations of data were carried out in agreement with the supervisor to ensure that the presented data was indeed generated from the participants and had not resulted from personal assumptions or imagination.

3.10 The Researcher's Role

The role of a researcher differs in different situations. For example, in quantitative studies, the role of researcher is theoretically nonexistent, where participants act independently from the researcher. In contrast, in qualitative studies, the researcher is considered the "prime instrument"' of data collection, and therefore, he/she studies research participants directly at the scene of action (Denzin and Lincoln, 2003). However, while a good qualitative researcher should not participate in the setting that they are studying and remain separate and distant from research participants and their realities while collecting and analyzing data (Charmaz and Belgrave, 2012), it is impossible for the researchers to separate themselves from who they are and what they know about social phenomena under study (Strauss and Corbin 1998; and Charmaz, 2006). Therefore, Corbin and Strauss (2007) considered reflexivity in terms of researcher feelings and responses during data collection and analysis. According to the authors, the meaning that the researcher gives to reflexivity and the degree to which it is carried out depends on the philosophical assumptions of the researcher and its importance to the process. Adding to this, Corbin and Strauss (2007) also reflected on the influence of the researcher's self-reflection on the research process. It is represented by the

following line in the text “I wrote those memos, but I could certainly see myself in the analysis” (p. 32).

Considering Strauss and Corbin’s (2007) views about reflexivity, the researcher lived in India between 2015 and 2017, and gained experience and knowledge of Indian characteristics, culture, social norms, etc. that assisted him in reflecting on the data throughout the study. The previous knowledge and experience that he had while performing the role of a researcher, expanded his theoretical sensitivity to the emerged data by understanding the underlying meaning of data generated from participants of this research. It facilitated the researcher’s role as an analyst using the constant comparative approach where he was able to link data, identify the relationships between them and interpret them as they were in reality, not as he wanted them to be. This thinking process was also reflected in written theoretical memos that provided a deeper understanding of the emerged data. Collectively, these aspects facilitated the research process during data collection and analysis, resulting in the theoretical findings that evolved from this research.

Another important aspect of the researcher’s role in this thesis was conducting interviews, where the researcher tried to avoid contaminating or biasing the data by having a general plan of inquiry, including themes to be covered, without preparing a set of specific questions (Babbie, 2014). During the interviews conducted for the purpose of collecting data for this thesis, the researcher tried to facilitate a narrative conversation with the interviewees while asking probing questions, giving them most of the interview’s time. To avoid any bias and early judgments, the researcher was also careful not to impose scientific and sophisticated terms, interpretations, or suggestions throughout the interview. Instead, a smooth conversation, occurring in a natural way within the specified themes was encouraged and broader explanations and points of view based on the participants’ rapport were looked for.

3.11 Ethical Considerations

While conducting qualitative research, some researchers immediately go in for a subjective judgment and look for evidence that supports the researcher’s expectations. That is why biasness is one of the biggest issues of qualitative research (Chenail, 2011). In this regard, data was collected and analyzed carefully by employing specific techniques (see **section 3.6**, **section 3.7**, **section 3.9.**, and **section 3.10**) that would reduce the issue of

biasness. Furthermore, the major activities conducted during this research were under the inspection of the research's supervisor (a neutral player against potentially conflicting interests). Also, all the interview records, transcriptions, code lists, category lists, and matrices used to identify the core category and develop the theory are documented for extra revision of this study.

Another ethical issue considered in the study was protecting subject individuals' privacy. A written statement was presented to each interviewee, confirming that their personal identification will be concealed during the data presentations (see Appendix B). Accordingly, we referenced interviewees by numbers and persistently concealed names or other identifiers shared in the excerpts and example documents throughout the study. The privacy statement also included that the data was collected and analyzed only for scientific purpose (see Appendix A).

3.12 Chapter Summary

This chapter presented the methodology followed to provide answers to the research questions. The qualitative method, offered by post-positivist paradigm, is selected as most appropriate for its advantages in exploring a new topic that lacks inputs from similar studies. Data are collected by conducting semi-structured, in-depth interviews. Different elements of the data collection are explained, including thematizing the inquiry, designing the study, conducting the interview, and transcribing interviews. The data are analyzed using grounded theory and utilizing many tools offered by this approach, such as memoing, coding (open coding, axial coding, selective coding), storyline development, and theory generation. Additionally, the chapter went through the role of the researcher in both the phases of data collection and the data analysis. It also presented the criteria used to ensure the rigor and trustworthiness in this study. Finally, the ethical considerations and how the researcher neutralized and limited bias and early judgments throughout the study were also explained.

Chapter Four: Presenting the Research Findings

4.1 Introduction

Chapter 4 presents research findings as a result of the applied coding and data analysis processes, in conjunction with instances of raw empirical data, which were used to explain "what is occurring in the research field" and to construct a cohesive theoretical framework that interprets the entrepreneurial activities of Indian immigrants in Poland. Using the coding and data analysis results, 8 main categories and their subcategories linked with the research sub-questions were identified within the data, are presented in this chapter as the foundational elements upon which the emerging theory is constructed. These 8 main categories (hence subcategories) and their subcategories (hence properties) as a result of constant comparative analysis were grouped into four major categories that linked and related by the emerged core category, which represents the central phenomenon of the study. The developed core category, major categories, and subcategories are illustrated in Figure 9 (see chapter three **section 3.7.3**) as the hierarchy of emerged data. The structure of the chapter followed this hierarchy for the presentation of research findings. Participants' quotes are also incorporated into the findings to ensure a logical flow of the qualitative content and to capture the context of Indian immigrants' entrepreneurial activities in Poland. To conclude, a series of 20 emergent propositions that interrelate the emergent concepts and explain the underlying core phenomenon are presented throughout the chapter.

4.2 The Core Category

As explained in the axial coding section (see **section 3.7.2**), as a result of constant comparative analysis, 8 main categories emerged, and these were grouped to form 4 major categories (**sections 4.3, 4.4, 4.5 & 4.6** describe how these major categories emerged). These major categories were

1) "motives and drives",
2) "opportunity recognition process",
3) "conducting business activities", and
4) "experienced obstacles".

However, this did not assist the researcher in selecting the final core category as the researcher felt that while all 4 categories were equally important as they emerged from data but none of them alone captured the essence of the whole study; hence, the necessity of developing a more abstract category which includes all other categories was felt (Strauss and Corbin, 1998). Therefore, "conducting business activities to address entrepreneurial intention in response to perceived and experienced pull and push factors" emerged as a dominant and relevant category within the data that accounted for data variations and helped explain the occurring social phenomenon (see Figure 8 **section 3.7.2**). The emerged core category comprised all the issues, concepts, and subcategories that emerged during the data analysis processes, and linked and related all four major categories. In other words, it encapsulated the core of the discovered theory describing Indian immigrants entering entrepreneurship path based on a series of variables and factors that directly and indirectly affect their perception and career choice toward self-employment and business ownership, representing the occurring social phenomenon. Participants' quotes presented throughout the chapter also showed that the developed core category better captured and demonstrated various aspects of the Indian immigrants' entrepreneurship phenomenon in Poland. It is important to mention that the development of core and major categories was a gradual process, which took place over an extended period of time (from November 2020 to September 2021).

4.3 Major Category (1): Motives and Drives

Initially, when the researcher was immersed with the data during data analysis processes, he viewed a substantial part of the data, representing the motives and drives behind Indians migration and choosing an entrepreneurial path in Poland, where many concepts and categories conceptualized this meaning. The emerged categories namely, "initial reasons for migration of Indians", "socio-economic development of Poland", and "pull and push factors toward entrepreneurship" were seen as the most prominent categories that reflected the meaning of the above conceptualizations. However, with further analysis and re-reading the interview transcripts, the researcher started to question himself about the data "does this means all motives and drives of Indian immigrants for conducting business and entrepreneurial activities in Poland?". Looking again at the outcomes of the coding procedure as a whole (generated categories, subcategories, supporting codes, and quotes), made the

researcher's decision different. Identified relationships between categories and sub-categories revealed that the emerged categories "Indian characteristics" and "cultural background" also, directly and indirectly, affect these motives and drives (see Figures 7 & 8 **section 3.7.2** and Figure 9 **section 3.7.3**). To better capture the role of Indian immigrants' individual characteristics and cultural background as motives and drives, the researcher merged these two categories in a more abstract category named "Indian characteristics and cultural background". All these emerged categories and their subcategories were developed and saturated until the last interviews as no new concepts developed that reflect Indian entrepreneurs' motives and drives other than the earlier emerged categories and concepts.

Looking at the emerged categories and concepts gave the essence that it is all about the meaning of motives and drives as a whole, which are reasons behind Indian migration and their decision to enter entrepreneurship path in Poland, affected directly and indirectly by their individual characteristics and cultural background. Given this explanation, the researcher merged four main developed categories "Initial reasons for migration of Indians", "socio-economic development of Poland", "pull and push factors toward entrepreneurship", and "Indian characteristics and cultural background" together under a more abstract category (major category) named "motives and drives" representing a snapshot of motives and drives of Indian entrepreneurs and how they contributed to Indian immigrants entrepreneurial journey. It is important to mention that we theorize that since the sole category of intention does not seem to be rich enough to capture characteristics and cultural aspects of Indian immigrants, the researcher did not include "intentions" as a new category (embracing motives and drives). In addition, the concept of the initial reason identified in this study helps capture intentions since knowing one's reasons always helps one understand their intentions.

4 main categories (hence subcategories) incorporated under this major category are presented in this section.

4.3.1 Initial Reasons for Migration of Indians

Many reasons lead individuals to migrate legally, ranging from joining family or friends, benefitting from the sustainable economic development of the host country, maximizing income to obtain a recognized higher education degree, liberal democracy of the host country, and favorable social and immigration policies in the destination country (Fertala, 2006; Garip, 2012).

According to the data derived from the interviews' transcripts, the researcher has identified the following main themes and relevant subcategories linked with the research sub-question "What are the driving forces behind Indians' motivation to immigrate into Poland?" answering the main research question (see Table 5).

Table 5. Emerged concepts related to reasons and motives behind Indians migration into Poland

Research question	Emerged concepts
What are the driving forces behind Indians' motivation to immigrate into Poland?	▪ Family circumstances – *marriage with a Polish citizen* – *family reunification* ▪ Pursuing higher education ▪ Work – *job offer* – *employer decision* ▪ Recommendation by others – *friends* – *business people* – *immigration agencies* ▪ Low living costs ▪ Poland fast-growing economy ▪ Small size of Indian diaspora in Poland

Source: Author

As can be seen in Table 5 above, the reason for Indians to initially migrate to Poland was based on one or more reasons, including family circumstances, pursuing higher education, work, recommendation by others, low living costs, fast-growing economy of Poland, and small size of Indian population in Poland. In the following paragraphs, the researcher presents in detail the drivers and motives that guide Indians to immigrate into Poland in the light of empirical data.

By taking into account aforesaid reasons for initial immigration, the researcher grouped Indian immigrants (interviewees) in this study as family migrants, economic migrants, and study migrants.

The first group, *family migrants* refer to those Indian who migrated into Poland due to new or established family ties, which has been seen as one major driver of migration among Indians in this study and encompasses the following two sub-categories*:* reunification with a family member who migrated earlier:

*"*My husband was here [in Poland] already. So it was my obligation to come here and to see a new country. My half of the family, my husband, was here, so I was supposed to join him" (Entrepreneur 2).

and marriage with a Polish citizen living in India:

"My wife is Polish, having lived in Mumbai, India for 8 years we wanted to spend some time in Poland with her side of the family" (Entrepreneur 10).

"I met my wife in Delhi and we started dating and then we took a sort of a chance. She had to move back because she couldn't really find great work there and then I thought, maybe I will. Because I had already spent like eight years in Delhi decided I'll just like try to change something and experiment with life. So that was actually the reason" (Entrepreneur 15).

As it was mentioned earlier, sometimes the initial reasons for migration is a mixture of conditions due to the nature of social phenomena under study. For instance, Entrepreneur 13 expressed marriage with a Polish citizen and having a job offer (economic reason) as initial reasons behind his migration into Poland:

"I met my future wife in India, and she happened to be Polish. At the same time, I got a good job offer from Europe, and they gave me a speculative place as to where I would like to settle down. (…) since my wife being Polish, it was a natural choice" (Entrepreneur 13).

The second group, *economic migrants* consist of Indians who migrated into Poland to benefit from greater economic opportunities (see also **section 4.3.2**), and were divided into two groups: 1) those who moved to Poland in the 90s based on their employer's decision who were operating in the textiles and clothing industry, following the collapse of communism in Poland and the opening up of the country as well as the beginning of war between Iraq and Kuwait in the Middle East:

"I used to work in a very big organization in Dubai. They had branches all over the world. They used to deal in textile business mainly, so they requested me to open office in Poland at that time. It was in 1996 and I was the one who started their office here" (Entrepreneur 3).

> “Before I was working in Thailand and doing business in Middle East. Once the Middle East war was started by Saddam Hussein, the business diverted to Poland. Therefore, my company sent me to Poland to start a business” (Entrepreneur 8).

2) Those entrepreneurs who got a job offer from Poland, seeking improvement in their living standard and economic benefit from Poland’s emerging economy:

> “I was called by one of the companies in Poland in 2004 to work for them as a manager in a AGD [in Polish: Artykuły Gospodarczo-Domowe, Eng. household appliances] field (one dollar items)” (Entrepreneur 1).
>
> “I got a good job offer from Europe. (…) It was a startup, so I said why not Warsaw. I was going to be head of the operations department for Eastern Europe” (Entrepreneur 13).

Or as a life-saving plan for a short-term, like the case of Entrepreneur 5:

> “I was not supposed to choose Poland. I was in the United States before, and I was supposed to go to Canada. But with the sudden change in my financial situation, from earning in USD to earning in Indian currency INR for a period of 6 months, it hit me financially. So that was the reason why I was very eager to go out. In addition, I encountered a fraud with one of the agents who was processing my case for Canada. And at the right moment, I went to a person who owned a restaurant in Warsaw, Poland. I went for an interview, and he liked me and just picked me up for Poland. So there was no initial idea in choosing Poland or something like that” (Entrepreneur 5).

Poland’s fast-growing economy was also mentioned by some entrepreneurs who migrated due to economic motives in combination with some of the aforesaid economic reasons:

> “I got a good job offer from Europe (…). It was a startup, so I said why not Warsaw. (…) Warsaw was a good center for that” (Entrepreneur 13).
>
> “I found an opportunity in Poland because it’s also one of the best European countries, very upcoming and very strategically developing, so that was the reason I chose to come to Poland” (Entrepreneur 4).

> "I remember looking at some articles back in the days that Poland was one of the fastest-growing economies in Europe. This got my attention. So, it was a clear choice for me" (Entrepreneur 14).

The third group, *study migrants* refer to those entrepreneurs who migrated into Poland for higher education and to obtain a European degree mainly due to language and quality (accreditation) of study:

> "Poland came into the picture because of the studies which I wanted to pursue. I think I made the right choice, and one of the best universities accepted me. Hence, it was a clear decision that I will come to Poland" (Entrepreneur 14).
>
> "Everything was in English [in Polish universities], and the study pattern was the same as in India" (Entrepreneur 7).

Tuition fees and living costs for international students compared to other popular destination in the world is comparatively lower:

> "(…) obviously, it's the cost of living. The cost of living is very low than in other EU countries" (Entrepreneur 12).
>
> "(…) you just have to spend 3000 Euro for your studies, get the master degree, or get the bachelor's degree. So it was quite cheap, and that's why even lower class is coming here" (Entrepreneur 6).
>
> "I was in India (…). And then I thought about probability for higher studies. I was concentrating on diversity, certain countries like the US, UK, and Australia. But then the cost of living and cost of, let's say, enrollment in the university was pretty high as compared to Poland. So, it was quite evident that I chose Poland to save all the money and everything. (…) So, it was easier for me to do it in Poland, to save money and time. (…) So, being the cheapest option was the major motivation" (Entrepreneur 7).
>
> "Actually, it is not like that I selected only Poland. I was interested in Europe, so I thought about everything as per the budget I had and everything else. When I compared it to other European countries, I thought Poland was a little bit better" (Entrepreneur 9).

and higher acceptance rate in Polish universities combined with lower English language proficiency requirements:

> "I wanted to study abroad. It was my goal, but I was rejected from the US many times, and also, I don't get the IELTS band for clarification of the visa for Canada. Therefore, I decided to go to Europe and study for my higher degree there, and came to Poland" (Entrepreneur 12).

While the initial reason for migration was obtaining higher education in the case of entrepreneurs 6 and 14, they also had the idea of settling down in Poland from the beginning, right after their graduation, and therefore, they considered the small size of the Indian diaspora in Poland as an advantage concerning future opportunities and business activities in terms of competition:

> "I wanted to choose a place or a destination that my fellow men or my fellow people had not commonly chosen" (Entrepreneur 14).
>
> "When I thought about coming out of India, one thing came up to my mind. I wanted to settle down somewhere where our [Indian] population is not that much. (…) because countries like US, Canada, UK, where you see a lot of Indian people already settled like for past 15-20 years and there you have a lot of competition in terms of business. So, that's what I thought about coming to some European countries where the Indian population is not that much compared to these countries, where you can have less competition and you can grow more" (Entrepreneur 6).

"Recommendation by others" was also among the reasons mentioned by some entrepreneurs (both study and economic migrants) to select Poland as a migrate destination. These recommendations came through friends circle:

> "I have a few friends here [in Poland], so everyone just suggested that it's okay. They said Poland is very good compared to other European countries" (Entrepreneur 9).

business people:

> "Before coming to Poland, I was living in Vienna. I had a few Polish customers coming there, and I got motivated by those customers" (Entrepreneur 11).

and immigration agencies in India:

> "(…) recently, why we have more Indians? Because in terms of influencing the crowd, we have agencies that promote the country [Poland] more, so then again Poland came

into the picture (…) because UK, US was really unaffordable for those [lower] classes in India, so Poland came with a new hope where they can grow better and have a foreign degree and, yes, institute [immigrant agencies] played a huge role behind this. That's how you are seeing the last wave of Indian immigrants in terms of the number is large" (Entrepreneur 9).

4.3.2 Socio-Economic Development of Poland

There are various reasons that make Poland one of the most sought- after European destination for Indian immigrants. Some of the most prominent ones are: the transformation of the political-economic system and an increase in general prosperity in Poland, collapse of communism in Poland in 1989, the openness of the country, economic shock therapy (in Polish: plan Balcerowicza) in the early 90s (Chojan, 2021), and the accession of Poland into EU. These reasons motivated Indian immigrants as well as other fellow workers to set up businesses in Poland, and particularly in Warsaw metropolitan area.

According to collected data derived from the interviews' transcripts, the researcher has identified the following main themes and relevant subcategories linked with the research sub-question "What are the key factors due to which Indian entrepreneurs chose Poland in general and Warsaw metropolitan area in particular for business set-up and operations?" (see Table 6).

Table 6. Emerged concepts related to key factors in choosing Poland and particularly Warsaw metropolitan area for business set-up and operations among Indian immigrants

Research question	Emerged concepts and codes
What are the key factors in choosing Poland and particularly Warsaw metropolitan area for business set-up and operation among Indian immigrants?	▪ Attractiveness of Poland for Indian entrepreneurs – *low business running costs* – *foreign/business-friendly environment* – *high level of overall safety in Poland* – *domestic market potential* – *Poland's convenient location* – *excellent accessibility to the EU market* – *infrastructure availability for small businesses* – *access to qualified workforce* ▪ Key factors in choosing Warsaw metropolitan area for business set-up and operation – *being capital of the country* – *being a significant economic hub* – *multinational and multicultural character of the city* – *being place of residence* – *family establishment* – *Access to a large young population (as both consumer and worker)* – *high standard of living amongst Polish cities* – *access to more technology or resources* – *convenient for travelling* – *located in trans-European transport corridors (logistic)* – *most English-speaking city*

Source: Author

In the following sub-sections, the researcher presents research findings on key factors that led to the choice of Poland in general and Warsaw metropolitan area in particular by Indian entrepreneurs to set up entrepreneurial ventures and become self-employed. The findings are in light of empirical data derived from interviews.

4.3.2.1 Poland's Attractiveness for Indian Entrepreneurs

Entrepreneurs in this study mentioned certain key factors in response to the question "What were the reasons to set-up your business in Poland?" The determinants that influenced their decision for entrepreneurial venture establishment in Poland were: low business running costs, foreign/business-friendly character of the country, high level of overall safety in Poland, access to a large domestic market, Poland's convenient location, excellent accessibility to the EU market, infrastructure availability for small businesses, and access to qualified workforce.

Since most of the respondents were immigrant entrepreneurs and had limited access to capital, low business running costs from various perspectives, e.g. cost of operation, cost of workforce, and rent, compared to western European countries, e.g. UK, was a central factor for long term success. Some of the excerpts from the interview that highlight this factor are:

> "I believe the cost of operation against the available infrastructure, skill [qualified workforce], sectoral depth and security [safety], makes Poland a viable option" (Entrepreneur 10).
>
> "You can find really good people [qualified workforce] but the cost of work within the cost of finding those people is not like as high as in other parts [of EU]" (Entrepreneur 15).
>
> "In Poland it is very cheap if you have your own place to stay and your own place to do the business" (Entrepreneur 3).
>
> "The other things which I could say again were the cost related things. If I'm going to open this thing in the UK, it will take thousands of Pounds probably to set-up a business like this. Labor and raw material are cheap in Poland" (Entrepreneur 7).
>
> "Poland is such a good country to start, to do some business or whatever it might be, because as per the financial costs [living costs and business running costs] and everything I feel comfortable here" (Entrepreneur 9).

The general foreign/business-friendly character of the country and high level of overall safety in Poland were also mentioned by some entrepreneurs as influential factor during the initial decision making for venture creation:

> "It's a peaceful country and friendly. And you can hear about a lot of things happening in other parts of the world. In Poland, it's never heard. We didn't hear anything about it" (Entrepreneur 7).
>
> "When I came [to Poland], it was pretty welcoming. People were good, or maybe all the people I met when I came to Poland were all nice. So, my first entry into Poland was pretty welcoming" (Entrepreneur 5).

Transparency in bureaucracy in Poland government offices which reduces the likelihood of corrupt behavior compared to India was also mentioned by Entrepreneur 6 as an important factor for him in running a business in Poland:

"As an Indian, I felt even safer because in India, we have to bring someone to get something [relationship-oriented], or you have to give some unofficial amount without signing any documents [corruption], and then you get the license and stuff. But here I find safer even if you are not Polish. You get the help in the right direction" (Entrepreneur 6).

As the fastest-growing EU economy pre-COVID-19 crisis, Poland witnessed an average rate of growth of 5.3% between 2004-2019, a rate at least three times higher than the EU average (Polish Economic Institute, 2020). In addition to this, Poland is the 25th largest market in the world (PAIH, 2020) with regard to population (~ 38 million), it is a member of the European Union (EU) and European Economic Area (EEA), and it is very strategically located in the centre of Europe. All these conditions make it a perfect business location for enterprises targeting both Western and Eastern part of the continent. The excellent accessibility to the EU market, as well as a large domestic market to introduce new products with lower risk make it a preferred location for business set-up, as stated by the following entrepreneurs in their interviews:

- Domestic market potential:

"I think you can really do good miracles here. Still market has a big niche for some products which you have only to think how to bring them to the market, to the consumers" (Entrepreneur 3).

"I saw that Poland was one place that lacked the right acumen for a business that the kind of business that I wanted to get into. The product was missing in the market, so you just ask yourself what you can do for it, and if you find the answer, you have a business basically" (Entrepreneur 13).

"Still market has a big niche for some products which you have only to think how to bring them to the market to the consumers" (Entrepreneur 3).

- Poland's strategic location and accessibility to the EU market:

"Poland is a centralized Europe, this is the country where East and West meet. You see many opportunities. So, you can be in the West, and at the same time, you can sell to the West and do business with the East. (…) I feel that we are centralized. We are open

to 500 million people, (…) 500 million people because of the east and west when you count. So, a lot of opportunities there" (Entrepreneur 11).

Last but not the least, the availability of host country infrastructure was also a prime motive behind Indian immigrants' entrepreneurship in Poland: "This country (…) having good infrastructures, which really motivates small business to start. It's the only reason to start a business in Poland" (Entrepreneur 4).

4.3.2.2 Warsaw Metropolitan Area Attractiveness for Business Set-up and Operation

Indian immigrants, like other new ethnic minorities arising as a result of recent immigration to Poland, tend to be concentrated in large urban centers, mostly in and around Warsaw, the capital of the country (Jaskułowski, 2017). According to the Office for Foreigners statistic[16], more than 49 percent of Indians residing in Poland are to be found in Warsaw metropolitan area by the end of 2020. Considering this fact, the researcher asked the interviewees a question, "Why did you choose Warsaw metropolitan area to set-up and operate your business?" in order to understand the motives behind such a decision.

A majority of entrepreneurs (2, 4, 6, 8, 11, and 12) justified their decision for setting up business and doing operations in Warsaw metropolitan area due to the city's character as the capital of the country and being a significant economic hub:

"Warsaw is the main city; that's why many people are living in Warsaw" (Entrepreneur 12).

"Warsaw is the most cosmopolitan and the capital of the country" (Entrepreneur 4).

"This is the main center of Poland [cultural, political and economic hub]" (Entrepreneur 2).

"(…) because it's the capital" (Entrepreneur 11).

"Obviously capital city and more commercial" (Entrepreneur 8).

Almost half of the entrepreneurs (7 interviewees) mentioned that since the beginning of the migration, they either resided and lived alone or with family in Warsaw metropolitan area. Therefore, they decided to enter self-employment and business activities in the same city

[16] According to the website (www.migracje.gov.pl), which the Office for Foreigners implemented within the project "Increasing the effectiveness of migration management in Poland" covering people who self-identify as Indians, including those who already submitted applications to legalized their stay, supported by a grant from Switzerland through the Swiss Contribution to the enlarged European Union.

where they were familiar with the environment, have an established family and felt more confident:

> "I've always been in Warsaw, 90% of the time. I love this city more than anything else, so I would rather prefer to be here and not anywhere else" (Entrepreneur 1).
>
> "I lived here right from my day one. I was more familiar with the environment" (Entrepreneur 14).
>
> "I didn't explore the other cities. This is my first city where I came to Poland" (Entrepreneur 5).
>
> "The only thing which comes to my mind is that I've been here all the time since I've arrived here. (…) I didn't have any other place to go" (Entrepreneur 7).
>
> "First thing, I was here in Warsaw. My family is here (…) it was easier to be closer to your home and do business; there's rather more support than anywhere else" (Entrepreneur 13).
>
> "My wife was there. She had found a work and I just started out in Warsaw" (Entrepreneur 15).
>
> "Because my family was here. Moreover, my better half was working in Warsaw, my son was studying in Warsaw. So, Warsaw was a convenient place so that I can see my business as well as my family" (Entrepreneur 2).

The multinational, multicultural, and foreign/business-friendly character of the city as a result of the presence of multinational companies and expats in the Warsaw metropolitan area were also mentioned by some interviewees as the reason behind their decision, as their business introduced new tastes and products in the market (e.g. ethnic products):

> "(…) Warsaw is the most popular city in Poland, as far as multinational companies are concerned [significant economic hub], as the foreigners are concerned" (Entrepreneur 7).
>
> "You have more people and more international travelers. That's where you always want to start because people are open to accept anything. Especially because they are engaged to like some kind of international companies or clients or maybe they are traveling more than the other parts of Poland" (Entrepreneur 6).

> "I observe Warsaw as the right place for business because many people from many countries are in Warsaw. It is like a small mini Europe. All our people [immigrants] from every country are staying in Warsaw compared to other cities, so I selected Warsaw" (Entrepreneur 9).
>
> "It's one of the best platforms or cities to start with. (…) a lot of mixed crowds and a lot of students and internationals working here and studying here, so, it is one of the best places to start a business and experiment" (Entrepreneur 4).

Access to large young population (as both consumer and worker) who seems to be more open to novel tastes and try new products (e.g. ethnic products) work in immigrant businesses with less expectation (type of contract, hourly wage, and being exempt from paying taxes as a person under the age of 26[17]) (see also recruiting and hiring new staff, **section 4.5.1.2**), and a majority of being most-English speaking population, were some of the motives behind some Indians' decision to run businesses in Warsaw metropolitan area:

> "Warsaw has a young crowd compared to other places in Poland, at least to what my knowledge is" (Entrepreneur 13).
>
> "Warsaw is the main hub for students studying here in many" (Entrepreneur 12).
>
> "(…) a lot of students and internationals working here and studying here" (Entrepreneur 4).

With a GDP of €86.5billion in 2018 (€45,700 per capita)[18], which generated approximately 17.4% of the national GDP (Eurostat, 2020a), the capital region provides its residence with a high standard of living among Polish cities. Therefore, better lifestyle was the motive of interviewee 3 who chose Warsaw metropolitan area to set up his business: "The capital lifestyle is better here, so, we thought we will be in Warsaw" (Entrepreneur 3).

Aside from high standard of living, "(…) access to more technology or resources" (Entrepreneur 14), also was among reasons to set-up a business in Warsaw, especially for startup activities: "It was a startup, so I said why not Warsaw. (…) Warsaw was a good center for that" (Entrepreneur 13).

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[17] As of 1 August 2019, revenue under an official relationship, employment relationship, contract work, cooperative employment relationship, and mandate contracts received by a taxable person under the age of 26 is exempt from paying PIT, up to no more than PLN 85,528 in a given financial year.

[18] 218.2% vis-à-vis the national average and almost twice as much as the second-placed region, Dolnośląskie (€23,100).

Modern transportation infrastructure located in Warsaw made the city convenient for travelling in and out of the country due to business-related travelling of some Indian entrepreneurs to source ethnic products: “Travelling is also easy” (Entrepreneur 11).

It is also located in trans-European transport corridor, which is an important factor for logistics: “(…) our main center is Warsaw for logistics” (Entrepreneur 3).

Entrepreneur 6 chose Warsaw metropolitan area to set up his entrepreneurial venture because the residents frequently spoke English. Being an Indian and English as a second language, comfort and fluency in English was a very important factor for him.. Poles enjoy the status of being the most English proficient citizens among CEE countries (especially in Warsaw metropolitan area). On top of that, Poland ranks 16th globally in English proficiency, according to EF English Proficiency Index. Hence, it was an essential factor for entrepreneur 6 to choose Warsaw for an entrepreneurial venture: “Especially the language English is much frequently used by the people here in Warsaw” (Entrepreneur 6).

4.3.3 Pull and Push Factors toward Entrepreneurship

One of the most important dimensions in entrepreneurship is motivational factors that drive people into self-employment and business ownership. This goal-directed behavior could be shaped and constructed by various factors ranging from personal, social, religious, cultural, and economic to environmental that motivate and drive Indian immigrants to pursue opportunities by creating new businesses. The motivations to enter entrepreneurship are often grouped into two categories, referred to as “pull” versus “push” factors (Shinnar and Young, 2008; Vardhan *et al.*, 2020; Parveen *et al.*, 2020). The pull factors focus on the positive aspects of self-employment and business ownership that largely are shaped by an individual’s own choice and agency (Vardhan *et al.*, 2020). On the other hand, push factors refer to those personal and environmental factors that block opportunities to pursue wage and salary employment in the primary job market and force immigrants towards starting their own business (Shinnar and Young, 2008).

According to the data derived from the interviews’ transcripts as a result of constant comparative analysis, the researcher identified the following concepts linked with the research sub-question “What are the pull and push factors behind Indian immigrants’ intention to enter entrepreneurship path in Poland?” answering the main research question (see Table 7).

Table 7. Emerged concepts related to pull and push factors of Indian immigrants to enter entrepreneurship path

Research Question	Emerged concepts
What are the pull and push factors behind Indian immigrants' intention to enter entrepreneurship path in Poland?	▪ Pull factors – *wanted to be my own boss* – *always wanted to own a business* – *wanted social prestige* – *had the relevant skills* – *desire for independence* – *freedom to make own decision* – *wanted the flexibility* – *the opportunity to serve the Indian community* – *financial freedom* – *wanted personal growth and accomplishment* – *the opportunity presented itself* – *wanted to make more money* – *it was recommended by others* – *sought for gender equality* – *it's exciting* ▪ Push factors – *low wage/salary* – *unattractive work* – *unfavorable working conditions* – *dissatisfaction with current employment or disagreement with employer* – *language barrier* – *life circumstances* – *legalization of stay*

Source: Author

In the following sub-sections, the researcher presents the concepts related to pull and push factors of Indian immigrants to enter the entrepreneurship path in Poland.

4.3.3.1 Pull Factors

Considering the profile of Indian immigrants in this research (e.g. prior knowledge and experiences of most interviewees), pull factors have been found to be more prevalent to enter business ownership than push factors among Indian entrepreneurs. This is important, as it shows Indian entrepreneurs pulled into venture creation in Poland since they felt that it promised more advantages than just better wage and salary. According to the data derived from the interviews' transcripts, the Indian immigrants attracted into self-employment and entrepreneurship for a variety of positive reasons related to market opportunity, financial

betterment, or personal autonomy, where almost all interviewees reported two or more factors that combined to form the pull factors. These pull factors are explained in more detail in the following paragraphs. They are based on the frequency of their mention by immigrant entrepreneurs.

During the interviews, "wanted to be my own boss" was the most commonly mentioned motivation by Indian entrepreneurs, where one could create own future and own it:

> "I work for myself. This is my biggest motivation and factor to do this business" (Entrepreneur 4).
>
> "I don't have the interest to work under other people" (Entrepreneur 9).
>
> "I never wanted to work for somebody" (Entrepreneur 11).
>
> "I don't want to work for anyone, and I want to become my own boss in my life" (Entrepreneur 12).
>
> "The attractive factor is you are certainly your own boss. That's one of the most attractive factors" (Entrepreneur 13).

It also appears that "always wanted to own a business" pulled many Indian into entrepreneurship as it is a highly appreciated value (social prestige) in Indian culture (see **section 4.3.4.2**) and community as well:

> "It was the very desire to do something. To do and start my own business, and to get the way which I love" (Entrepreneur 2).
>
> "I think the main reason was to have own business. After working for a company I thought I should at least start something of my own" (Entrepreneur 3).
>
> "I wanted to do my own business" (Entrepreneur 11).
>
> "Earlier, it was like a sense of pride that you set-up a business, and you have, like, a couple of employees under you, working for you. (…) Having set-up a business, ruling things, people coming to you, working for you, you know. That was the only reason earlier. (…) At one point in time, money doesn't matter—reputation, recognition, or society matters" (Entrepreneur 7).

Self-employment generally means that you are in business for yourself, and that is why you need certain skills to succeed. These skills (e.g. business, technical, managerial) come from prior experiences as a business owner, previous work experiences, and education (see

section 4.4.1.1). The importance of having relevant skills as a motivator reflected during interviews with Entrepreneurs 1, 5, 8, and 9:

> "I was experienced by doing business, meeting business people and living here. I personally get the information from them and also used my experience" (Entrepreneur 8).
>
> "I have a good experience from there [family business] because I saw everything practically" (Entrepreneur 9).
>
> "I was working with my father in his business. So, I worked really hard in India when I used to see my dad working in his business. I used to help him, and everything that I learned there has been used of course here, [it] can be marketing, [it] can be business practice, i[t] can be working with people, managing people, import, export, sales, margins" (Entrepreneur 1).
>
> "When I came to Poland, I was the food and beverage director or a manager or head chef, you can say because the whole operation of the restaurant was under my supervision. So, I had a first hands-on experience in getting all the paperwork scrutinized under my supervision" (Entrepreneur 5).

One motivation that seems to be common to entrepreneurs is a desire for independence, or freedom to make their own decisions where one could structure and rule the entire business as well as influence the outcomes. That is why it was considered a key benefit of being an entrepreneur by interviewees 9, 10, and 13:

> "(…) it is my business, there is no need to depend on others. I can run my self-business" (Entrepreneur 9).
>
> "As an entrepreneur one has the freedom to choose his own vision" (Entrepreneur 10).
>
> "You can run things on your own terms. (…) you're the maker and checker of your own business, so if something goes wrong, you are basically the major reason, and if something goes right, you're also the major reason" (Entrepreneur 13).

Entrepreneur 15 narrowed this importance by sharing his own experience of working in a company where he did not have enough power to influence the outcome of the project initiated by him, which in return, also resulted in dissatisfaction with his previous employment:

> "I would rather talk about the challenges coming from the design field [job] and we always have a problem. (…) [we] develop a concept but during all of this time what happens is, after we do this concept and give it out to a designer, I don't have a lot of control. Somebody else is taking care of the rest of the process. (…) As an entrepreneur I would say that you have much more control and you have much possibility to really influence the outcome" (Entrepreneur 15).

Flexibility, both in work timing as well as movement was also among the main reason for self-employment where entrepreneurs could feel much happier than being in traditional employment:

> "I like the business and not just sitting in one table and working like in the office" (Entrepreneur 8).
>
> "Freedom of movement" (Entrepreneur 13).
>
> "If you're a business owner, there are no real work timings. (…) I enjoy [business] traveling because I saw that I practically got the opportunity to travel across the country and in cities where I would not imagine, or even a local person [Polish] does not know" (Entrepreneur 14).

Needless to mention that entrepreneurial venture does not occur in a vacuum, but in society. That is why some Indian entrepreneurs saw business ownership as an opportunity to serve local communities (e.g. own minority community) in a number of ways as a positive reason combined with other pull factors. This motivation which was rooted in Indian culture, was mentioned by Entrepreneurs 4 and 12 during interviews:

> "(…) supporting the community I belong to [Indian community in Poland in general and Hindu community in particular] was the biggest motivation" (Entrepreneur 4).
>
> "I want to help my community [Indian community in Poland]. (…) I want to stay in Poland for a longer period and wish to do something for a place where I live (…) I took a risk that if I get something or not, it doesn't matter, I have to invest something for my friends, and I want to help my community" (Entrepreneur 12).

Financial freedom is a lifestyle many of us dream of. Inspired by the idea of living a financially free life, many Indian immigrants start the entrepreneurship journey in their host

country, including those who are living in Poland. Entrepreneur 6 made precise why financial freedom pulled him into the entrepreneurship path:

> "If you think about some job and stuff you will have a limited amount of salary, which will again depend on some other person, so that's what I find this thing attractive where you have no limits [financially], and you can grow as much as possible" (Entrepreneur 6).

Sometimes the motive behind venture creation is a thirst for personal growth and accomplishment. To achieve this goal, a person has to develop a number of positive characteristics such as being a life-long learner, high networking and planning ability, building a judgment capacity, and a willingness to take tough decisions when they come along. Entrepreneurs described this in his interview:

> "I love challenges. Whenever there's a problem, it helps me to react faster, quickly, knowledgeably, intelligently to overcome that challenge. Overcome that problem so I can run my business smoothly. Big challenges come and also go because these challenges, either they can stop me, and then I feel afraid or I can overcome them by myself jumping on that, so I prefer another way [second way]" (Entrepreneur 1).

When an opportunity presents itself, there is no doubt what to do with it; take it. Entrepreneur 1 narrated his story during the interview that how he connected to the idea and strongly believed in it, which later turned to his current business:

> "When I started to use cosmetics from the market, they were very expensive and I was wondering about the natural cosmetics which are made by blending spices and natural herbs and are the cheapest to be found in India. (…) so I thought let me make something very natural and affordable that can be used by all 40 million people of this country. (…) so that's the reason I started" (Entrepreneur 1).

Besides Entrepreneur 1, Entrepreneur 5 also narrated their stories during the interview about a ready-made business that they bought which turned out to be an opportunity, despite of having no prior thought or experience of starting a business:

> "I took this place [business] by default. I came to buy a refrigerator in this place, which was a butchery, and I took the whole place from the owner, who was an old

man, a Polish guy. So, I purchased the whole place from him and then from there, I established the Island kitchen, Thai food" (Entrepreneur 5).

The feeling that having a business promises higher earnings also motivated some Indian immigrants like Entrepreneur 6 to start their own business as they wanted to make more money:

> "It's attractive as you will get more opportunities to earn more money without any limitation. If you start to grow more, if your business works well, you will earn more money" (Entrepreneur 6).

Among others, Entrepreneur 7 also emphasized on the role of recommendation by others' as a motivator for venture creation where he landed on the entrepreneurial path by chance with almost no prior experience or clear vision:

> "The partner is one of my wife's relatives, and we had the opportunity to host their son. A couple of years ago, when he came along, they proposed that why we don't start an entity together? So we couldn't think of anything else because he was working in some restaurant, and I guess as a delivery boy. Then he realized that, okay, we could have our own restaurant and could be working for this. So they proposed, and they send the funds; okay, let's try and do it. So, that's the basic story" (Entrepreneur 7).

Economic development cannot be achieved without active participation of women in all aspects of life. That is why female entrepreneurship as a route to women's socioeconomic advancement, and consequently, gender equality is considered a key factor in this process. This importance was mentioned by Entrepreneur 2 during interview:

> "It's good for a lady to do business, especially if you are from another country and coming to a new country. (…) at this time, we have a very small society of businesswomen here [in Poland], and [Indian] ladies are mostly not working or not businesswomen here. So I was quite keen since I was a postgraduate" (Entrepreneur 2).

Last but not the least, being an entrepreneur can be an exciting and liberating endeavor since one could spot a missing gap and create one's own solution (product or services). This importance was reflected in the expression of Entrepreneurs 5 and 14:

> "It's like the whole thing is like a positive vibe or positive energy that creates me as an entrepreneur" (Entrepreneur 5).
>
> "[entrepreneur] life is never boring. There's always something happening. It becomes a habit. (…) It's one of the reasons I live for. It's exciting" (Entrepreneur 14).

4.3.3.2 Push Factors

Push factors can be any personal or external reasons that force an immigrant to begin a self-employment journey and are often characterized by negative connotations (Shinnar and Young, 2008). These may arise from unfavorable working conditions, low wage/salary, unemployment (or threat of redundancy), primary job market discrimination, language barriers, family pressure, incompatible education or training, individuals' general dissatisfaction with their current situation, or any other reasons. Data derived from the interviews' transcripts as a result of constant comparative analysis showed only a few factors served as a force to push Indian immigrants to enter entrepreneurship, such as low wage/salary, unattractive work, unfavorable working conditions, dissatisfaction with current employment or disagreement with employer, language barrier, life circumstances and legalization of stay. The greater effect of pull factors compared to push factors in this research may be attributed to the profile of interviewees, which includes past work experiences, being highly educated, and having a family business background.

In this research, some Indian immigrant seems to be pushed into self-employment, given their low prospective returns in wage/salary work: "I was working in a company, so whatever money I was getting was only for my expense, so there were no savings" (Entrepreneur 1). Entrepreneur 15 mentioned this push factor in a different way where he could not find an attractive and well-paid job offer for his competencies compared to the Indian market for a similar profession:

> "There are smaller agencies [in Poland] where you have to work a lot more and the pay is much lesser [compared to India] (…) when I moved here suddenly it was a huge change, there is no amazing work on a daily basis which I can do and there is no good money" (Entrepreneur 15).

Conditions of migrants employment, such as jobs with long working hours and small payment, as well as dissatisfaction with current employment or disagreement with employer also pushed Entrepreneurs 1 and 15 to start their own business:

> "I remember 18 hours a day I used to work (…) whatever money I was getting was only for my expense, so there were no savings" (Entrepreneur 1).
>
> "I would rather talk about the challenges coming from the design field [job] and we always have a problem. (…) [we] develop a concept but during all of this time what happens is, after we do this concept and give it out like as a designer, I didn't have a lot of control. Somebody else is taking care of the rest of the process. (…) As an entrepreneur I would say that you have much more control and a high possibility to really influence the outcome" (Entrepreneur 15).

Language barrier also led some Indian immigrants to conduct entrepreneurial activities where lack of Polish language skills was raised as an obstacle for getting a job in the primary job market:

> "(…) When I came here that time [for work], very few people used to speak English language" (Entrepreneur 3).
>
> "Here [in work] we have to do everything in the Polish language only. So being an immigrant was also a big challenge. The language was a big thing" (Entrepreneur 2).

Sometimes life's circumstances are continuously dissatisfying, and the alternative employment options like entrepreneurship seem much more attractive. Such dissatisfaction with the current situation was mentioned by Entrepreneur 10 during the interview:

> "Initially I was going to continue with my current employment at that time, however owing to change of circumstances [moving to Poland with family] made me follow an entrepreneurial route" (Entrepreneur 10).

Being legalized in the host country also pushed Entrepreneur 12 into forming a venture since he couldn't find a job with employment contract. In his case, the ability to receive a resident permit acted as a push to become a business owner by registering a spółka z ograniczoną odpowiedzialnością (Eng. limited liability company): "(…) they need legalization like legal stay. I got my legal stay permit form my own business" (Entrepreneur 12).

4.3.4 Indian Characteristics and Cultural Background

Another important dimension in immigrant entrepreneurship is the influence of immigrants' individual characteristics, where such characteristics act as pull factors toward entrepreneurship. Similarly, cultural background (local and national culture values) also influenced many migrated Indians in Poland to enter entrepreneurial activities.

According to the data derived from the interviews' transcripts as a result of constant comparative analysis, the researcher identified the following concepts linked with the research sub-question "What are the role of Indian immigrants' individual characteristics and cultural backgrounds in pursuing entrepreneurship path in Poland?" answering the main research question (see Table 8).

Table 8. Emerged concepts related to influence of Indian characteristics and cultural background in selecting entrepreneurship path

Research question	Emerged concepts
What are the role of Indian immigrants' individual characteristics and cultural backgrounds in pursuing entrepreneurship path in Poland?	▪ Individual characteristics – *having a role model* – *being married* – *family-oriented* – *having higher education* – *past work experience* – *male-led business domination* ▪ Indians local and national culture values – *being hardworking* – *being persistent* – *being risk-taker* – *being innovative* – *being self-confidence* – *being a long-life learner* – *being trustworthy* – *being relationship-oriented and fair in business* – *being collaborative and supportive* – *sharing knowledge and experiences among each other* – *having a sense of pride in business ownership* – *having a sense of pride in being culturally distinct and diverse* – *ethnically being diverse* – *being keen to optimize the use of available resources* – *respectful communication* – *relying on religious network*

Source: Author

In the following sub-sections, the researcher presents the emerged concepts related to the influence of Indian immigrants' personal characteristics in the formation of a new business and the impact of Indians local and national culture values in selecting entrepreneurship path, derived from the interviews' transcripts as a result of constant comparative analysis.

4.3.4.1 Individual Characteristics

Individual characteristics may also act directly or indirectly as pull or push factors toward self-employment and business ownership. For example, having a family member or close relative who has a business, or did so in the past, can serve as a role model and increase the likelihood of self-employment:

> "My husband is also doing business. So, I was very desirous to do something by my own. So, that's why it was also quite interested for me to do something personally" (Entrepreneur 2).
>
> "My family members were also from the same business. (…) I started doing the same thing over here" (Entrepreneur 5).
>
> "My dad had his own business, so I was always motivated, by the fact that the he set up business himself. That was the reason that I kept the company's name by the same name as my Dad's which does not exist in India anymore, but I kept the same name" (Entrepreneur 13).

Data derived from interviews also show that Indian immigrant entrepreneurs are most likely to be married and family-oriented. They rely on family members as a source of trusted workers, who are informally employed in the business with no employment contract or tax liabilities, thus leading to cost-saving:

> "It's husband – wife business. My wife is from financial sector. She has much more knowledge. I care about food and focus on operations. (…) I could say, [she is] the backbone of me [and helped in] opening a restaurant in Warsaw" (Entrepreneur 5).
>
> "It's like unofficially your wife or your brother or your family, whoever is here will be helping you it's like kind of support" (Entrepreneur 7).
>
> "My wife is a partner in this company. Mostly I take care of finance and she takes care of the shops" (Entrepreneur 8).

> "I am a board of director and my father is a partner, like chairman. When I am not present in the city or in the country [Poland], my father handles all the business" (Entrepreneur 12).
>
> "My wife helps with most of the business communication and negotiation in relation to finding suppliers here in Poland, as I do not speak Polish yet. She also helps me understand local cultural sensitivity and understanding" (Entrepreneur 10).

Sometimes the whole business foundation and sustainability is entirely based on family support and involvement, as narrowed by Entrepreneurs 3 during the interview:

> "(…) my brother is in India. So, his all family, his wife, his children, they are all my suppliers from India. Basically whatever I source from India. We have office in Bombay and they do all types of inspections, quality controls, logistics. Everything they control there and they send us the goods from India. Basically, it's a family business there in Bombay" (Entrepreneur 3).

Certain human variables such as special abilities gained through education and past work experience also acted as motivators for Indian immigrants to enter self-employment. For example, all interviewees in this research were highly educated and had a university degree, which positively pulled some Indian immigrants into venture creation:

> "It was only about the study which I did, and that's it I would say. It helped me to run the business and to establish the business" (Entrepreneur 4).
>
> "I come from a brewing background [education]. I'm a craft brewer originally" (Entrepreneur 14).
>
> "I had a basic degree from my college because I have a bachelor degree in hotel management and catering technology, which is four years, so I have basics from all F&B departments, operations of a hotel, finance, accounting, legal, laws, food safety and I have everything covered up in this. So, I have a theoretical knowledge of everything" (Entrepreneur 5).

Certain skills are required to succeed when one is in their own business. These skills generally come from past work experience such as working in India, other countries, or Poland:

> “In this first five years I gained a lot of knowledge about how I can do that which I did” (Entrepreneur 1).
>
> “I worked previously in some other restaurant” (Entrepreneur 9).
>
> “I also started that work as a worker, and after that, I worked for more than one and half years in that field, and I gathered the knowledge how’s the work, and after that, I put my foot, and then I started that” (Entrepreneur 12).
>
> “I used to work in a very big organization in Dubai. They had branches all over the world. They used to deal in textile business mainly, so they requested me to open office in Poland at that time. It was in 1996 and I was the one who started their office here. I was like a CEO [Chief Executive Officer] of all the operations in Poland. I worked with them for not more than three years and then in 1998 I started my own business” (Entrepreneur 3).
>
> “I had a lot of experience working in the food and beverage and hospitality industry in the past during my university days, so I was always related to food and beverages, which I loved in the past. Especially when you’re in the university, you work in bars and pubs and restaurants for example, and you start knowing that field in and out” (Entrepreneur 13).

Last but not the least, gender also impacted Indian immigrants’ entrepreneurial motivation, where men were more likely to be self-employed than women and entered into business ownership. For example, only one female entrepreneur agreed to take part in an interview out of three identified female entrepreneurs in Warsaw metropolitan area (the researcher listed 100 businesses own by Indians in Warsaw initially). This was probably due to cultural consideration (e.g. one female entrepreneur suspended her agreement for the interview because of her husband’s decision) and the fact that the majority of Indian immigrant businesses in Poland are male-led. This fact was highlighted by the only female entrepreneur in this research:

> “It’s good for a lady to do business, especially if you are from another country and coming to a new country. (…) At this time, we have a very small society of businesswomen here [in Poland], and [Indian] ladies are mostly not working or have a business here. So, I was quite keen since I was a post graduate” (Entrepreneur 2).

4.3.4.2 Indians Local and National Culture Values

The cultural background and national values of Indians also pulled, many of them in Poland into entrepreneurial activities. In this part, the researcher analyzed collected data from interviews on how Indian immigrant entrepreneurs' local and national culture motivates and drives them in venture creation. Entrepreneurs in this study mentioned the following cultural values during the interview in response to the question "In what ways and how do you think your cultural background influenced you to become an entrepreneur in Poland?": being hardworking, being persistent, being a risk-taker, being innovative, being self-confident, being a life-long learner, being trustworthy, being relationship-oriented and fair in business, being collaborative and supportive, sharing knowledge and experiences among each other, having a sense of pride in business ownership, having a sense of pride in being culturally distinct and diverse, being ethnically diverse, optimizing the use of available resources, respectful communication, and relying on the religious network. However, one should bear in mind that India is a land of great diversity, contrasts and complexity, and Indian immigrants come from ethnically, linguistically, and religiously diverse backgrounds (Naujoks, 2009), which means the collected data hardly represents Indian culture as a whole. Therefore, it needs to be interpreted both at local and national levels.

Indian immigrants' reputation for being hardworking can speak for itself. According to the surveys conducted by Kronos Incorporated and Arcadis ("Is India the most overworked," 2018), Indians are the most hardworking people in the world. Being a hardworking nation helped many Indians not be afraid of entering into self-employment and running their own business. This rooted character in Indian culture is reflected in Entrepreneur 1 interview:

> "Since I came here, I started my life from scratch, you can say from zero. So, working step by step in this country, earning some money, and keeping some money aside. (…) I really worked hard first five to seven years. I remember 18 hours a day I used to work to really know something about this country, about how to do business here, what is the people's mentality, what are the legal terms, what should be the legal status, etc." (Entrepreneur 1).

The character of being hardworking people rooted in Indian culture as highlighted by Entrepreneurs 3 and 14 during the interview:

> "India is a very competitive country, so, we have learned the hardships of the business. We have gone through these types of hardships and that's why we have developed this system [hardworking] here. (…) I started with working very hard. I used to work like every day, no holidays, no shortcuts" (Entrepreneur 3).
>
> "It really makes me think that maybe there are some indirect relations here, for example, working more. (…) this is the Indian work culture as well. You're always working, like a 12 hour in a working day is very normal, six days a week work is very normal. So, all those it's by default. I mean you're not tired to do work" (Entrepreneur 14).

The quality of working hard makes most Indian immigrants' persistent while running a business, which is a key ingredient to success and results from their attitude of never giving up. This is mentioned by interviewees 1, 2, 3, and 14:

> "Never give up (…) This is the main factor of success in any business" (Entrepreneur 3).
>
> "A lot of complications come up when you start anything new which you don't know. I fall a lot, I also used to fall a lot, but I stood up and there were times I thought I should just leave everything and go and make a 9:00 AM to 5:00 PM job. But finally, I thought let me do this, I am falling down but I want to stand up, I want to do it because I know this is good and the problems that I faced were rules of this country" (Entrepreneur 1).
>
> "I was managing the start as it was appearing, in reality, it was not like that. So when you are going deep into the things, then you will come to know, oh, this is also there, this is also there. So, once you're in the situation, is like frustrating about where we are trapped. So, it's not so easy. But with your will and with support of your family's love and everything we can do it" (Entrepreneur 2).

Many Indian immigrants choose to work at normal jobs instead of taking risks by doing a business activity or taking jobs with high risk. This may arise from the fact that immigrants from India tend to be socioeconomically diverse with different ethnic, linguistic and religious backgrounds, which may affect their attitudes and willingness to take risks.

Nevertheless, Indian immigrants appetite for taking risks in general surfaced during interviews:

> "Only I was interested in going abroad and to get more opportunities (…). So, in 1987, I left India and joined an import-export company in Thailand" (Entrepreneur 8).
>
> "I grew up helping my father and brothers in their businesses. This familiarity certainly helps one develop an acumen and more importantly an appetite for risk" (Entrepreneur 10).
>
> "I took a risk that if I get something or not, it doesn't matter, I have to invest something for my friends, and I want to help my community" (Entrepreneur 12).

Without any doubt, India is one of the emerging innovation hubs in the world today. It has moved up its value chain into R&D, innovation centers, machine learning, analytics, product design and testing, and other areas, especially in IT and life sciences (Moschella and Atkinson, 2021). However, this is not a new phenomenon since innovation and being innovative has been a part of the Indian culture and the basis of its civilization (Bhattacharya, 2011). The importance of this aspect of Indian culture as a driver for venture creation is explained by Entrepreneur 3 where he by knowing the high risk of recruiting Indian peers in his businesses concerning business secrets and know-how, still relying on them for business operation by mitigating this risk through innovation and being more innovative than them:

> "In Poland there are more than 100 wholesale shops or offices owners who used to work in my company and they have been trained, they had good knowledge and then, they started their own business. So, for me, I always see that okay, I have to grow, I have to think more creative than what they are doing now. Because once they leave my company, they take my customers and doing unhealthy competition. So, I think now what I should do much better than them. Something they cannot even think of, this is how I grow. [for example] (…) we have some of our own ethnic fruit like Mango, Guava which are only in India, so we will make ice creams from this real fruits with these flavors. This is something unique where there is no competition here yet. (…) We [also] are planning very soon to manufacture some food products such as Indian cheese (Paneer) here in Poland (…). This is very famous [product] and has a big market but there is no manufacturer in Poland" (Entrepreneur 3).

Or in the case of Entrepreneur 14, where he called himself one of the pioneers of craft brewing within Polish traditional brewer community and highlighted the role of innovation in his entrepreneurial journey:

> "I had this vision already in my head. I just went head-on with it. It was not really looking for the opportunity, or rather I took it as creating an opportunity. I wanted to create a blue ocean within a red ocean. (…) I was part of the beer revolution in India. I was growing with the pioneers of craft brewing in India, and I wanted to continue this journey somewhere else, and Poland looked quite apt since there's a lot of disruption in the old traditional beers. (…) There was (…) something which I'm good at, which is on my right hand and which is brewing and brewing technology, brewing innovation or beverages because technically I'm very sound at it" (Entrepreneur 14).

Self-confidence is a key entrepreneurial element for success (Chatterjee and Das, 2015), and Indian entrepreneurs are no different. Like many other cultural values, an Indian's self-confidence is also subjective and depends on many factors such as castes and classes, ethnicity, religion, etc. Nevertheless, according to interview transcript analysis, self-confidence also acted as a motive and pulled Indian immigrants into self-employment and venture creation:

> "Being an immigrant also. You can do it. You should have your self-confidence and of course, with the love, support and cooperation of your family" (Entrepreneur 2).
>
> "It [culture] gives you self-confidence. And when your team members look at you for something, it generates self-energy for doing a lot of things" (Entrepreneur 5).
>
> "I wanted to start with something from my own country, my own products so that I feel confident about it" (Entrepreneur 6).

Next, lifelong learning has also been an integral part of Indian culture. The ancient Indian religious traditions and culture have given top priority to acquiring knowledge and upholding the values of learning (Shah, 2018). Additionally, the unique and diverse nature of Indian society and its large population also provides many with an opportunity to learn or teach life skills on a daily basis:

> "Indian cultural character has some influence because you learn a lot of personal experiences in day-to-day life. Because there's a huge population and you interact with

many different kinds of people, so you learn many things, such as you can learn some business techniques and so on. What you learn with your personnel experiences in business even big degrees can't give you that knowledge" (Entrepreneur 8).

Some entrepreneurs felt that being trusted and being honest were important pillars that were rooted in their cultural background:

"I do not imagine how much people will trust me and help me go Ahead" (Entrepreneur 12).

"(…) we are generally honest about working and offering things to whatever we build" (Entrepreneur 15).

Indians are also known to be very relationship-oriented, and this plays a significant role in the Indian business culture. Their business networks often comprise of relatives and peers they can rely on and trust and referrals are an important element of their business circle:

"The best part about being an Indian or a [member of the Indian] nation I would say we believe a lot in networking and knowing each other (…). Because they tend to help a lot once you need some information or maybe a lead or contact, so you just need to speak to your friends or family or any same countrymen, and you would find a solution for it" (Entrepreneur 4).

"I have some friends who have like their bigger brothers back home [in India] and they are very strong and they have like very strong network of different producers and service providers in India" (Entrepreneur 15).

Reliability in long-lasting business relationships requires fairness in the business deal. It's because many business opportunities come from a network of personal relationships and they won't be lost if fairness in the business deal is taken care of. Entrepreneurs 1, 3, 4, and 15 expressed these during interviews:

"Our culture gives us more boost in the sense for example, doing business where I (…) win you also win and we together grow" (Entrepreneur 1).

"you have to be fair in deals. This is the main factor of success in any business" (Entrepreneur 3).

Unlike many Western societies, which put impetus on "individualism", the Indian society is "collectivistic" where it values interdependence and cooperation, family cohesion, solidarity, and conformity (Chadda and Deb, 2013). Interviewees 4 and 5 highlighted collaboration and support as collectivistic values and emphasized on their role in entrepreneurial venture formation:

> "The best part about being an Indian or a [member of the Indian] nation I would say [is related to] (…) helping each other, and standing for each other, and this has been the biggest strength for not only me but all the Indian businesses around the world" (Entrepreneur 4).
>
> "We have this culture in India to invite people to do something new. [this] character of Indian culture for sure helped me to establish business, operate and grow it" (Entrepreneur 5).

Indian immigrants also share their knowledge and experiences with others because they are relationship-oriented and carry collectivistic values in their culture. The sharing of this valuable knowledge and experiences sometimes pull other ethnic peers into self-employment because they get to know about entrepreneurial opportunities, clarity in vision and the difficulties and challenges encountered along this path. Entrepreneurs 4 and 15 reflected this cultural aspect during interviews:

> "[I was] always helping many other guys out who wanted some like talking about design or innovation" (Entrepreneur 15).
>
> "Exchanging or passing on our experiences and culture to more and new people. To people who haven't experienced this too much or don't know about this and give this experience and cultural values are also a big influence" (Entrepreneur 4).

Like many other Eastern cultures, Indians also give huge importance to family and community appreciated values (Scroope, 2018a) where it inspires and motivates many to step into venture creation and to run a business, since it is a highly appreciated value (social prestige) in the Indian culture and community. This importance is reflected in Entrepreneurs 4, 7 and 15 interviews:

> "Indian culture has influence because it's more about working as I said for ourselves, and this is what is more important as an influence for us" (Entrepreneur 4).

> "Having set-up a business, ruling things, people coming to you, working for you, you know. That was the only reason earlier. (…) At one point in time, money doesn't matter—reputation, recognition, or society matters" (Entrepreneur 7).
>
> "(…) people from the west of India. They do have very strong business rules so their family goes into business. They know how to handle money. They know how to spend money" (Entrepreneur 15).

Data derived from interview transcripts showed that Indians tend to have a strong sense of pride in the distinctiveness and diversity of their culture. For example, an incredible variety of local cuisines, products, and diverse customs were sources of pride and instigated business ideas for some entrepreneurs in this research:

> "We have that effect on us to show our Indian culture. To the people coming to us because these people know complete European culture, we have to show our Indian culture to the people" (Entrepreneur 9).
>
> "Every part of India offers different food, colors, and dressing styles. Everything is different, so if you're thinking about even food, it's not just five or six products, so I would say it is our strength to even jump from south Indian food, from north Indian food to western and eastern. You have a huge opportunity to work with several products, and that's what I find much interesting, like being a part of the Indian community and culture" (Entrepreneur 6).
>
> "I had also made it a point that I want to showcase or bring it out into the market that Indian beers exist and Indian craft beers exist as well. Like you have Indian food outside India and Warsaw, why not have Indian beer here" (Entrepreneur 14).

As mentioned earlier, India is a land of great diversity, contrasts and complexity. Its diversity spans geography, languages, religions, castes and classes. Being diverse in general and ethnic in particular, some Indian entrepreneurs expressed that their attachment to a specific region or ethnicity motivated them to enter business ownership more than others:

> "My specific Indian culture makes difference, I think. You can see that not all Indian people are entrepreneurs. So, my background, my culture, we are Indian. However, we are Sindhi too. In our Sindhi culture, I cannot see most of the people on a job. They're entrepreneurs back in India, back in here. Everybody you see wants to do business, so

I don’t know [if] it's in our blood, or you can say a blessing that we are born to be an entrepreneur” (Entrepreneur 11).

“Indian community is primarily like its very kind of polarized you could say, that we have like a group of people from the west. They are businessmen and Punjabi, they have their [own] community. (…) people from the west of India. They do have very strong business rules so their family goes into business. They know how to handle money. They know how to spend money” (Entrepreneur 15).

Being keen to optimize the use of available resources due to scarcity of resources for many, admitting the level of poverty and high competition emerged from a large population in India, taught many Indian how to use available resources effectively and become entrepreneur. This aspect of Indian culture was highlighted by Entrepreneur 14:

“I realized that you grow up in such a competitive environment that you have to make something out of nothing or the bare minimum what is given to you. For example, you want to become a book writer, but you cannot afford to have a book, but you can afford to have a pen, but you have to write somewhere. If there’s a wall in front of you, you will start writing on the wall. Maybe that’s your book, and I’m using a metaphor. I think this has definitely helped [Indians] in a way to make something out of the bare minimum and make it grow” (Entrepreneur 14).

Indians generally prefer a communication style that is less formal and more personal based on mutual respect (Scroope, 2018b). It is because Indians are taught to minimize conflict and strive for harmony. Some entrepreneurs highlighted the importance of this aspect of Indian culture (respectful communication):

“I can speak to you and you will be fine, another thing is I’ll speak to you nicely, you will feel better. So, the second way of being nicer comes from my culture” (Entrepreneur 1).

“Respecting people is very important from where I come from. Definitely it helped me to be an entrepreneur. It’s like you work together and how you behave within your team and with your partners and with your collaborators” (Entrepreneur 15).

Last but not the least, the role of a religious network, was also clearly expressed by Entrepreneur 12 as it provided him with an opportunity and motivation to enter self-employment:

> "Many people [Indians] know me because of my religion [Hindu] and our main group in Warsaw, so that is my main advantage that I can get [for doing business] because we have around 350 people there and they all know me, and because of that, they put trust in me, and I grew more and more. (…) it's around 1000 now" (Entrepreneur 12).

4.3.5 Summary

As explained, in this study context, the concept of motives and drives that emerged from data is considered a broad area that encompassed a wide variety of different variables and factors explaining "why Indians migrated to and enter entrepreneurship path in Poland?" Motives and drives within this thesis are categorized as the merger of "initial reasons for migration of Indians", "socio-economic development of Poland", "pull and push factors toward entrepreneurship", and "Indian characteristics and cultural background" —all four are considered properties of the major category of "motives and drives"' and are conceptualized as essential elements that shaped the perception and career choice of Indian immigrants toward entrepreneurship. Given the data derived from interview transcripts in this study, we may theorize that in the case of some entrepreneurs, specific factors might simultaneously act both as pull and push factors. In addition, the distinct individual characteristics and cultural background also might simultaneously act directly or indirectly as pull factors toward entrepreneurship. It is important to mention that we theorize that since the sole category of intention does not seem to be rich enough to capture characteristics and cultural aspects of Indian immigrants, the researcher did not include "intentions" as a new category (embracing motives and drives). In addition, the concept of the initial reasons for migration of Indians identified in this study helps capture intentions since knowing one's reasons always helps one understand their intentions. Therefore, capturing Indian immigrants' tangible and intangible incentives, values and other reasons to become entrepreneurs in this study helps one understand their entrepreneurial intentions. The following propositions summarize research findings regarding motives and drives toward entrepreneurship derived from the interviews' transcripts as a result of constant comparative analysis.

Proposition 1: Initial economic reasons for migration of Indians, such as possibility of working in Poland due to a set of skills and career experience/ or perspective, less competition among Indian businesses, and Poland's fast-growing economy, influence the development of entrepreneurial intention of Indian immigrants in Poland.

Proposition 2: The general prosperity and socio-economic development of Poland and particularly Warsaw directly and positively influence the decision of migrated Indians in Poland toward conducting entrepreneurial and business activities.

Proposition 3: The perceived and experienced pull and push factors positively influence and shape the perception and career choice of Indian immigrants' toward entrepreneurship in Poland.

Proposition 3a: The perceived and experienced pull factors (motivational factors) are predominant reasoning among Indian immigrants to enter entrepreneurship in Poland.

Proposition 4: Indian immigrants' individual characteristics and cultural background play a key role in their intention toward self-employment and firms' creation in Poland.

Proposition 4a: Indian immigrants' with individual characteristics such as having a role model, being married, family-oriented, having higher education, relevant past work experience, and being a male are most likely to enter entrepreneurship path in Poland.

Proposition 4b: Indian immigrants' local and national culture values to a large extent determine their perception and career choice toward self-employment and firms' creation in Poland.

4.4 Major Category (2): Opportunity Recognition Process

While the researcher was performing the steps of coding, he observed a significant part of the emerged data representing the ways Indian immigrants recognized entrepreneurial and business opportunities in Poland, where many concepts and categories embraced this meaning. The emerged categories "past experiences and knowledge", "home country's learning", "personality traits", "social capital", "surrounding business environment opportunities" and "entrepreneurial alertness" were seen as the prominent categories and concepts where they reflect this meaning. However, with further analysis and after the researcher re-read the interview transcripts, continued questioning himself about the data and looked again at the outcomes of the coding procedure (generated categories, subcategories, supporting codes, and

quotes), he realized that merging these developed categories and concepts in a more abstract category could capture better the essence of Indian immigrants' entrepreneurial and business opportunities recognition process in Poland as a whole. Given this explanation, the researcher merged the aforesaid 6 developed categories and concepts together under a more abstract category named "recognition of business and entrepreneurial opportunities" where this category further formed the major category of "opportunity recognition process". These emerged category, subcategories, and concepts were developed and saturated until the late interviews as no new concepts developed that reflect the ways Indian entrepreneurs recognized entrepreneurial and business opportunities in Poland other than the earlier emerged categories and concepts. Identified relationships between emerged categories and concepts also revealed that the major category reflects clearly what it means to be opportunity recognition processes among Indian entrepreneurs in Poland by offering an overview of ways Indian immigrants used to identify, recognize, and discover potential entrepreneurial and business opportunities in Poland (see Figure 7 **section 3.7.2** and Figure 9 **section 3.7.3**).

4.4.1 Recognition of Business and Entrepreneurial Opportunities

Recognition of business and entrepreneurial opportunities is concerned with generating business ideas for development of products or services to meet customers' needs and demands to earn profits. Although needs are similar across the world, the taste, choice and preference of customers varies from place to place. Therefore, it is essential to understand how different ethnic groups recognize such opportunities in their host countries since each country has its own unique environment, comprising of distinct customers, rules, customs, and culture.

The following table 9 elaborates the concepts that linked to the research sub-question "How do Indian immigrants identify, recognize, and discover business and entrepreneurial opportunities in Poland?". The table was formulated after a constant comparative analysis was performed on the data derived from the interview transcripts.

Table 9. Emerged concepts related to Indian immigrants' processes for recognition of business and entrepreneurial opportunities in Poland

Research question	Emerged concepts
How do Indian immigrants identify, recognize, and discover business and entrepreneurial opportunities in Poland?	▪ Past experience and knowledge – *involvement in family businesses in India* – *working experiences in home or other countries* – *working experiences in Poland* – *prior education (university and training)* ▪ Learning – *Polish language* – *using the internet and conducting research* – *taking university courses or degree programmes* – *attending exhibitions and events* ▪ Psychological attributes (personality traits) – *self-efficacy* – *risk propensity* – *self-confidence* – *optimism* – *creativity* ▪ Social capital (network) – *family members and relatives* – *friends, colleagues, associates, and ethnic peers* – *customers and suppliers* – *entrepreneurs* ▪ Environmental factors – *sustainable opportunities* – *incubator programme* – *COVID-19 pandemic* – *fall of communism, changes in the system of Poland economy, and country market openness in the early 90s* – *life style* ▪ Entrepreneurial alertness

Source: Author

In this section, the researcher presents the subcategory of the opportunity recognition process of immigrant entrepreneurs in Poland which is derived from constant comparative analysis conducted on the interview transcripts. 6 concepts emerged under this subcategory. They are: "previous experiences and knowledge", "learning", "psychological attributes", "social capital", "environmental factors" and "entrepreneurial alertness".

4.4.1.1 Prior Experience and Knowledge

Prior knowledge of a particular domain comes from education (university or training) and job-related experiences, which include managerial, entrepreneurial, and technical experiences (Sundararajan and Sundararajan, 2015). They make immigrant entrepreneurs aware of rules, regulations, culture, customers, markets, products, and services to recognize entrepreneurial opportunities in an environment different from home contexts. Giving the data derived from interview transcripts in this study, we may theorize that immigrants also tend to gather experiences and knowledge after migration to the host country to be aware of opportunities in similar or dissimilar sectors.

According to the data derived from the interviews' transcripts, a majority of Indian entrepreneurs emphasized the role of experiences they obtained through involvement in family businesses in India. It is an important factor that helped them in the recognition of entrepreneurial opportunities in Poland:

> "I come from a business class family and I was working for a long time" (Entrepreneur 4).
>
> "My family members also from the same business. (…) I understand the market in India, I started doing the same thing over here" (Entrepreneur 5).
>
> "I come from a family who is active in business, I grew up helping my father and brothers in their businesses" (Entrepreneur 10).
>
> "(…) my father and my family was business oriented that gave me a lot of knowledge" (Entrepreneur 11).
>
> "I come from a business background based in India. I was working with my father in his business. (…) I used to see my dad working in his business. I used to help him, and everything that I have learned there has been used of course here, be it marketing, business practice, working with people, managing people, import, export, sales, margins, etc." (Entrepreneur 1).

The importance of having of prior knowledge mainly about ethnic products and services and its role in identifying entrepreneurial opportunities in Poland is also highlighted by Entrepreneurs 6 and 9. They are involved in importing and distributing or producing ethnic products in Poland, and are trying to penetrate the Polish market:

> "I wanted to start with my own country, my own products so that I feel confident about it. (…) where I know the products, I know what it is, what I'm doing, how it is being managed" (Entrepreneur 6).
>
> "[I] learned something from India [recipe] that I'm applying here with the food we are giving. In that [my offered product] 50 percent, I learned from my native place where I came" (Entrepreneur 9).

Entrepreneur 6 also mentioned the use of prior knowledge on the ethnic product (lassi) combined with a new serving approach as an entrepreneurial opportunity that he captured in Poland:

> "We started bottled lassi [Indian drink]. The basis behind this [business] is you have to bottle it in a proper bottle cap and keep it shelf-ready. That was the first stage of my business when I wanted to start a business" (Entrepreneur 13).

Immigrants also recognize opportunities in similar sectors/industries by capitalizing on previous job-related experiences gathered in home country or other countries environment in order to develop opportunities suitable for the Polish business environment:

> "I have experience of staying in Europe. Before Poland, I was in the UK for five years, and this is where my retail journey started. I started retail, and I was enjoying this very much. I've always been working in retail since 2009 and I always wanted to be in this sector" (Entrepreneur 4).
>
> "I was working in an import-export company in Thailand and as a sales manager I used to travel many countries to sell garments, shoes, textile etc. So, I started my own import-export business of garments, textiles and shoes" (Entrepreneur 8).
>
> "I had a lot of experience working in the food and beverage and hospitality industry in the past during my university days, so I was always related to food and beverages industry which I loved in the past" (Entrepreneur 13).

The story of Entrepreneur 15 was a mix where he capitalized on his previous job experiences and personal interest in sustainability to capture the entrepreneurial opportunity in Poland:

> "My background before I moved to Poland, was family designing physical products. (…) which is about basically managing the whole new product development process.

(…) I [also] was always interested in sustainability. When I was in Delhi, I was helping out some NGO who was actually collecting plastic LDPE [Low-density polyethylene]. (…) when a friend of my friend (…) met me in Warsaw, and talked about the solution (…) for me it was like very interesting project. It was product design or design element which was kind of a puller -for me to be involved in the project and the second thing, it was about sustainability so there was like a solid opportunity where there is was huge problem that had to be catered to" (Entrepreneur 15).

Before starting their own ventures, some Indian immigrants were involved in routine jobs in Poland and gathered experiences and knowledge that was later applied in recognizing opportunities in similar or dissimilar sectors:

"Knowledge basically was only [based on] experience [in Poland], you know, there was nothing like theoretical study or something like that. I used to study people, how they react, what type of people" (Entrepreneur 3).

"I worked previously in some other restaurants [in Poland]" (Entrepreneur 9).

"I also start that work as a worker, and after that, I work more than one and half year in that field, and I gather the knowledge how it's work, and after that, I put my foot, and then I start that" (Entrepreneur 12).

"I really worked hard first five to seven years [in Poland]. I remember I used to work 18 hours a day to really know something about this country, about how to do business here, what is the people's mentality, what are the legal terms, what should be the legal status, etc. In these first five years, I gained a lot of knowledge about how I can do that which I did" (Entrepreneur 1).

"When I came to Poland, I was (…) the food and beverage director or a manager or head chef, you can say, because the whole operation of the restaurant was under my supervision, so, I had a first hands-on experience in getting all the paperwork scrutinized under my supervision" (Entrepreneur 5).

Some of the entrepreneurs also recognized business opportunities in Poland by transferring the knowledge gathered from the study domain/education that they received in the

home country or other countries. This group of entrepreneurs generally tend to operate in the same field in which they have an educational background:

> "I come from a brewing background [education]. I'm a craft brewer originally" (Entrepreneur 14).
>
> "It was only about the study which I did, and that's it I would say. It helped me to run the business and to establish the business" (Entrepreneur 4).
>
> "I learnt basics from my college because I have passed bachelor's degree in hotel management and catering technology, which is of four years, so I know the basics from all F&B [food and beverage] departments, operations of a hotel, finance, accounting, legalities, laws, food safety, etc. and everything was covered up in degree. So, I have a theoretical knowledge of everything. (…) keep in mind when I did my hotel school, I wanted to have my restaurant, my own family restaurant, our first family restaurant, I had this in mind" (Entrepreneur 5).

4.4.1.2 Learning

Entrepreneurship literature has emphasized the importance of learning in the process of recognizing entrepreneurial opportunities, especially at the initial stage of capturing new opportunities (Politis, 2005; Wang and Chugh, 2014; Hassan *et al.*, 2020). Entrepreneurship education and research help immigrants learn the process and mechanism of start-ups that eventually act as key factors in recognizing opportunities. The interviews conducted in this research allowed to detect a set of factors in the learning process that help entrepreneurs to create and recognize entrepreneurial opportunities. These factors are: learning Polish language, using the internet and conducting research, taking university courses or degree programs, and attending exhibitions and events.

It is necessary for immigrants to learn Polish language to conceptualize entrepreneurial opportunities in a proper manner. That is why they learn Polish language by enrolling in courses offered by NGOs, state institutes, or private lessons that assist in communicating with the surrounding environment, which facilitates in exploring opportunities. This importance is reflected in the opinions of some entrepreneurs:

> "It's not that easy to survive with only English, especially if you're thinking about the business" (Entrepreneur 6).

"It is always important to learn the language, especially in Poland, because nine and a half people out of ten who are visiting you [customers and suppliers] are Polish" (Entrepreneur 13).

Among others, Indian immigrant entrepreneurs also widely use the internet to enhance learning that in turn assists them to search for new opportunities:

"Internet also is there, so we can get everything from the internet" (Entrepreneur 2).

"I searched in Google for this [business] information, which I had some doubts about, and everything [was] okay" (Entrepreneur 9).

"I first search the internet" (Entrepreneur 14).

"I often saw that they were doing advertisements on Facebook or Instagram, or other social media. Sometimes, they were also distributing some pamphlets. I mean another partner, not me, but from that, I read that thing" (Entrepreneur 12).

Indian immigrants conducted research as well to know about Polish markets that eventually assisted them in recognizing opportunities:

"I started each and everything by my own, from reading the materials how the things will go on" (Entrepreneur 2).

"We did some research on restaurants that are getting complete vegetarian" (Entrepreneur 9).

"We are in the early stages, at the moment we are in an information gathering and exploratory mode" (Entrepreneur 10).

"(…) I thought of doing business, but it's not like I had this in my mind from the beginning because business takes a lot of research and effort. (…) At the moment, we are just doing research on that particular concept so that we can execute it better" (Entrepreneur 6).

Entrepreneur 13 narrowed in detail how conducting market research and profiling the exact needs and demands of potential customers helped him in capturing the right direction for his business in Poland:

"The research part behind that was what kind of clients I'll be looking for? What kind of events I will be going to with this product [idea]? How long the product lasts in the fridge. Something as simple as that and what kind of demographics do the people have

who are going to buy this product? Do we need a sugar-free option? Do we need a vegan option? Also, age is an important demographic factor to understand who will be attracted to the product who will not be attracted at all. This was the kind of research we did" (Entrepreneur 13).

It is widely known that some university degree programs (e.g. MBA) and courses play a vital role in enhancing practical knowledge, which in turn helps in opportunity recognition, new venture creation and its management. The role of a university degree programme mentioned by some entrepreneurs in their opportunity recognition process are as follows:

"I was studying in a master's program, so two years of study with this kind of market research on what I can do here, and that's where I found that okay, I should go ahead with the retail sector and food and beverages" (Entrepreneur 6)

"I was going to the university here [in Poland] in a business school. Most of my topics of presentations in the class were always revolving around my business. I would put up the problems in front of the public, that is, my classmates and my professors and open questions where I would try to get my answers as well. So, this was also part of my strategy" (Entrepreneur 14).

Last but not the least, attending business exhibitions and entrepreneurial events also helped some entrepreneurs to recognize business opportunities in Polish business environment:

"I travelled extensively across Europe, Poland, attended various exhibitions (…) in person meetings and so on" (Entrepreneur 10).

"I was networking quite often, went to several startup events in my case" (Entrepreneur 14).

"We attended university-level conferences and checked with people who would often like to come here, people from Germany and Scandinavia trying to understand what reuse or refill systems are" (Entrepreneur 15).

4.4.1.3 Psychological Attributes

Psychological attributes (or personality traits) reflect people's characteristic patterns of thoughts, feelings, and behaviors and shows the state of individuals' mind that energizes or

provides motivation to do some work (Uddin, 2016). The entrepreneurial personality traits mentioned by entrepreneurs during interviews are self-efficacy, risk propensity, self-confidence, optimism, and creativity. It is important to highlight that there is no particular attribute that compulsorily helps in recognizing entrepreneurial opportunities, but it is a mix of the above stated traits that contributes to entrepreneurial opportunity recognition by immigrants positively.

Entrepreneur's self-efficacy refers to "a person's belief in their ability to successfully launch an entrepreneurial venture" (McGee *et al.*, 2009: 965). Self-efficacy provides immigrants with the belief that they are fit for the opportunities they are looking for and are able to succeed in a particular situation. Such tendency is well reflected in the opinions of immigrant entrepreneurs where they were confident about their own capabilities to explore opportunities and to apply their skills for gains:

> "Cooking was my passion and I love cooking. I was always keen to explore new dishes. So, once I was in restaurant and I don't know what clicked me and appeared in my mind, oh, one day I should have a restaurant like this. So, then I started working on it" (Entrepreneur 2).
>
> "I'm doing this because I'm passionate about food. I am professionally a chef. I've done my schooling in this cuisine. (…) I [also] wanted to have my restaurant, my family restaurant for my own family, I had this in mind" (Entrepreneur 5).
>
> "There was a point where I realized, okay, I want to go back to something which I'm good at, which is my right hand and which is brewing and brewing technology, brewing innovation or beverages because technically I'm very sound at it" (Entrepreneur 14).

Risk propensity, also known as risk-taking tendency or willingness to take a risk (Sharma *et al.*, 2009), is associated with opportunity recognition process of Indian immigrant entrepreneurs in Poland. Risk-taking is inherent in entrepreneurship, and if one is not prepared to take risks, one cannot be an entrepreneur. Risk-taking provides the courage to leave a secured income approach and accept uncertainty of earnings. It involves creating and recognizing business opportunities or thinking about a business to some extent:

> "This familiarity [with business background] certainly helps one develop an acumen and more importantly an appetite for risk" (Entrepreneur 10).
>
> "I took a risk that if I get something or not, it doesn't matter, I have to invest something for my friends, and I want to help my community" (Entrepreneur 12).
>
> "Being an entrepreneur is kind of a taking risk" (Entrepreneur 6).

Self-confidence also assisted Indian immigrants in creating and recognizing entrepreneurial opportunities. It is associated with individuals' belief in their actions to achieve something. Immigrants need to complete several stages in the opportunity recognition process, such as identifying specific needs and demands, thinking about products or services to meet the needs, and mobilizing resources to develop products or services to address those needs. Immigrants have to rely on their own abilities for the successful completion of these stages. Therefore, self-confidence is important since it helps immigrants undertake projects despite failures and setbacks. It also provides strength to the belief systems of immigrant entrepreneurs to trust their potential in identifying entrepreneurial opportunities:

> "You should have your self-confidence and of course, with the love, support and cooperation of your family that is more required" (Entrepreneur 2).
>
> "It gives you self-confidence and when your team members look at you for something, it generates a self-energy and doing a lot of things" (Entrepreneur 5).
>
> "I wanted to start with my own country [offers], my own products [ethnic] so that I feel confident about it" (Entrepreneur 6).

The interviewees also expressed a sense of optimism in the entrepreneurial opportunities recognition process. Sense of optimism is defined as "a psychological state of individuals that inspires thinking about the positive outcomes in the future" (Sherman and Cotter, 2013: 596). This enthusiasm to recognize and pursue opportunities has been reflected in the expression of Entrepreneurs 1, 3, 13, and 14:

> "In Poland there are more than 100 wholesale shops or offices who used to work in my company and they have been trained, they had good knowledge and then, they started their own business. So, for me, I always see that okay, I have to grow, I have to think more creative than what they are doing now. Because once they leave my

company, they take my customers and engage in unhealthy competition" (Entrepreneur 3).

"I would consider the current time even though it's a difficult time, they say. Hearing from business leaders a war is the best time to start a business or make an investment. I mean not directly in a sense, but we are in the middle of a global crisis [COVID-19 pandemic], so I would like to solve what is at hand [emerging opportunities resulted from COVID-19 pandemic] in the near long term" (Entrepreneur 14).

Last but not the least, Indian immigrant entrepreneurs also emphasize the importance of creativity in exploring new business opportunities to respond to customer needs and address existing competition, where they mainly observed creativity as supplying Indian products or flavors according to the taste of Europeans. The importance of this personality trait is explained by Entrepreneurs 1, 3, and 9:

"When I started to use cosmetics from the market, they were very expensive and I was wondering that the natural cosmetic which is made by blending spices and natural herbs is the cheapest to be found in India. (…) so I thought let me make something very natural and very affordable so all 40 million people in this country could use that product. (…) so that's the reason I started" (Entrepreneur 1).

"(…) we have some of our own ethnic fruits like mango, guava which are only in India, so we will make ice creams from these real fruit with flavors. This is something unique where there is no competition here yet. (…) We [also] are planning very soon to manufacture some food products such as Indian cheese (Paneer) here in Poland (…). This is very famous [Indian product] and has a big market but there is no manufacturer in Poland" (Entrepreneur 3).

"We thought everywhere in Warsaw we have American burger shops, and India is known for masala. So, I thought why we don't prepare something Indo-American like mixing of Indian masala and American recipes" (Entrepreneur 9).

4.4.1.4 Social Capital

Social capital leads to creating networks that facilitate opportunity discovery involving opportunity identification and mobilization of scarce resources (Moghimi Esfandabadi *et al.*, 2016), and is divided into bond, bridge, and linkage relationships. Bond is the relationship

based on a sense of common identity such as family; bridge extends the relationships and includes friends, colleagues, associates; and linkage includes the people or group up or down the social layer (Keeley, 2007: 102).

Indian immigrant entrepreneurs need to know the broader business environment of Poland, where knowledge and information regarding the markets, customers, culture and official rules and regulations are crucial factors for recognizing entrepreneurial opportunities. Entrepreneurs in this study received valuable support and suggestions from the surrounding networks that consisted of family, friends, ethnic peers and individuals involved in similar or dissimilar business sectors. These valuable inputs and recommendations assisted Indian immigrants in exploring and recognizing opportunities in an environment unfamiliar to them. According to the data derived from the interviews' transcripts as a result of constant comparative analysis, the family members and relatives rendered valuable support to some entrepreneurs to conceptualize the opportunities:

> "Some ideas and advice from (…) family that we could implement or use to avoid any uncertain situations or initial mistakes that people might make while starting a business" (Entrepreneur 4).
>
> "The partner is one of my wife's relatives, and we had the opportunity to host their son. A couple of years ago, when he came along, they proposed that why don't you start an entity together? So, we couldn't think of anything else because he was working in some restaurant, and I guess as a delivery boy. Then he realized that, okay, we could have our own restaurant and could be working for this. So they proposed, and they send the funds; okay, let's try and do it. So that's the basic story" (Entrepreneur 7).

Additionally, after migration to Poland, Indian immigrants take assistance from friends, colleagues, associates, and ethnic peers while searching for opportunities "I learned from my peers, my colleagues who have worked professionally" (Entrepreneur 14). Some of these people also happened to live in Poland since very long. They assist Indian immigrants by providing valuable information and exchange views and ideas or participate in joint discussions formally and informally to develop and shape opportunities. Immigrants use the outcomes of such exchanges to explore opportunities:

> “I have many friends from the same background, retail. We do talk about it but not a lot. It’s just a general exchange of ideas and situations of the current businesses, and there are no personal needs for me” (Entrepreneur 4).
>
> “My friends suggested me because they are working under other partners [in Poland] and they charge them a lot of money, and they are not giving money on time. Therefore, they suggest to me that (…) you have to do something for us, and I have many friends and the local community, and they wish that I can do something for them because no one is capable. At that time, I use my own capital and set-up something to support them, and I started” (Entrepreneur 12).
>
> “I’m from Kerala and I hadn’t met anybody from Kerala like in the first whole year in Poland and I thought, maybe there’s not many people living here and I was in Ursynów side once and someone told me that it was not huge but a decent community and that guy took my number. He was from Gujarat and he gave his number to another guy from Kerala. He came to meet me so it was the first Keralite I met in Poland and he’s the one who told me about this food business” (Entrepreneur 15).

It is also evident that immigrant entrepreneurs identify opportunities by taking primary inputs from the customers, suppliers, and clients to meet their needs and demands. Therefore, it is always necessary for immigrant entrepreneurs to listen to customers, suppliers, and clients and take their opinions seriously , believing that this will help recognize future opportunities. The importance of this group in the opportunity recognition process is mentioned by Entrepreneurs 8, 9, and 11:

> “I always started with demand of the market, what they needed. Accordingly, I changed my products” (Entrepreneur 8).
>
> “I get involved with Polish people very easily, so, I get their ideas, their requirements, and we discuss lots of issues and then you know, we are business people, basically you know, from the roots, so, we easily adapt the requirements what the people like here” (Entrepreneur 3).
>
> “I found this opportunity from some of my clients. Then I realized this is a big potential market. (…) I had a few customers which I got support from and I started my own business” (Entrepreneur 11).

Indian immigrant entrepreneurs also maintain close relations with other entrepreneurs (immigrant or otherwise) who do similar or dissimilar businesses in Poland or other European countries. Such interactions and knowledge/idea sharing provide access to the stock of experiences of entrepreneurs who have lived here for a long period. Moreover, the ideas immigrants receive from the interactions with other entrepreneurs are likely to be more productive and fruitful than friends and family as they have practical experiences of doing business which, in turn, assists immigrants to recognize opportunities in Poland better:

> "Meeting business people and living here, I personally get the information from them and also use my experience" (Entrepreneur 8).
>
> "Trading in textiles, supplying to all garment factories and then slowly when you are in the market for such a long time, you get connected with some good people [business people] with good advice, so we started to diversify our business" (Entrepreneur 3).
>
> "I was interacting with similar entrepreneurs in the same field on the ways I should look into, what market category I should attack, how shall I actually start building it" (Entrepreneur 14).

4.4.1.5 Environmental Factors

Environmental factors refer to overall economic, socio-cultural, and political factors that influence Indian immigrants' willingness and ability to recognize and develop entrepreneurial opportunities in Poland. Tang (2008) argues that four dimensions of environmental factors are critical to opportunity recognition, including governmental (favorable policies and procedures for entrepreneurial activities), socio-cultural (e.g. foreign-friendly environment, economic stability and growth), financial (financial support that assists new venture growth and expansion) and non-financial (e.g. modern transportation and communication facilities). Tang (2010) also emphasized that a congenial environment plays an important role in inspiring individuals to pursue entrepreneurial opportunity recognition. It means environmental factors are only fueling the process, not supplying a list of feasible opportunities for the immigrants. Therefore, it is the responsibility of Indian immigrants in Poland who are willing to step into entrepreneurship, to explore and recognize opportunities by developing their own thoughts.

The Polish government has several organizations that render services to Indian immigrant entrepreneurs to shape and structure their initial thoughts. However, none of the interviewees were either aware of or interested in receiving guidance or necessary assistance from such organizations:

> "There are a couple of institutions but I didn't take any help from anyone" (Entrepreneur 1).
>
> "Many [are available] on gov.pl, but I never took it" (Entrepreneur 12).

Only Entrepreneur 15 mentioned about one Polish institution that provides financial support: "There is Polski Fundusz Rozwoju [Eng. Polish Development Fund]. They are giving funds but they don't give you funds directly" (Entrepreneur 15).

However, on the other hand, getting support from NGOs at the initial stage was common practice in case of some entrepreneurs:

> "There is Somalia foundation. There are free Polish courses. I went for a few classes. There are lot of immigrants. They help in running business. They give you free legal advices" (Entrepreneur 5).

Indian immigrants also recognize opportunities in sustaining the natural and/or communal environment using their knowledge and experience. They use it to address environmental problems and issues related to natural resource management through their entrepreneurial initiatives. These include activities related to recycling and waste management:

> "It was like just a thought how to basically reduce single use plastic waste and then we ended up with a solution called refilling and now we're still in the same business" (Entrepreneur 15).
>
> "(…) to produce a liter of beer, you're using 10 liters of water. Imagine, if you have to drain a thousand liters of beer, you're wasting 10,000 liters of water. All these factors were not going well. (…) I came to some solutions to upcycle this product. (…) I decided to upcycle my beer into vinegar which otherwise I would have to throw, being more sustainable, eco-friendly" (Entrepreneur 14).

Entrepreneur 15 also pointed out the role of business incubator in the recognition of entrepreneurial opportunities:

> "We were part of the idea accelerator maybe a year ago. (…) we didn't win it but we won the Audience Award and we also won Special VC [venture capital] Award by the investor which was not a huge amount of money but some money we got and we used that money to build the prototype and during this time we build partnerships" (Entrepreneur 15).

While the current COVID-19 crisis negatively impacted most Indian-owned businesses under study, it also positively re-structured their thoughts to see things differently and create new and sustainable opportunities by addressing emerging needs and demands in the Polish market:

> "I think the first four months [COVID-19 pandemic], we suffered a lot, but then we started working towards what we can do to survive the situation and diversify to online events" (Entrepreneur 13).
>
> "Many innovations have happened already in the middle of the [COVID-19] pandemic, right from beverages to food" (Entrepreneur 14).
>
> The pandemic situation has hit us; people have shifted from meats to vegan and become vegetarian, a kind of diet. So we have already worked on the menu, and it's already going to change. So, we are going to emphasize more on the green part, on the vegetarian part, and on the seafood part. So, we are going to change the way since the dynamics of the market is demanding vegan, vegetarian and seafood at the moment. So we are going to twist the menu according to that. (Entrepreneur 5)

The fall of communism, changes in the system of Polish economy and consequently country market openness in the early 90s had created a unique opportunity that inspired a group of Indians to migrate (the first wave) and later enter entrepreneurship and create new ventures in Poland (Lehmann, 2012; Kugiel and Pędziwiatr, 2014). The businesses that boomed in Poland after this revolution were importing textiles and clothing that negatively impacted the Poland textile sector (Hunter *et al.,* 1994). Entrepreneurs 3 and 8 mentioned this unique and life-changing opportunity during interviews:

"(…) that time, there were very good opportunities and business was not so difficult, everything was to sell during that time. (…) We started with textile business. That time textile used to sell like hot cakes because there were not many importers of textiles in Poland, so we really did very huge business" (Entrepreneur 3).

"In the beginning, when communism came to an end and democracy was established in Poland, the market was hungry. You could sell anything, anything you bring from China, Thailand, Far-east countries and India and you could sell easily" (Entrepreneur 8).

The European lifestyle in general and Polish lifestyle in particular inspired some of the Indian immigrants to explore opportunities to meet identified needs:

"[I'm] supplying Indian furniture according to the taste of Europeans" (Entrepreneur 8).

"Actually, we did some research. Our restaurant is particularly only for vegetarians. We did not focus on meat because nowadays, everywhere, we are getting non-vegetarian food. Due to COVID-19, since last year [2020], 50 percent of the people [in Europe] chose to become vegetarian because of their health and everything" (Entrepreneur 9).

4.4.1.6 Entrepreneurial Alertness

The concept of entrepreneurial alertness as the most important cognitive/psychological factor that helps in recognizing entrepreneurial opportunities was first introduced by Kirzner in (1979, p. 48). It is defined as "the ability to notice without search opportunities that have hitherto been overlooked" and consists of three distinct elements: scanning and search, association and connection, and evaluation and judgment (Tang *et al.*, 2012). In context to entrepreneurial alertness, the recognition and development of new opportunities does not occur in a vacuum but in a society where unlimited events happen every day around us, which is impossible to overserve. Our awareness can facilitate in identifying the existing thought patterns around opportunity recognition and also look for new ways of thinking around the same. Based on this assumption, entrepreneurs tend to be more alert to possibilities for new entrepreneurial ventures than others (Tang *et al.*, 2012) due to a "unique preparedness" to

consistently scan the environment to discover opportunities (Kaish and Gilad, 1991). Similarly, the prepared mind facilitates Indian immigrant entrepreneurs to detect signals from the surroundings that they turn into opportunities:

> "It was like just a thought how to basically reduce single use plastic waste and then we ended up with a solution called refilling and now we're still in the same business" (Entrepreneur 15).
>
> "When I started to use cosmetics from the market, they were very expensive and I was wondering that the natural cosmetic which is made by blending spices and natural herbs is the cheapest to be found in India. (…) so I thought let me make something very natural and very affordable so all 40 million people in this country could use that product. (…) so that's the reason I started" (Entrepreneur 1).
>
> "(…) when I went to an Indian restaurant over here and we saw the Mango lassi there and people loved it, we asked the Indian restaurant owners over here, some of them good friends of mine, which one of the products you sell the most and they said Mango lassi and like then why can't people drink it outside (…) that was an initial thought behind it, and we just went ahead with the God feeling. (…) We started bottling lassi. The basis behind this [business] is [that] you have to bottle it in a proper bottle cap and keep it shelf-ready. That was the first stage of my business when I wanted to start a business" (Entrepreneur 13).

4.4.2 Summary

This section focused on the process of opportunity recognition and the different strategies that Indian immigrants incorporate to identify these new business opportunities in Poland. The results helped in getting responses and viewpoints with respect to the question: "How do Indian immigrants identify, recognize, and discover business and entrepreneurial opportunities in Poland?" The determinant "opportunity recognition" within this thesis is categorized as the merger of "past experiences and knowledge", "home country's learning", "personality traits", "social capital", "surrounding business environment opportunities" and "entrepreneurial alertness". These 6 factors lead to the main category "recognition of business and entrepreneurial opportunities" which further leads to the category of "opportunity recognition process" and are conceptualized as critical determinants that guide

and assist Indian immigrants to recognize opportunities and turn them into businesses in Poland. The following propositions summarize research findings regarding the processes used by Indian immigrants to identify, recognize, and discover business and entrepreneurial opportunities in Poland.

Proposition 5: The level and the way Indian immigrants use their career experience and past knowledge, learning activities outcomes in Poland, network and entrepreneurial alertness combined with their unique personality traits and the influence of environmental factors define how they establish, operate and develop their businesses in Poland.

Proposition 5a: Indian immigrants' career experience and past knowledge, in terms of education, business, management, and industry-specific experience, are positively associated with the recognition of business and entrepreneurial opportunities in Poland.

Proposition 5b: Indian immigrants' learning activities in Poland, such as taking Polish language classes, using the internet and conducting research, taking university courses or degree programmes, and attending exhibitions and events, are positively related to capturing business and entrepreneurial opportunities.

Proposition 5c: Indian immigrants' psychological attributes (personality traits), such as self-efficacy, risk propensity, self-confidence, optimism, and creativity, influence the ways they identify, recognize, and discover business and entrepreneurial opportunities in Poland to a large extent

Proposition 5d: Indian immigrants' social capital (network), such as family members, relatives, friends, colleagues, associates, ethnic peers, customers, suppliers, and entrepreneurs, are positively associated with the recognition of business and entrepreneurial opportunities in Poland.

Proposition 5e: Environmental factors influence Indian immigrants' ability to identify, recognize, and discover business and entrepreneurial opportunities in Poland.

Proposition 5f: Indian immigrants' entrepreneurial alertness plays an important role in the recognition of business and entrepreneurial opportunities in Poland.

4.5 Major Category (3): Conducting Business Activities

Initially and during the data analysis processes, besides motives and drives of Indian entrepreneurs as well as the ways they used to identify, recognize, and discover business and

entrepreneurial opportunities in Poland, the researcher viewed a substantial part of the data representing Indians' preparatory steps prior to business set-up as well as their practices during business operation in Poland, where many concepts and categories emerged from the churning of this data. The most prominent ones are: "planning", "financing", "obtaining official licenses and necessary permissions", "reliance on the assistance of professionals", "business planning and expansion", "staffing practices", "marketing and sales practices" and "business-related domestic and overseas traveling". After a thorough study of these categories and to capture the essence of Indian immigrants' business practices in a better way, the researcher merged these categories and concepts into two more abstract categories representing Indian immigrants' practices "prior to business start-up" and "during business operation". These sub-categories together further formed the main category of "Indian immigrants business practices".

However, with further analysis and re-reading the interview transcripts, the researcher started to question himself about the data "does this means all practices of Indian immigrants for converting their business and entrepreneurial ideas into businesses in Poland?". A detailed revisit at the outcomes of the coding procedure as a whole (generated categories, subcategories, supporting codes, and quotes), brought about a change in the decision making related to categories and sub-categories. The relationships identified between categories and sub-categories (refer to Figure 7, **section 3.7.2** and Figure 9, **section 3.7.3**) revealed that the emerged categories "access to transnational networks and resources", e.g. family and friends and co-ethnicity, and "availability of supporting institutions in Poland", had a direct association with type, direction, and the quality of Indian immigrants' entrepreneurial activities in Poland. For the better understanding of the meaning of access to /availability of ethnic networks and resources and supporting institutions in Poland, the researcher merged these categories together into a more abstract category named "ethnic resources and supporting institutions". The earlier mentioned emerged categories, subcategories, and concepts were developed, iterated and saturated until the last interview to ensure that no new concepts emerged or developed that reflected the Indian practices related to business activities in Poland other than the earlier emerged categories and concepts.

The above-mentioned categories, subcategories, and concepts allowed the researcher to infer that practical steps taken towards setting up a business and ethnic resources are

important determinants of successful entrepreneurship by Indian immigrants in Poland. On the basis of this conclusion, the researcher merged two main categories, "Indian immigrants business practices" and "ethnic resources and supporting institutions" together under a more abstract category (major category) named "conducting business activities". It represents a snapshot of practices, ethnic networks and resources, and supporting institutions, that contribute in converting business and entrepreneurial ideas of Indian immigrants in Poland into actual entrepreneurial ventures. Two main categories (hence subcategories) incorporated under this major category are presented in this section.

4.5.1 Indian Immigrants' Business Practices

An additional area that merits attention in this research—beyond the motivations to migrate into Poland and enter self-employment and business ownership among Indian immigrant entrepreneurs—is how Indian immigrant entrepreneurs manage and operate their businesses. According to the data derived from the interviews' transcripts as a result of constant comparative analysis, the researcher identified the following concepts linked with the research sub-question "What are the business practices of Indian immigrants prior to start-up and during operations in Poland?" (see Table 10).

Table 10. Emerged concepts related to Indian immigrants' business practices

Research question	Emerged concepts
What are the business practices of Indian immigrants prior to start-up and during operations in Poland?	▪ Prior to business start-up – *planning* o choice of sector and business (type) o choice of location o value proposition o defining target customers o identifying competitors o ownership (sole or partnership) – *financing* o formal funding • *bank loan* o informal funding • *personal savings* • *loans from family and friends* • *private financers* • *partnership deed* o startup financing • *crowdfunding* • *incubator pre-seed funding* • *angel investor money* • *venture capital (VC)* – *official licenses and necessary permissions* o obtaining information concerning business formation • *internet search* • *consultation with Polish professionals* • *consultation with Indian businesses* • *Polish friends* • *NGOs* o obtaining official licenses and necessary permissions • *Polish professional services (e.g. law firm, accounting firm)* – *reliance on the assistance of professionals* o reluctant to Indians professional services o translation o preparation of legal documents o business formation and registration ▪ During business operation – *marketing* o offline • *word of mouth* • *brochures* • *promotion and discounts* • *PR campaigns* • *grassroots marketing* • *showcase of product/service* • *exhibitions* • *media coverage* • *events sponsorship* o online and interactive • *social media (e.g. Instagram, Facebook, Linkedin,*

	Twitter, TikTok, WhatsApp) • *website and blogs* • *online reviews websites (e.g. Facebook, Google)* • *online delivery platforms (e.g. Uber Eats, Pyszne.pl, Bolt Food)* • *sectoral forums* – *sales* o wholesale • *sales on demands* • *margin* o retail o online sales • *ordering* • *delivering* • *social media feeds* • *promotion (discount)* – *customer service* o *using online systems such as live chat or autoresponder* o *review and rate on online delivery platforms (e.g. Uber Eats, Pyszne.pl, Bolt Food)* o *Google review and opinions* o *customer experience and feedback* – *business-related domestic and overseas traveling* o sourcing inventory (import) o production o exhibitions – *business planning and expansion* o entering new markets o business diversification o going online o acquiring investment o scale up o survival of business during COVID-19 pandemic – *staffing practices (recruiting and hiring new staff)* o role of race, ethnicity and nationality o having job-related competencies o Polish language skills o reliance on family members o being a hardworking person o being legal and authorized to work o reside in Poland at the time of recruitment o being committed and willing to accept demanding work schedules o being loyal and passionate towards work o keen on learning o being a student and under 26 years o gender impact – *pilot implementation strategy* – *reliance on the assistance of professionals* o Indian businesses for supplying inventory o Polish professionals' services for tax, accountancy, and legal • *complexity of legal issues in Poland* • *better competencies and qualification* • *business secret*

Source: Author

The above table exhibits the identified business practices among Indian immigrants. It includes preparatory steps prior to business set-up, such as planning, financing, and obtaining official licenses and necessary permissions by relying on professionals' assistance. It also identifies ongoing decision-making processes such as marketing, sales strategy, customer service, business-related domestic and overseas traveling, staffing practices (recruiting and hiring new staff), and reliance on the assistance of professionals. The concepts explaining the function of Indian businesses are presented in the following sub-sections which are derived through empirical analysis of data.

4.5.1.1 Prior to Business Start-up

Proper preparation before a business set up is crucial since it can significantly improves the likelihood of success. For such preparation, future small business owners generally need to research their industry, find unique selling proposition, define the target audience, find competitors, understand risk, map out their finances, and deal with initial requisite formalities and registration before starting their business. The importance of this stage was evident from the results of the empirical data where Indian entrepreneurs highlighted practices such as business planning, financing, obtaining official licenses and necessary permissions, and relying on professionals' assistance as being very important. Based on the empirical evidence, one of the most crucial step prior to entry into business ownership was planning and, in particular, preparing and drafting a business plan (documented or undocumented). It consisted of key components of the business such as market research finding, selection of the business (type) and its location, defining target audiences, identifying competitors, cost assessment of business start-up as well as necessary cash flow for business expenses. While data derived from interview transcripts showed that Indian entrepreneurs in Poland are less likely to produce a formal business plan, yet some Indian entrepreneurs mentioned the importance of planning and some elements of a business plan as imperative practices before actually starting a business.

Market research and how Indian immigrants use its findings in the process of entrepreneurial opportunities recognition are presented in section 4.4.1.2. The results of market research helps one select the sector and type of business, its location, identify value proposition, define target customers, and identify competitors:

> "We saw the need for this food products store in a perfect neighborhood. This was one of the key strategies to look for a good location and store size" (Entrepreneur 4).
>
> "In this location, what I found was the more movement of the people, which is important for the gastronomy and restaurant business. (…) our target the Polish population specially to test our food. (…) Overall, I'm considering everybody, not only targeting one segment of customers" (Entrepreneur 2).
>
> "I would say the customer segment is quite related to the brand we work with in the current case (…). Our primary customers are eco aware customers who are middle class, upper middle class, or upper class, are quite affluent, not worried much about the cost of the product" (Entrepreneur 15).

Entrepreneur 10 mentioned during the interview that they are still working on validating their value proposition that will be executed once the situation of the ongoing COVID-19 pandemic stabilizes:

> "We are working towards identifying valid value proposition in the agricultural sector, this is with fresh, processed produce and allied technology such as micro nutrients, soil sensors and other related hardware. (…) Initially we are planning to trade between Poland and India. [because] trading is not capital intensive, one can keep operating at low cost and build profitability with less risk" (Entrepreneur 10).

Entrepreneurs 4 and 6 summarized their market research activities prior to business set-up where their research results were used in finalizing the type and sector of the business, identifying the direct competitors in Warsaw metropolitan area, where to open the store location-wise, and defining the target audience and their demographical aspects:

> "We did a lot of research before starting this business. (…) a lot of research was put into the location and selection of food product categories because this was something which I personally wanted to ensure that I give the right products at the right prices to our customers. It [target customers] was a rather mix for me because I have a lot of internationals and locals in this neighborhood. I also have a university across the street where we have immigrants from India, China, Turkey, and other parts of Asia. I would say 70% are locals and internationals, and 30% are Indians and Asians" (Entrepreneur 4).

> "I just had to research about how many retailers are there in Warsaw or in Poland selling these kinds of products. Location choice, we were just keeping in mind that metro station or bus station or some tram station should be nearby, so that it will be easier for people to find us. (…) because of the metro station and Vistula University nearby, we get students from India and from the middle eastern countries [as a customer]. Because they also use the same product and everything" (Entrepreneur 6).

Indian immigrants were also asked questions based on the type of ownership of business (sole or partnership). The questions were: "Does your business exist is a co-preneurship rather than entrepreneurship? If yes, is it a husband-wife / family business or partnership? What is their role in the business?" The responses varied:

> "This business here in Poland is 100% my ownership" (Entrepreneur 1).
>
> "I am a sole entrepreneur" (Entrepreneur 14).
>
> "It's partnership" (Entrepreneur 9).

They also mentioned their business ownership arrangement as critical planning practices during interviews where financing, business operations, and marital status were among the main factors that influenced their decision (see also financing, and recruiting and hiring new staff parts). For example, Entrepreneur 15, mentioned "business operation challenges" as the primary reason behind his decision to select partnership as a business ownership strategy during the planning stage:

> "(...) if I try to do everything alone, it will probably fail. It is too much work and too many things that it's not really my expertise or not my area of interest or things which I can really do so we collaborate with people with whom we can work together and have common goals and values" (Entrepreneur 15).

Without finance, no business venture can be formed, can run or grow. That is why obtaining and having minimum finance is imperative for business set-up, managing operating expenses and business growth. It is listed both as a critical success factor and a major challenge for minority-owned businesses (Johnston, 2021). Entrepreneurs in this study mentioned various means of financing during the interview in response to the question "How did you fund your business and what was the basis of the arrangement?". The data derived from the interviews' transcripts as a result of constant comparative analysis demonstrated that

very few Indian entrepreneurs completely rely on formal funding sources such as bank loans: "When I started my business, the only flow of money was from the bank. Bank loan from Poland. (Entrepreneur 1)". A majority of Indian business owners relied on informal sources of funding for business start-ups. The reliance on informal sources of funding may be attributed to loan applications of Indian entrepreneurs being denied which may discourage Indian entrepreneurs from approaching financial institutions in Poland in order to obtain loans:

> "[I faced] difficulties about getting loan. Mainly because of rules" (Entrepreneur 5).
>
> "'We could not take loans because you need to run your business successfully one year in Poland in order to get any kind of financial help from the banking institution" (Entrepreneur 4).

One of the informal sources of funding identified by Indian entrepreneurs include personal savings:

> "Initial funding is based on personal capital" (Entrepreneur 10).
>
> "I used my own capital" (Entrepreneur 12).
>
> "Personal savings" (Entrepreneur 13).
>
> "I started the business with my own savings" (Entrepreneur 14).

Personal saving of business partners combined through partnership deed mentioned by Entrepreneurs 4 and 9:

> "We had a lot of savings. I would say not a lot, but we relied on a small amount of savings to start up, and it was required. Since it's my partner and me so, we both chipped in the initial amount which was required to set up the business. So, it was used for the licenses and permissions and this initial deposit of the place and rent. This was pretty much what was required in this business. No bank loan, no family support, or other types of funds" (Entrepreneur 4).
>
> "Before coming to Poland, I worked in India's IT companies, so I had some of my savings. My friends had their savings, so we thought this much budget is enough to start a restaurant" (Entrepreneur 9).

The second source of informal funding for business start-ups as identified in the study is loans from family and friends: “My sister is in India. So, she also helped me in financing this” (Entrepreneur 2).

The third source of informal funding is private financers:

> “It was basically finance from Dubai. I had very good contacts and finance from Dubai was very cheap at that time while Poland was very expensive. So, we had some people who used to finance from Dubai on some small percentage. They used to lend us money and margins were good so far as it was not like a burden to pay this type of financial cost” (Entrepreneur 3).

However, data analysis revealed that a mix of the above stated informal measures of funding were undertaken by entrepreneurs, along with a small bank loan:

> “I got finance from Hong Kong, from some of my friends and banks” (Entrepreneur 8).
>
> “loan from the bank (…) certain savings” (Entrepreneur 13).
>
> “I found my very first business with my customers’ help. I also had my funds. It is like personal savings” (Entrepreneur 11).
>
> “Some part of the finance was done from back home, like my own dad. (…) The rest of the amount was a partnership deed. (…) I earned some amount from here as well from the bank, so I took loan personally and then that’s how we started” (Entrepreneur 6).

Entrepreneur 15 emphasized the importance of raising capital prior to setting up a business. It is a typical notion of today’s entrepreneurs where crowdfunding, incubator/accelerator pre-seed funding, angel investor money and venture capital funding are among the primary sources of financing in the early stage of business ideation and start-up:

> “The first funding that happened two-three years ago, it was crowdfunding initially (…) We [also] were part of the idea accelerator maybe a year ago. (…) we didn’t win it but we won the Audience Award and we also won Special VC [venture capital] Award by the investor which was not a huge amount of money but some money we got and we used that money to build the prototype and during this time we build the partnerships. The award was sponsored by (…) which is a venture capital fund from

Poznan. (…) We raised [also] some money within the closed circle that was some businessman. (…) we had a private investor who put in PLN 100,000 which we spent on product development primarily" (Entrepreneur 15).

Obtaining official licenses and necessary permissions concerning the business area of operation is yet another critical step prior to business set-up. It is often a time-consuming, costly, and complicated process for some businesses. Indian entrepreneurs mostly gather information related to official licenses and necessary permissions and procedures through online search, consultation with already established Indian businesses, Polish experts providing services for company formation in Poland, NGOs, or Polish friends:

"A lot of information came through online searching. So, reading the governmental sites and understanding them to establish the business" (Entrepreneur 4).

"My partner's girlfriend is Polish, so she helped us a lot to collect all the information required, especially for the license and the permissions" (Entrepreneur 6).

"The easiest way is to consult other business people first—people who are in and around that business area. You acquire contacts, you speak to them, make pointers. (…) that helped me a lot. (…) then based on that basis you work towards the internet search or go to urząd [Eng. government offices]" (Entrepreneur 13).

Indian entrepreneurs also take help from the aforesaid circle of people in obtaining official licenses and necessary permissions. The different types of formalities and the ways to deal with them are mentioned by Entrepreneurs 4, 6, and 9:

"(…) a lot [services] came from some of locals [Poles]. I mean law firms and consultancies where we went to seek help for establishing this business. (…) We do get the most necessary support in case of bureaucracy or some legal paperwork or something like this. (…) our accountant [also] tried to help us establish some part of the business, like to get the business registered" (Entrepreneur 4).

"We have another company which we depend on. So, they have every permission, as from that company we took permissions: okay, we are under you, and we will run the restaurant, so we need everything" (Entrepreneur 9).

> "There is a team of lawyers in centrum. (…) They are the ones who helped with the legalization of the company, establishment, and everything. It's related to European Union, I guess. They are doing everything for free of charge" (Entrepreneur 6).

Entrepreneur 14 highlighted why it is necessary to use native professionals' services prior to business set-up while his preferred was to do it by using own capacity, particularly in dealing with government offices and registering the business:

> "(…) I did hire a lawyer [Polish] to help me structure the company and prepare all my documents for this because since it's an alcohol business and it's sensitive, I wanted to be sure that everything is in place. (…) I [also] needed assistance from a lawyer going to the office concerned to make the applications and fulfill all the documents, which I think I would have liked to do myself, but without the support of a lawyer, it would have been difficult or would not happen actually because of the language barrier" (Entrepreneur 14).

Data derived from the interview transcripts as a result of constant comparative analysis also showed that Indian entrepreneurs preferred to work with Polish professionals such as accountants and lawyers, to deal with formalities, bureaucracy, translation, preparation of legal documents, and business registration during the business set-up process, rather than co-ethnic professionals. This preference stems from the low Polish skills of Indian professionals as compared to natives that make communication with government institutions less effective, as well as higher competencies of native professionals over Indian peers when it comes to such services. As a result, Indian entrepreneurs rely heavily on the recommendations and advice of these professionals:

> "Mostly, we're getting [services] from Polish companies. Because [in Poland] most of Polish companies are doing all these things here. Everything is in Polish" (Entrepreneur 2).
>
> "That time we used to have the translators with us and the lawyers, so basically, they used to set up all these things" (Entrepreneur 3).
>
> "I ideally chose to use the local [Poles] services. They're more qualified and have more competencies when it comes to the quality of service" (Entrepreneur 4).

"I have received advice and help from local Poles. (…) I get all my services via local Poles" (Entrepreneur 10).

"I got everything from my customers [Polish businessmen]. Knowledge about how to establish and adopt my knowledge with that" (Entrepreneur 11).

"Polish companies. Because they know very well, e.g. running act, and also they know about legalization" (Entrepreneur 12).

"The first business (…) we had a lawyer [Polish]. (…) We met a lawyer, we set up the company which is still there" (Entrepreneur 15).

4.5.1.2 During Business Operation

Indian immigrants, like many other business owners, are engaged in a range of business practices on a daily basis to increase the value of the venture and earn profit. The quality of these practices may help one to distinguish between successful and unsuccessful business ventures. According to the data derived, frequently mentioned business practices to manage operations among Indian entrepreneurs in Poland were marketing, sales strategy, customer service, business-related domestic and overseas traveling, staffing practices (recruiting and hiring new staff), and reliance on the assistance of professionals.

One of frequently mentioned business practices by Indian entrepreneurs was marketing, where a marketing plan combined with different implementation strategies was followed by Indian entrepreneurs. This plan reflected upon the common practices of the business sector, influenced by the entrepreneurs' educational background and earlier professional experiences, including new trends such as digital marketing, especially in the COVID-19 era. Indian entrepreneurs, in response to the question "What is your marketing strategy and what means of marketing you are using?" mentioned a wide range of marketing and advertising practices ranging from traditional methods such as distributing brochures and relying on word of mouth to online and interactive tools such as using social media and Google reviews. This indicates the key importance of marketing and advertising for penetration in the Polish market, especially concerning ethnic products and services. Although a few Indian entrepreneurs still rely heavily on traditional marketing methods such as word of mouth:

> "Most of my marketing strategy was word of mouth, and that's it. (…) I wanted people to talk about the product and the brand rather than tell them, and I still believe in it" (Entrepreneur 14).,

many entrepreneurs are using digital marketing tools such as social media platforms (e.g. Instagram, Facebook, Linkedin, Twitter, TikTok, WhatsApp), own website and blogs, online reviews websites (e.g. Facebook, Google), online delivery platforms (e.g. Uber Eats, Pyszne.pl, Bolt Food), etc.:

> "We are adopting marketing strategy on internet, online, Instagram, Facebook. We are using all type of the media to promote our products" (Entrepreneur 3).
>
> "We started with creating our website. Then we went to Facebook and other social media" (Entrepreneur 7).
>
> "I have my own website. Facebook, Instagram, Google Alerts, everything that I'm doing. I focus mainly on online marketing because now the market is turning to online mode" (Entrepreneur 8).
>
> "We intend to use established sectoral forums, data banks, digital marketing" (Entrepreneur 10).
>
> "There are all different social media channels like Instagram, Facebook, Linkedin, Twitter. These are normal channels which we use, then we use our blogs, and different kind of description of the product, showing people what we are doing, and that's the normal way of marketing" (Entrepreneur 1).
>
> "In this digital era, we are using Facebook, Instagram, our own websites, TikTok, and all the social media platforms are being used nowadays. (…) We didn't do much in terms of traditional marketing" (Entrepreneur 6).
>
> "With respect to marketing strategy, through social media, you know a lot of there [social media platforms], so now we use social media, I mean Instagram, Facebook. Back then was word of mouth. Online marketing and website also" (Entrepreneur 11).

In the case of Entrepreneurs 2, 4, 5, and 9, they used a mix of digital marketing with traditional marketing, e.g. promotion and discounts, gift, brochures, word of mouth:

> "We are currently all dependent on social media, but as a restauranteur, I think word of mouth is the strongest communication for food, not social media" (Entrepreneur 5).

> "[advertising on] All online delivery panels like Pyszne.pl and Uber Eats, (…) which is very necessary to do it. Also, Facebook and Instagram channels. With the brochures also, by going to the different locations and giving some, just distributing the brochures along with some snacks and some gifts kind of thing so that they can taste it" (Entrepreneur 2).
>
> "We are with the trend. So, a lot of social media like Facebook, Instagram, and Google business marketing and some sort of advertisements around the neighborhood. Also, a lot of mouth advertising about knowing the store" (Entrepreneur 4).
>
> "Sometimes we give some promotions (…). Also, we provide, for example, (…) thermal bag to deliver the food [in discounted rate]. (…) We bear 30 to 40 PLN loss and like that we are marketing and if he/she got the bag and he/she said to his/her friend and like that [word of mouth], more and more advertising is done verbally. Sometimes, we distribute in many offices and some public places the templates and leaflets. I am also using social media like Facebook and Instagram. We have a page" (Entrepreneur 12).

Operating in the gastronomy sector as a restaurant owner, Entrepreneur 9 narrowed the marketing strategy he followed and how gradually it helped his business to grow:

> "In the beginning, when you are opening a restaurant, you need to market first, so we used to give some discounts that we accepted for everything. After 15 days, we said okay, now we have done enough marketing because customers are showing interest automatically in us, so they tell their friends and family [word of mouth], so our market is expanded. We [also] are using our Instagram page, and we have a Facebook page and a WhatsApp business account. We [also] have slots like Uber Eats, Pyszne.pl, and Bolt Food" (Entrepreneur 9).

Common marketing and branding practices in the startup ecosystem (e.g. PR campaigns, grassroots marketing, showcase of product/service, user experience and feedback, exhibitions, word of mouth, media coverage, events sponsorship, social media, acceleration program) are also mentioned in the interviews of Entrepreneurs 13 and 15:

"Best marketing strategy is to be between people because of kind of product we had to start with. I mean grassroots-level strategy. The grassroots are to be among people during public events. Give them your product, let them try it. You will get 60 to 80 percent response straight away. It's like a presentation in an exhibition, campaign. Later on, we invested in social media to bring people in. Even radio FM. We had our own events that we created, our own PR campaigns. We had a lot of big PR campaigns in Warsaw. Word of mouth was not at the start of the business. Later on, when we became the poster boys of a lot of events, then word of mouth helped a lot. (…) Then we went for some sponsorship events as well, where we were the sponsors of it" (Entrepreneur 13).

"(…) is a product station [pilot] which is primarily customer facing and it is meant for end customers to use the product and tell us about any value for them so we have Facebook and Instagram feeds. (…) I'm [also] recording every interesting move within the company. Maybe it's some launch or some seminar we're taking part in. (…) They [customers] also gave us some other social media exposure and then we make it into a post and we let people know, and with our Instagram channel when people are reaching out to us or when they are tagging us that they visited the shop and they saw the machine they used it. They write their suggestions or concerns so we always write back and appreciate them. We also partner with (…) they launched our machine there so this was covered in maybe 20 or 30 different newspapers and blogs and stuff, so that way we got a lot of exposure through their channel and our first acceleration program that we were part of it" (Entrepreneur 15).

Finally, some Indian business owners relied on friends and co-ethnic networks who helped them without any expectations in terms of finance, in marketing and advertising:

"I used to get the support of the students [Indian] from different colleges. We just gave them our brochures so that they can come as students to our restaurants, and bring people from different communities along with them" (Entrepreneur 2).

"I have a friend of mine who deals with my social media for my restaurant" (Entrepreneur 5).

> "My friends are doing many advertisements and many more things for me. Without advertising, it's not possible, but they are doing it verbally [word of mouth]" (Entrepreneur 12).,

while others use professional services: "We have a separate team who is doing the marketing and everything on a regular basis, and all the information is being provided in their own language, i.e. Polish" (Entrepreneur 6).

Aligned with marketing strategy and practices, Indian entrepreneurs in Poland use different sales strategies to drive sales and generate revenue for their business venture. These sales practices could make or break immigrant businesses. Since Indian diasporic entrepreneurship in Poland is most visible in the food and service sector (e.g. gastronomy, retail, wholesale, import and export), the researcher identified from empirical data that similar sales practices were being adopted by Indian entrepreneurs. According to the data derived, those entrepreneurs operating in the import and export sector, mainly adopted wholesale strategy: "I choose the wholesale. [because] I always wanted to be an importer and wholesale business. I never wanted to be a retailer" (Entrepreneur 11)., or in some cases, they adopted wholesale and retail strategies simultaneously

> "[beside wholesale] I am [also] targeting direct retail customers, the consumer, the person who will consume my goods. So, there should be no mediators" (Entrepreneur 3).
>
> "Before I was doing import-export for textiles, shoes and garments, I was doing big businesses. But slowly the situation changed in the market. (…). [currently] supplying Indian furniture [retail] according to the taste of Europeans" (Entrepreneur 8).

Those entrepreneurs who are dealing in Indian products and have respective stores for the same adopted retail as a sales strategy "I started retail, and I was enjoying this very much. I've always been working in retail since 2009 and I always wanted to be in this sector" (Entrepreneur 4). When it comes to the gastronomy sector, Indian entrepreneurs followed this segment's common practices influenced by new trends such as online ordering and delivering, especially in the COVID-19 era:

> "All the online delivery panels like this Pyszne.pl and Uber, and everything I can connect with my business" (Entrepreneur 2).

> "Encouraging people to order from the restaurant on portals and takeaways" (Entrepreneur 5).
>
> "We have slots like Uber, Pyszne.pl, and Bolt, so everything is enough [Online ordering]" (Entrepreneur 9).

The COVID-19 pandemic, as the biggest global health crisis of our time, reshaped people's lifestyle and purchase behavior. Consequently, the sales strategy of many businesses, including those in the gastronomy sector, changed relying heavily on online tools and platforms. This impact on sales strategy was narrowed down by Entrepreneur 9 during the interview:

> "In the time of pandemic, we used to get good orders because it's completely vegetarian and organic, so many of the customers used to order regularly for this food because we used to give completely hygienic food, and in which we observed complete precautions and everything and we should do only takeaways. (…) We did not allow anyone to sit here or anything. Just online deliveries and takeaways" (Entrepreneur 9).

Although COVID-19 pushed many businesses to go online, partly or fully (Dannenberg *et al.,* 2020), many Indian entrepreneurs perceived the importance of online business even earlier due to technological advancements and changes (trends) in customer purchase behavior:

> "When I started, I wanted to have just an online business because that was the only way to reach all 40 million people in this country and millions and billions of people across the globe. Because by the way of online business you can sell anywhere in the world and that was the target" (Entrepreneur 1).

Indian entrepreneurs active in the gastronomy sector also emphasized the role of social media and promotions (discount) as effective sales practices during interviews. These practices were reflected clearly by Entrepreneur 5 during the interview:

> "(…) if there is a promotion on a burger that I would do, we strategize on social media, e.g. Facebook gives you the way how to post it in the right way. So, we post in such a manner, and we target our clients for certain posts—for example, a burger with a beer

at a discounted price targeting people around 26 years and below that are going to grab this opportunity" (Entrepreneur 5).

Some Indian entrepreneurs also adopted a flexible approach as a sales strategy in addressing needs and demands of their targeted customer segment, where they described their business as a business in transition:

"I always started with demand of the market, what they needed. Accordingly, I changed my products" (Entrepreneur 8).

"Now I am in household appliances, household goods. Before, I had commercial goods like TV games. This depends on the customer what is required; if after few years I need to change it, I will change it" (Entrepreneur 11).

Finally, the expected margin and profit resulting from pricing strategies used by immigrants for their business' products and services also play a crucial role in defining and selecting a sales strategy:

"(…) my strategy from day one is to have the best quality, the best brands with the cheapest price" (Entrepreneur 3).

"If the customers come: I want this, if I found anything margin there, I will sell it. I will bring it" (Entrepreneur 8).

Small business owners such as Indian immigrants are also responsible for the overall customer service experience to ensure a high return on their time, effort, and money they invested in the business. It is also helping Indian entrepreneurs to find what customers are looking for and when they will buy the product/service. According to Zendesk report (2019), 84% of survey respondents consider customer service as a key factor when deciding on making a purchase. Customer service consists of various activities, from answering the phone or solving customer issues to using online systems such as live chat or autoresponder emails. Once customers feel valued, they will purchase or repeat their purchases. Consequently, the business owner could sustain or even expand the business by relying on customer loyalty and a positive reputation built around the business as customers trust them.

Operating mainly in the food and service sector (e.g. gastronomy, retail, wholesale, import and export) and focusing mostly on ethnic products, Indian businesses in Poland rely heavily on customer experience and feedback to penetrate the Polish market and then sustain

and grow their sales. This importance of customer service is highlighted in some entrepreneurs' interviews:

> "There is a customer who's coming late, probably he said: Oh, I'm late, I was held up [stuck] in traffic, could be a Polish customer, could be any customer. So we treat the customer as is okay. This is an important guy for my business. If he's hungry, I need to provide him something; maybe I can say we are closed. But then eventually, if at these times holding a loyal customer, I think it is very important" (Entrepreneur 7).
>
> "If you are coming here, you should be treated well, and we should give them the quality food and [based on] the customer requirement we used to prepare the food. (…) they give feedback on these items [foods], which complete me [improve my service and menu]" (Entrepreneur 9).

The key to making a restaurant successful is finding the balance between what a restaurant can cook best and clients' ever-changing demands and preferences. The importance of addressing the customer preferences as a way to elevate the restaurant brand in the minds of consumers highlighted by Entrepreneurs 2 and 4:

> "I made a lot of changes based on requirements of the customers. We used to talk to the customers. Lots of efforts, you know, I did when I started this business. (…) I was talking to each and everybody to get their opinions. The moment I was getting the opinions, I was collecting my data. And accordingly, we were changing what they want and what they don't want. So, these things are homework, kind of thing we did a lot. (…) All Google reviews play a very important role. We are taking care of all the reviews also, because they are making your business up and down. So we have to see all these things" (Entrepreneur 2).
>
> "When they [customers] got a good experience [services], they wrote about us on Google, reviewing the store and the services and products, and this also helped their friends and family to have a look, and we got new customers in this way" (Entrepreneur 4).

According to NICE CXone (2019) benchmark consumer research report, 90% of customers are more likely to consider doing business with a company that offers multiple ways to communicate. Online chat platforms are one of the popular communication channels

these days in the light of digitization and the ongoing global COVID-19 pandemic. How these online chat platforms can improve customer experience and satisfaction explains by Entrepreneur 9:

> "Many of the restaurants don't give replies to WhatsApp and everything. We have automatic. In WhatsApp, they used to get the complete menu, and they have to select the item from the WhatsApp group, and if they want to pick up the order, they can come, using the WhatsApp location only. They do not need to go for Google or anything. Everything and our exact timings, WhatsApp uses to update them" (Entrepreneur 9).

Another important business practice mentioned during interviews by Indian entrepreneurs was business-related domestic and overseas traveling. It's importance was highlighted by many entrepreneurs in response to the question "Are you engaged in business-related travelling?" . It is mainly because most Indian immigrants in Poland tend to focus on building and developing ethnic traditional main street businesses such as Indian stores, Indian restaurants, import and distribute Indian products, etc. Traveling in and out of national borders becomes important mainly to source inventory and manage logistics, and distribution. This importance is reflected by most Indian entrepreneurs during interviews:

> "I would love to travel because I want to source more products from different parts of Europe and Asia, so it will involve once it gets lenient" (Entrepreneur 4).
>
> "It's just that we are going to our suppliers [Indian products distributes] in Germany or Netherlands" (Entrepreneur 6).
>
> "I have to go to India for the purchase of goods and see new designs and exhibitions" (Entrepreneur 8).
>
> "Since my arrival to Poland, I traveled [for business] extensively across Poland and to Spain, Italy, Switzerland, Bosnia, Holland & Germany" (Entrepreneur 10).
>
> "I was traveling to other cities where the production was happening" (Entrepreneur 14).
>
> "I have to travel for sourcing my products. I have to travel everywhere, every part of the world, like India, Pakistan, Bangladesh, Sri Lanka, Dubai. So, these are our main places from where we source this here" (Entrepreneur 3).

While preparing and drafting a business plan is a crucial step prior to entry into business ownership, it is also an important element of any business throughout its existence. An entrepreneur regularly reviews its business plan to ensure it meets its needs and identifies the most likely strategies for growth. Entrepreneurs in this study mentioned the importance of business plan (business expansion in particular) during the interview. The questions asked were: “What is your business plan? What are your future plans for business?”. The responses were:

- increasing presence on internet

“I’m planning to open my [company] website in Czech Republic and Germany” (Entrepreneur 8).

“I want to grow. Even the pandemic is there, but we are not affected at all because of the internet” (Entrepreneur 11).

“We’re trying to make the next version of the refilling as well as expand the business and we’re trying to make some investment for this” (Entrepreneur 15).

- manufacturing ethnic products in Poland

“We are planning very soon to manufacture some food products such as Indian cheese (Paneer) here in Poland and these products will be made from Polish origin products like milk. This is very famous [product] and has a big market but there is no manufacturer in Poland” (Entrepreneur 3).

- enriching the portfolio by adding more services to the business

“The future plan would be to include some more services in this business where we would really want people to come in to buy the products and learn how to use these products. It would be a very hands-on business model for us and the customer” (Entrepreneur 4).

“In the future, we are also planning for a hookah bar or pub where we can serve Indian dishes. It’s not a whole like lunch or dinner, only light food with drink and hookah” (Entrepreneur 12).

- expending the business with especial focus on small cities

"We are planning to have this store, and together with this, we are targeting small cities in the future. The small cities where there will be less expensive to run this kind of a business and people can easily buy the products because we will always be in the center of the city" (Entrepreneur 6).

– changing the business location

"We are going to move probably close to Centrum [Warsaw], will be easier for us, because of the people, because of the population there, because of the foreigners who are coming there" (Entrepreneur 7).

However, business planning these days is heavily impacted by the biggest global health crisis of our time, the COVID-19 pandemic. Many Indian entrepreneurs, like other business owners, highlighted uncertainties and intense changes in their business planning and related decisions in the light of the pandemic (see also **section 4.6.1.6**) where the main focus was to keep their business surviving:

"At this moment, the business is only about surviving" (Entrepreneur 13).

"Right now, the business plan is to sustain in this difficult time and try not to crash completely because when there is a pandemic or a situation like this, you kind of get a little bit set back. Your business goes down a little bit" (Entrepreneur 4).

It also appeared during interviews that some Indian business owners are either reluctant to get any services from co-ethnic professionals or don't know about any Indian businesses providing these types of services:

"I do not cooperate with any Indian company in Poland" (Entrepreneur 1).

"There is no Indian company here. I don't know anyone" (Entrepreneur 5).

Indian immigrants are well-known for working for long hours to earn and satiate their appetite for success in the host countries. Indian entrepreneurs in Poland are also not exceptional, where this character is reflected in their staffing practices whenever they recruit or hire new staff for their businesses. Data derived from interview transcripts showed that Indian immigrants in Poland generally tend to recruit people who are reliable, loyal, low-cost, hardworking, and willing to accept demanding work schedules. Indian entrepreneurs in this study highlighted the important factors concerning staffing practices during the interview in response to the question "What kind of employees do you prefer?" These factors were: role of

race, ethnicity and nationality, having job-related competencies, Polish language skills, reliance on family members, being a hardworking person, legal and authorized to work, reside in Poland at the time of recruitment, being committed and willing to accept demanding work schedules, loyalty and passion for working, being keen on learning, being a student and under 26 years, and gender impact.

India is one of the most diverse countries in the world with many languages, ethnicities, and religions. This diversity taught Indians the art of minimizing conflict and living together in harmony (Scroope, 2018c). This perspective reflected in most Indian entrepreneurs' interviews regarding the neutral role of ethnicity, race and nationality when it comes to a job candidate:

> "There is no caste, there is no color, there is no creed, anybody, everybody is welcome" (Entrepreneur 1).
>
> "If he's immigrant doesn't matter" (Entrepreneur 2).
>
> "I don't really want to discriminate or to choose a particular ethnicity in a person because that sort of divides and defeats the purpose of our presence in this international zone" (Entrepreneur 4).
>
> "We are not too concerned with nationality, ethnicity etc." (Entrepreneur 10).
>
> "It doesn't matter which country or religion" (Entrepreneur 12).
>
> "I don't really have preferences in terms of ethnic backgrounds as such" (Entrepreneur 14).
>
> "We have no preferences for ethnicity and stuff" (Entrepreneur 15).

Only Entrepreneurs 3 and 4 mentioned the priority for Polish or Indian workers or both as long as they qualify for doing the job better than other workers in their business:

> "We are always open and whenever we need people for our vacancies, so, we give first chance to the new people [Indian newcomers]" (Entrepreneur 3).
>
> "I will always go for locals or my own Indian men because if they can do this job then why not" (Entrepreneur 4).

Dealing mainly with ethnic products and services, Indian entrepreneurs in Poland tend to recruit Indian fellows for production and logistic works and Polish people in sales and administrative positions. This helps maximize business performance by positioning each

employee at the right position based on job-related competencies, e.g. Polish language skills and knowledge about ethnic products:

> "This is not a specific thing but in the cooking part, Indian only. (…) our kitchen is dealing with an authentic part. So only Indians can do it because this is an Indian cuisine" (Entrepreneur 2).
>
> "I would like Polish people to manage the place. (…) They know the job and how to do it" (Entrepreneur 5).
>
> "I like Polish for sales, Indians for logistics and other things" (Entrepreneur 8).
>
> "I preferred Indians when we started our business because it was an Indian product. It was nice to have somebody exotic to sell it, so rather an Indians who could speak the local language or at least the basics of that local language, so that was helpful. Later on, in my business, it's always nice to have somebody Polish to handle many things, because, then it became a lot of administrative part of it" (Entrepreneur 13).

On the other hand, those businesses where ethnic knowledge and skills were not very much in demand, Indian entrepreneurs focused more on general competencies rather than the ethnic background of the candidates.

> "As far as the job is getting done, that is more important for me. (…) I mean, the one who is capable of doing this is more important for me" (Entrepreneur 2).
>
> "We prefer a very tentative and knowledgeable person who has basic knowledge about work and who cooperates with us" (Entrepreneur 12).
>
> "The person should fit the profile, have the motivation, relate to the idea or the business, and just be willing to work" (Entrepreneur 14).
>
> "The person needs to be able to do the work" (Entrepreneur 15).

Some entrepreneurs also highlighted Polish language skills as an essential requirement for employment, especially for those tasks that need direct interaction with customers or local suppliers. Moreover, considering some Indian entrepreneurs lack Polish language proficiency, having an employee fluent in Polish language will potentially help in many other aspects of the business (e.g. business routine documentation):

"Outside parties [workers] dealing with the customers, must be fluent in Polish. Because here we need all languages, Polish and English are a must, not just English" (Entrepreneur 2).

"Someone who is versed with Polish and English is preferred" (Entrepreneur 10).

'Person needs to speak Polish (…) needs to speak local language" (Entrepreneur 15).

"We have an Indian employee who also speaks the local language, which really helps because we can gather both the locals and the internationals [customers] and not only with English as the language. The employee can also speak Hindi and Gujarati, which is also the most spoken language in this country among the Indian community" (Entrepreneur 4).

Data derived from the interviews' transcripts showed that Indian entrepreneurs rely on family members as well, as a source of trusted workers. They are generally informally employed in the business with no employment contract and paid taxes, representing another source for saving costs:

"It's like unofficially your wife or your brother or your family, whoever is here will be helping you it's like kind of support" (Entrepreneur 7).

"I got help from my wife to at least manage the administration part of it, like deal with the documentation" (Entrepreneur 13).

Sometimes family members, besides being a source of cheap and trusted workers, are also involved in ongoing business decision-making as a business partner. Some entrepreneurs mentioned this role where their family, mainly wife, engaged in:

– daily business operations

"My wife is from financial sector. She has much more knowledge. I care about food and focus on operation" (Entrepreneur 5).

"My wife is a partner in this company. Mostly I take care of finance and she takes care of the shops" (Entrepreneur 8).

"I am a board of director and my father is a partner, like chairman. When 'I am not present in the city or in the country [Poland], my father handles all the business" (Entrepreneur 12).

– sourcing inventory

"(…) my brother is in India. So, his all family, his wife, his children, they are all my suppliers from India. (…) they do all types of inspections, quality controls, logistics. Everything they control there and they send us the goods from India" (Entrepreneur 3).

– business negotiation and communication

"My wife helps with most of the business communication and negotiation in relation to finding suppliers here in Poland, as I do not speak Polish yet. She also helps me understand local cultural sensitivity" (Entrepreneur 10).

– dealing with formality and documentation

"She [wife] had enough time to at least help me out with the documentation part of it or if the formalities that need to be sorted out, tax formalities, etc. These kinds of things, yes, I got a lot of help from her" (Entrepreneur 13).

Indian immigrants' reputation for being hardworking speaks for itself. This rooted character in Indian culture also influences entrepreneurs' attitude towards a suitable candidate who can work with them in business:

"Immigrants (…) because they are more hardworking" (Entrepreneur 5).
"(…) guy needs to be hard working" (Entrepreneur 15).

The legal status of a worker[19] is also a crucial requirement for recruiting immigrants in their businesses. There are legal consequences of recruiting illegal workers as has been pointed by Entrepreneurs 2 and 9:

"The legal status, that is the most important" (Entrepreneur 2).
"I can't trust our local people [Indian] because it's legalization and the legal way we are working" (Entrepreneur 12).

Indian businesses in Poland tend to recruit workers who are already staying in this country. This is because recruiting workers from India adds on to more responsibilities, costs,

[19] Based on Polish law (Article 120 of the Act on Aliens), a foreigner performing work not in line with the legal provisions is exposed to a pecuniary penalty in the amount not lower than PLN 1000 and issuing a decision obliging them to return. The entity delegating illegal work to a foreigner may be held responsible for an offence or crime.

and expectations from Indian entrepreneurs where they need to provide their workers with at least an accommodation and meal:

> "I prefer mostly to have more Polish people because if you want to hire an Indian person, you have to give him an accommodation , you have to give him food because this is what a system is here. Then you have to give him a flight ticket every year to go to India. One month you have to give them a leave, so, these things when you count, Indian persons are very expensive. Polish people they come in the morning. Then, they go to their house. No botheration, nothing. They live their own life" (Entrepreneur 3).

Data derived from interview transcripts showed that while employing a worker, immigrant entrepreneurs also seek additional qualities of loyalty and passion towards work in their workers. To some extent, this could guarantee the best use of resources and success of the business. This importance was reflected in Entrepreneurs 1, 9, and 12 interviews:

> "The only thing that I consider for an employee is that person really wants to work. It can be said that if person wishes to work. The person whoever wants to work with me really must have a heart and a passion to work. (…) Only thing is that person should be honest" (Entrepreneur 1).
>
> "They have to give their best and they have to be loyal to the work what they are doing" (Entrepreneur 9).
>
> "Obviously his/her nature is the main part of this. If his/her nature is not good, then it does not work very well so" (Entrepreneur 12).

Commitment and willingness to accept demanding work schedules is a typical practice in immigrant businesses. This was raised by Entrepreneur 7 as an essential element for him as a business owner in the gastronomy sector:

> "I had earlier Polish workers working for us in some other things, but then we tend to realize if they start at 8 AM, they will stop working at 4 pm, that's all. Sometimes the business demand, some customers coming in a time [so late] probably we have to wait for them, and then they're [Polish workers] like very inflexible in these things. (…) there is a customer who's coming late (…). If he's hungry, I need to provide him something; maybe I can say we are closed. But then eventually, in these times holding a loyal customer I think it is very important". (Entrepreneur 7).

Employing unskilled labour is an inexpensive way for immigrant businesses to offer and sell their products or service without bearing additional operation costs, especially when they have financial constraints and are looking for cost-saving solutions. However, such labour needs in-job training, which requires a person who is keen on learning and is capable to do it: "If he/she doesn't have any knowledge about the field, if he/she doesn't know anything about the products, no problem, everything can be taught" (Entrepreneur 1).

Some Indian entrepreneurs, like their native-born counterparts, prefer to recruit workers with student status and preferably under 26 years old: "I prefer students and [those] who are very fluent in Polish and English as well" (Entrepreneur 2). As of 1 August 2019, revenue under an official relationship, employment relationship, contract work, cooperative employment relationship, and mandate contracts received by a taxable person under the age of 26 is exempt from paying PIT, up to no more than PLN 85,528 in a given financial year. It means the entrepreneur does not need to bear extra costs, which is crucial for their business survival. Additionally, full-time students who possess a student visa or a temporary residence permit, EU/EEA citizens, and holders of the Card of the Pole do not need a work permit at all. This saves the entrepreneur from the effort of obtaining a work permit for them as they are automatically authorized workers.

Last but not the least, a majority of interviewees emphasized their unbiased approach towards gender in recruitment. For example, according to Entrepreneur 15, as long as work gets done, they're happy and it doesn't matter who does the job: "(…) in our case [business], gender-wise, we don't have any restriction as long as work gets done" (Entrepreneur 15). The only exception was the time when entrepreneurs believed that the nature of work is more suitable for one gender than the other:

> "It is impacted by gender because it's natural cosmetics. (…) it is a woman-oriented product" (Entrepreneur 1).
>
> "Beer and alcohol are always associated with something masculine. (…) if you're working in the production environment, it's a lot of physical work. For example, if you apply to a brewing job, a brewing position in the profile, they mentioned that you should be able to lift a minimum of 25 kilograms on stairs or at any given time without any problems, so if the job demands somebody strong, it's not gendered biased" (Entrepreneur 14).

The Indian immigrant entrepreneurship phenomenon is relatively new in Poland, where some of them are newcomers with almost no business background. Therefore some entrepreneurs followed a pilot implementation strategy to test the business concept by collecting data related to the experiences and feedback of potential customers before operating their business in full capacity. This practice is reflected in the interviews of Entrepreneurs 6, 9, and 15:

> "We just started thinking of giving it a try. It's more or less like we wanted to get into something like a starting point where we wanted to start and then we thought about the growth, how we could include more products, how we would start our own restaurants someday and especially I would say, it started without a goal of having something because we both were learning at the same time" (Entrepreneur 6).
>
> "We thought, okay, we'll start with a small [scale] business, and we will continue the business. If it is okay, then we can move on. If not okay, at least we tried once but if it becomes successful, we can move on" (Entrepreneur 9).
>
> "(…) is a product station [pilot] which is primarily customer facing and it is meant for end customers to use the product and tell us about any value for them. (…) What we are trying to do now is that we have two little stations in two different cities which have created a lot of interest among different people. Now, since those are pilot initiatives, we are trying to figure out who are we really like helping with this business. Is it a customer, is it the producer or is it the retailer? (…) So, we're trying to figure out where is the exact value for who and then how we can cover costs and lead it to possibly make a profitable business" (Entrepreneur 15).

It has been mentioned earlier that Indian entrepreneurs relied heavily on services provided by Polish professionals to deal with formalities associated with translation, bureaucracy and preparation of legal documents (see **section 4.5.1.1**). This section also concludes the same. Data showed that Indian entrepreneurs also prefer to use Polish professional services during business operations stage as well. On the contrary, they tend to use co-ethnic professionals' assistance in matters related to business and supply chains:

> "Whatever Indian companies are here, they are either in the spices side or the raw material side [supplier]. It is only the Indian people who have these raw materials. So, we use their support to get raw materials" (Entrepreneur 2).

This preference of relying on Indians for raw materials could stem from co-ethnic competencies such as knowledge of ethnic products and a well-established international business network, especially in India. This makes working with co-ethnic professionals reasonable and a prerequisite for business operations activities. When it comes to legal services such as dealing with government offices (e.g. tax department) and services related to accountancy, Indians prefer to rely on Polish experts due to the complexity of legal grounds in Poland, especially from a foreigner's perspective. There are language barriers and secrecy issues in business which can be dealt by professionals:

> "The legal part and other official things, we are getting from Polish companies because they are based and stable here and let's say it's because of competencies and their qualification" (Entrepreneur 2).
>
> "I prefer Polish companies. It's because of confidentiality or trade secrets" (Entrepreneur 8).
>
> "For accounting purpose I prefer Polish people" (Entrepreneur 11).
>
> "Polish companies (…). Because first of all, they are the one who knows the law and the legal services very well. They speak the language, and also, if we get stuck anywhere, you can always rely on them because they have the solution ready-made" (Entrepreneur 4).
>
> "If I'm here in Poland, I have to get an accountant who is a Polish guy. So, I need to have his services because a Polish guy will understand the Polish laws, taxation, and things better than Indian guys. (…) In Poland, whatever is coming from India has to be translated into Polish so that the Polish authorities will understand it better. So, I would prefer Polish people" (Entrepreneur 7).

4.5.2 Ethnic Resources and Supporting Institutions

This section presents the identified concepts relevant to the role of transnational networks and resources as well as supporting institutions in Indian entrepreneurs' business creation and its operation.

According to the data derived from the interviews' transcripts as a result of constant comparative analysis, the researcher identified certain concepts linked with the research sub-question "What is the role of Indian immigrants' ethnic network and resources and supporting institutions prior to business start-up and during operations in Poland?" These concepts are presented in Table 11 below:

Table 11. Emerged concepts related to the role of ethnic resources and supporting institutions in Indian immigrant entrepreneurship

Research question	Emerged concepts
What is the role of Indian immigrants' ethnic network and resources and supporting institutions prior to business start-up and during operations in Poland?	▪ Transnational ethnic networks and resources – *family and friends* o providing business and legal information and advice o knowledge exchange and brainstorming o matching and referral o financing o supplying inventory o running the business o in-kind business support (e.g. accountancy) – *co-ethnic* o providing business and legal information o business consultation o matching and referral o venturing new businesses o raising capital o supplying inventory o providing sales channel o providing market ▪ Supporting institutions – *government institutions* o public subsidiaries/aids – *Indian community (associations and networks)* o Indian Community of Poland (Facebook group) • *marketing* • *job advertisement* • *Knowledge sharing* o Indo-Polish Chamber of Commerce & Industry (IPCCI) – *NGOs* o Polish language course o legal services o business establishment o business registration

Source: Author

In this section, the researcher presents the subcategory of ethnic resources and supporting institutions. Under this subcategory, two concepts emerged: “transnational ethnic networks and resources” and “supporting institutions”.

4.5.2.1 Transnational Ethnic Networks and Resources

While today, immigrant entrepreneurship has gone beyond traditional ethnic businesses and can be found in more mainstream economies and different industries (Nazareno *et al.*, 2018), most Indian immigrants in Poland tend to focus on building and developing ethnic traditional main street businesses such as Indian stores, Indian restaurants and importing and distribution of Indian products, using their co-ethnic and transnational linkages. It is mainly due to the strong ties of the Indian diaspora with their co-ethnicities and homeland, as well as robust advancements in transportation and communication. It has enabled Indian immigrants to network and collaborate with their home country counterparts with lower cost and far more extensively than what was possible before (Saxenian and Sabel, 2008). These ethnic transnational networks and resources provide immigrants with market information, supply inventory (ethnic products) and matching, and referral services (Lofstrom and Wang, 2019).

When it comes to Indians business practices in Poland, ethnic and network resources influence Indian immigrant entrepreneurs’ aims and strategies, both prior to business set-up (such as opportunity recognition process (see **section 4.4.1**) and choice of business) as well as during business operations (such as their economic performance in the host society). Indian entrepreneurs in this study mentioned the role of ethnic network and resources that provided support to establish a business as well as assistance in running the business smoothly. According to the data derived from the interviews’, the researcher identified family, friends and co-ethnicities as a part of transnational networks and resources that are used by Indian immigrants in Poland to establish and operate businesses.

One of the main aspects of Indian immigrants’ network and resources is family and friends that assist in obtaining business information and referral, providing capital, supplying inventory, and running the business. The importance of their role is mentioned by Indian entrepreneurs in this research, and it is presented below:

– Providing business and legal information, advices, and referral:

"Sometimes [with friends] if I have something to do in relation with business, we speak about it" (Entrepreneur 1).

"When it comes to negotiations with equity, I discuss it with my close friend (…). So I take financial understanding from him" (Entrepreneur 5).

"I did get help from friends and family in regards to translation as I am not versed with Polish. I also received assistance in forming my company" (Entrepreneur 10).

"Some ideas and advice from friends and family we could implement or use to avoid any uncertain situations or initial mistakes that people might make while starting a business. (…) I have many friends from the same background, retail. We do talk about it but not a lot. It's just a general exchange of ideas and situations of the current businesses, and there are no personal needs for me" (Entrepreneur 4).

Entrepreneur 5 highlighted how he benefited from the family members' support operating a similar business in India by exchanging business information and practical solutions, particularly business decisions and measures for dealing with the COVID-19 pandemic:

"My family members are also from the same business. So we usually have interactions based on what is happening. What are you doing? How is the COVID-19 affecting? What are the measures that they are taking? What are they implementing? Because sometimes it's not about the country, it's about changes, it's about the idea, that they implement something and I can as well implement, or I have something new, and then I share it and they implement it over there. So it's vice versa" (Entrepreneur 5).

– Providing matching and referral:

"I have some friends who have like their bigger brothers back home [in India] and they are very strong and they have like very strong network of different producers and service providers in India. (…) For the first one [business] (…) We did some initial rounds of delivery and stuff so at that time we were using friends and family circle. So, we are talking to friends and checking out who among the friends of friends are the chefs or people who would cook so that's how we were finding the chefs and the home

chefs and again for consumers and customers or foodies we were using the same circle of friends and we were checking the rule-like order" (Entrepreneur 15).

– Providing capital prior to set-up and during business operations:

"My sister who is in India, they also helped me in financing this" (Entrepreneur 2).
"When the business was not running very well, I asked for help from one of my friends, who helped me out. My wife helped me out with almost PLN 100,000 with the restaurant" (Entrepreneur 5).
"Some part of the finance was done from back home, like my own dad. (…) Family support just was like providing capital for me" (Entrepreneur 6).
"My brother-in-law. He proposed and the funds are coming from him" (Entrepreneur 7).
"(…) every business reaches a cash crunch or a cash flow problem, so my friends were helping me, my family helped me as well every now and then" (Entrepreneur 14).
"The first company, we got it [capital] from private [investor]. The private investor invested because he is a friend" (Entrepreneur 15).

– Supplying inventory:

"My friends, they support me for supplying the goods. Its only for business needs" (Entrepreneur 8).
"Mother, father in India and of course my dad helps me with getting some products online, offline" (Entrepreneur 1).
"Basically, my brother is in India. So, his all family, his wife, his children, they are all my suppliers from India, whatever I source from India. We have office in Bombay and they do all types of inspections, quality controls, logistics. Everything they control there and they send us the goods from India. It's a family business there in Bombay" (Entrepreneur 3).

– Running the business:

"It's husband – wife business. My wife is from financial sector. She has much more knowledge. I care about food. I focus on operation" (Entrepreneur 5).

"My wife is a partner in this company. Mostly I take care of finance and she takes care of the shops" (Entrepreneur 8).

"I am a board of director and my father is a partner, like chairman. When 'I am not present in the city or in the country [Poland], my father handles all the business" (Entrepreneur 12).

"The biggest support of my businesses was my husband who supported me a lot. The finances side how to handle it, all accountancy and how to do it, permissions, the other supportive things, he did it. Of course, he also financially helped me" (Entrepreneur 2).

"I got help from my wife to at least manage the administration part of it, like deal with the documentation. (…) she had enough time to at least help me out with the documentation part of it or the formalities that need to be sorted out, tax formalities, etc. These kinds of things, yes, I got a lot of help from her" (Entrepreneur 13).

The help of family and friends in the case of Entrepreneur 6 for running the business was a mix of initiating contact with suppliers in India and quality assurance before making the order and shipment to India. This is a cost-effective solution based on high trust in family members for running a business abroad:

"Well, especially in India we have a lot of friends and family, so, whenever we need help to contact someone or maybe to visit a company or visit the manufacturing plant where we have to check the quality of the product, where we have to check the packing standards before you order. That's why we take much advantage" (Entrepreneur 6).

The importance of the co-ethnic networks and access to their resources prior to business set-up and during business operation was raised by some entrepreneurs. According to interviewees, Indian co-ethnic network provides these supports through the following ways:

– Providing business information, advice, and referral:

"Having an active network of people in India personally and in the business sense, helps one gets relevant information. It is also easier to get references and introduction to some companies who might be interested in buying such products. (…) As for in India, I do enjoy a good network, this is helpful in gaining information, sales queries,

understanding of the markets in India, local customs, business style, cultural sensitivity etc." (Entrepreneur 10).

"On an individual basis, there are businesses or business people [Indians] who can help you out (…) when I started my business, I approached the business community over here. This is on your confidence and personal level as well" (Entrepreneur 13).

"There are a few established businessmen or families who were early in those days [90s] in Poland. Some of the popular names, they're very closely working even at a political level now, (…) they are quite supportive if you reach out to them. (…) based on personal interaction or networking or by chance" (Entrepreneur 14).

– Venturing new businesses:

"Indians that came [to Poland] initially were all related to the AGD [in Polish: Artykuły Gospodarczo-Domowe, Eng. household appliances] and textile. Okay, these people have a business, and now they are venturing into new investments in the gastronomy industry or small startups. So, these people usually hire other people [sometime as a minority business partner], set-up a business to operate for them" (Entrepreneur 5).

– Raising capital:

"Further with regards to raising capital having a known network [in India] is always helpful in the sense that you enjoy a certain degree of trust" (Entrepreneur 10).

– Supplying inventory:

"All my suppliers are from India. Basically, whatever I source, it is from India" (Entrepreneur 3).

"I have some suppliers from India. (…) I have to go to India for the purchase of the goods and see new design and exhibitions. (…) In this business all products are from India and from my native state" (Entrepreneur 8).

– Providing sales channel:

"I did try to promote or market these products in the Indian restaurants, and it was just the beginning where a few restaurants had accepted it, and they were waiting for such types of products" (Entrepreneur 14).

– Providing market:

"This location suits us mainly because of the metro station nearby and the Vistula University where we get students coming from the middle eastern countries. Because they also use the same product and everything" (Entrepreneur 6).

4.5.2.2 Supporting Institutions

Inspiring and supporting immigrants to pursue an entrepreneurial path and run a business in the host country seems like an essential. Different institutions in the host country can do this through various mechanisms such as passing favorable policies and procedures for entrepreneurial activities and providing financial support that assists new venture establishment and growth. Entrepreneurs in this study highlighted the role of support provided by institutions and professional associations during interviews in response to the question "Are there any supporting institutions or professional associations available in Poland to assist immigrants to establish and run a business?" According to interviewees, these institutions range from Poland's government institutions to NGOs and associations/networks organized or managed by Indians in Poland.

Prior to business set-up, some of the Indian immigrants benefited in business services through institutions such as NGOs that help immigrants in opportunity recognition processes, business establishment, and initial financing:

"We do get the most necessary support in case of bureaucracy or some legal paperwork [for business] or something like this" (Entrepreneur 4).

"There is Somalia foundation. (…) They help in running business. They give you free legal advices" (Entrepreneur 5).

"There is Polski Fundusz Rozwoju [Eng. Polish Development Fund]. They do give funds but they don't give it directly" (Entrepreneur 15).

"There is a team of lawyers in centrum. (…) They are the ones who help with the legalization of the company, establishment, and everything. It's related to European Union, I guess. They are doing everything for free of charge" (Entrepreneur 6).

Surprisingly, except Entrepreneur 15, the rest of the interviewees were neither aware of nor interested in receiving guidance or necessary assistance from Polish governmental

organization before setting up a business. However, when it comes to support during business operations, the situation was the opposite. Some entrepreneurs expressed that they got some financial help from Polish government during the COVID-19 pandemic:

> "(…) we got a little bit [financial help] in the COVID time, not before" (Entrepreneur 2).
>
> "I did receive some help [financial] during the pandemic time" (Entrepreneur 14).
>
> "During the pandemic, we took the government aid. The reason was to pay some taxes in the COVID-19 pandemic situation. Though business was closed, but for supporting business we needed some money and that time bank called and they helped us" (Entrepreneur 12).

Entrepreneurs 3 and 5 highlighted the role of associations/networks organized by Indians in Poland. The institutions provided support for marketing and job advertisement to limited and mature businesses operating on a specific scale:

> "There is something called Indo-Polish Chamber of Commerce & Industry (IPCCI). That already is a chamber of commerce, so you already should be at a certain level to even approach them" (Entrepreneur 13).
>
> "(…) We have an Indian community Facebook group. And there is a lot of information that is passed like a lot of job offers. For example, if there is an offer in my company, I will put it on Facebook, and people respond to it" (Entrepreneur 5).

4.5.3 Summary

Another important concept that emerged from data within this study context was related to practices employed during the establishment and operation of Indian immigrants' businesses in Poland. It comprised of various practical steps taken, as well as ethnic resources and support received by Indian immigrants, explaining how they converted their entrepreneurial ideas into actual businesses. These practices within this thesis are categorized as the merger of "Indian immigrants' business practices" prior to start-up and during business operation, as well as "ethnic resources and supporting institutions". Both of them are considered properties of the major category "conducting business activities" and are conceptualized as essential factors that enable Indian immigrants to establish and operate businesses in Poland. The following propositions summarize research findings regarding the

practical steps that are taken/ ethnic resources and support that are received by Indian immigrants. These results are derived from the interviews' transcripts after administering constant comparative analysis on the data received.

Proposition 6: The type and features of Indian immigrants' practices prior to start-up and during business operation, to a large extent, influence their business formation and operation in Poland.

Proposition 7: Indian immigrants' access to ethnic networks and resources and supporting institutions influence positively their business formation, operation, and further development in Poland.

Proposition 7a: Indian immigrants' transnational networks and ethnic resources, to a large extent, determine the type and features of their businesses and its operation in Poland.

Proposition 7b: The existing supporting institutions and schemes related to immigrants in Poland influence the way Indian immigrants establish, operate, and develop businesses in Poland.

4.6 Major Category (4): Experienced Obstacles

During the constant comparative analysis, the researcher observed an important part of the data representing the concepts related to difficulties and challenges that Indian entrepreneurs encounter along their entrepreneurial journey in Poland. The prominent categories that emerged were: "language barriers", "financial restraints", "business' operational issues", "business organizational challenges", "dealing with formal procedures", "COVID-19 pandemic", "business environment challenges" and "personal challenges". However, with further analysis, re-reading the interview transcripts, and observing the outcomes of the coding procedure (generated categories, subcategories, supporting codes, and quotes), it was realized that merging these developed categories and concepts in a more abstract category could better capture the essence of experienced difficulties and challenges by Indian immigrants' as a whole. Given this explanation, the researcher merged the aforesaid eight developed categories and concepts together under a more abstract category named "difficulties and challenges along the entrepreneurial journey in Poland" where this category further formed the major category of "experienced obstacles". These emerged category, subcategories, and concepts were developed and saturated until the last interview as

no new concepts developed that reflected the difficulties and challenges of Indian immigrants along the entrepreneurial journey in Poland other than the earlier emerged categories and concepts. Identified relationships between emerged categories and concepts also revealed that the major category of "experienced obstacles" reflects clearly what it means to experience obstacles among Indian entrepreneurs in Poland, representing a set of difficulties and challenges they encountered, describing the Indian immigrants' life before and during the phenomenon (see Figure 7 **section 3.7.2** and Figure 9 **section 3.7.3**). It is important to mention that in this research, one specific factor (e.g. COVID-19 pandemic) acted both as an obstacle as well as an opportunity, given the multi-aspect and multilevel nature of the entrepreneurship phenomenon and distinct individual characteristics and backgrounds of Indian immigrants.

4.6.1 Difficulties and Challenges along the Entrepreneurial Journey in Poland

Another area that drew the attention of the researcher was the obstacles encountered by Indian immigrants along their entrepreneurial journey. This section discusses the concepts relevant to Indian immigrants' difficulties and challenges that emerged from the interviews' transcripts. It provides with a deeper understanding of the obstacles Indians face when they consider starting and running businesses in Poland.

The researcher identified the following concepts (see Table 12) linked with the research sub-question "What difficulties and challenges Indian immigrants encounter along their entrepreneurial journey in Poland?".

Table 12. Emerged concepts related to Indian immigrants' difficulties and challenges along their entrepreneurial journey

Research question	Emerged concepts
What difficulties and challenges Indian immigrants encounter along their entrepreneurial journey in Poland?	▪ Language barrier ▪ Financial restraints – *lack or low personal capital* – *poor credit history* – *lack of network (not recognized or respected yet as a businessman by peers)* – *Problems of cash flow* – *financial instability* – *financial risks* ▪ Business operational issues – *high level of duties and responsibilities* – *retaining employees* – *business timing (day work long hours)* – *unhealthy competition among Indian businesses* – *complexity* – *instability of sales* – *lack of proper communication skills* ▪ Business organizational challenges – *lack of readiness and enough planning* – *lack of trust in business in relation to employees and business partners* – *business partnership challenges* ▪ Dealing with formal procedures – *access to information concerning the rules* – *official licenses and obtaining necessary permissions* ▪ COVID-19 pandemic – *uncertainty about the future* – *sharp decline in revenues* – *inventory waste and losing employees* – *changes in consumers behavior* – *disruption in the supply chain* ▪ Business environment challenges – *Polish consumer purchase intentions and their behavior (business culture)* – *lack of organized support from Indian community* – *harsh climate conditions in Poland for most Indians* ▪ Personal challenges – *daily anxiety about the ups and downs of the business* – *insecurity* – *self-doubt*

Source: Author

As it can be seen in Table 12 above, the researcher identified eight emerging emerged concepts as obstacles that Indian entrepreneurs encounter along their entrepreneurial journey. They are: language barrier (Polish language proficiency), financial restraints (e.g. lack of start-up capital and cash flow), difficulties during business operations, business organizational challenges, dealing with formal procedures, COVID-19 pandemic, surrounding business environment, and personal challenges. In the following sub-sections, the researcher presents and discusses these key difficulties and challenges in the light of empirical data.

4.6.1.1 Polish Language Barrier

The attitude towards Polish language skills was not surprising since being originated from south Asia and fluent in the English language but unfamiliar with the Polish language, almost all interviewees raised it as a strong obstacle:

> "Here we have to do everything in the Polish language only. So being an immigrant this was also a big challenge. The language was a big thing" (Entrepreneur 2).
>
> "(…) When I came here that time, very few people used to speak English language" (Entrepreneur 3).
>
> "Language and only language is the problem that I face and continue to face" (Entrepreneur 10).
>
> "The language is always a concern" (Entrepreneur 15).

That is why some entrepreneurs believe it is necessary to learn the host country's language since it is a hindrance in all steps of entrepreneurship, be it prior to venture establishment, in the creation process, or during business operation. It is due to the fact that almost all information is provided and communicated in the Polish language. Therefore, it is not easy to communicate with government offices' staff (e.g. formality matters) and other locals (e.g. customers, suppliers) only in English. It is not always feasible to rely on professionals assistance (e.g. translator) due to its costs and practicality:

> "It's not that easy to survive with only English, especially if you're thinking about the business. (…) In the research part, where we were really struggling because of the language issue and the basic thing (…) approvals and stuff was in Polish and especially, if you go to the government offices apart from the immigration office it's

all in Polish. Every government official speaks Polish most of the time. So, language was the first challenging part where we thought that okay, it's difficult and we need someone who can help us because it's not just that you are going and talking English and getting whatever you want, so yeah, it's difficult and language was the barrier" (Entrepreneur 6).

"(…) the language problem is here. (…) if the customer is ordering some particular order, we have to know it first, so before we start the restaurant, we learn some minimum words that we need to regularly use to show something" (Entrepreneur 9).

"Too harsh [Polish language], because I can understand, but I can't speak, so no one can convey my message what I want to say, but if he or she does not understand then it's not good, and it's a very bad situation when we want to convey something but he or she does not get it and miscommunication happens" (Entrepreneur 11).

"It is always important to know the language, especially in Poland, because out of ten people that visit you, nine and a half people [e.g. customers and suppliers] are Polish. On the other hand, if you make an effort to at least speak the most basic of it, people understand that and reciprocate the same way. Even if you start with the Polish language, later on, convert to English, they're okay with it, but if the first sentence you say is in English, it almost comes out as arrogant" (Entrepreneur 13).

Given the above explanation on the importance of Polish language proficiency, many Indian immigrants proceed with learning the Polish language to conduct businesses in Poland easier:

"The language was a big thing, but once you have decided that you have to do it, then you have to do it. So we have to learn the language" (Entrepreneur 2).

"We don't speak their language [Polish language] (…) you have to learn, you have to invest some time to learn this language" (Entrepreneur 4).

It is stated by some entrepreneurs that an excellent command of Polish language is crucial for nascent entrepreneurs to survive and take action in the host country. However, a good-enough knowledge of Polish language is required when it comes to business- or legal-related matters:

> “Language is a huge barrier. (…) Initially, we had a problem. If you have to survive, you have to learn the language. So, we learned this. I cleared the exam as well, the B1 certificate exam. My wife had initial problems, but now she’s like, quite good with the language. My son speaks the language fluently” (Entrepreneur 7).
>
> “(…) one of the biggest challenges for us where you can do a lot of things by your own hands and yourself, you have to seek support from agencies or other people, and you have to rely on them completely, and the information you get, you need to trust that it was passed on in the correct manner” (Entrepreneur 4).

4.6.1.2 Financial Challenges

Starting a new business is almost always a challenge, especially related to means to financing. Being an immigrant is also relevant. There are strong reasons to assume that immigrants face more challenges than others due to lack or low personal capital, a poor credit history, lack of networking and previous business experiences in the host country. As a result, they face plenty of integrated financial hurdles such as lack of access to financing to start a business, credit denial, cash flow problems, financial instability and risk that need to be overcome, especially at the earlier stages of a venture development. Undoubtedly, all these financial problems are big challenges for entrepreneurs, including those the researcher interviewed during this study:

> “Capital is a huge problem” (Entrepreneur 7).
>
> “It [capital] is always the problem everywhere” (Entrepreneur 15).

According to the data derived from the interviews’ transcripts as a result of constant comparative analysis, access to financing to start a business is a huge challenge among Indian immigrant entrepreneurs in Poland since, in most cases, they either lack or have low personal capital (e.g. saving):

> “The capital was the main problem. Whatever funds I had, it was not enough because of the currency exchange rate. (…) the main thing was the capital to start off with the things” (Entrepreneur 2).

With the lack of personal capital, one must look for other sources of financing from other available sources such as a bank or private credit providers. In these case also, poor

credit history and lack of networking (not recognized or respected yet as a businessman by peers) act as obstacles:

> "We could not take loans because you need to run your business successfully one year in Poland in order to get any kind of financial help from the banking institution" (Entrepreneur 4).
>
> "[I faced] Difficulties about getting loan. Mainly because of rules" (Entrepreneur 5).
>
> "I would say, financial part, especially when you have no support. If you don't have a financial background like a backup or a financial partner and have to arrange the money by yourself, you have to take loans if possible, and you have to approach like the personal financer. (…) so that's the most challenging part to collect all that money to establish this business. (…) as I said, if you don't have the financial background, you have limited opportunities" (Entrepreneur 6).

The problem of cash flow was also mentioned by Entrepreneur 13 as the biggest financial challenge he faced at the moment of the interview. It refers to the cash that flows into and out of a company to keep its doors open and let business owners survive:

> "At this point, the biggest challenge is to keep that little funding going on through your personal things and whatever little business you get, you need to make the most out of it" (Entrepreneur 13).

Last but not the least, financial instability and risks associated with non- compliance to good business practices was also mentioned as a challenge by some entrepreneurs:

> "Maybe you can say in the financial parts are the sudden losses or something" (Entrepreneur 2).
>
> "When you trust somebody and then they don't fulfill their promises about the finance, that is the most difficult" (Entrepreneur 8).
>
> "The difficult part of it is financial stability. You're not stable financially" (Entrepreneur 13).
>
> "Some people ask for money in advance. If they require money and do not work and promise us to work in the future or next week or next month with verbal trust, we can support them" (Entrepreneur 12).

4.6.1.3 Business Operational Issues

Alongside financial challenges, a series of difficulties were mentioned by Indian entrepreneurs as obstacles that were related to their businesses' sustainability and development in Poland, especially during actual business activities. During interviews, some of the obstacles that were frequently mentioned were: high level of duties and responsibilities, business timing, business competition, complexity, instability of sales, miscommunication, and retaining employees. It is fair to say that these challenges are common among all entrepreneurial enterprises. Sometimes, immigrant entrepreneurs face additional challenges other than the ones mentioned above and they struggle even more than the native entrepreneurs of the host country.

Considering the very nature of self-employment and entrepreneurship, entrepreneurs must be good at organizing all available resources. This means that they must effectively arrange and manage employees, money, business location (building), products, and any other business resources. This leads to managing entrepreneurial complexity thereby increasing the level of duties and responsibilities:

> "The most difficult part was different responsibilities. If I have to come back, I would rather spend time learning the market and then starting a business" (Entrepreneur 4).
>
> "You have to make sure that the company runs on a daily basis. There's a lot of logistics, a lot of infrastructural, a lot of cost related things that you have to solve" (Entrepreneur 15).
>
> "It's not easy. There's a lot of challenge, a lot of struggle. In fact, it is not like the way situation looks at the beginning. There are a lot of things when you are in some business or you are starting something new" (Entrepreneur 2).

One of the major responsibilities is motivating and retaining employees, since having hardworking and low-cost employees is a key factor in immigrants' business success. However, retaining such employees is a challenge when the financial resources are limited and the market is so competitive:

> "[how] to keep your staff motivated to stay with you is also another thing, because especially from the field I started my business it's easy for people to jump out if somebody gives them two zloty more per hour. It's hard to motivate a college student

who basically earns every week, and you cannot really tie them in your hands to not being able to do that" (Entrepreneur 13).

Entrepreneurs have to work for long hours with little or no pay and have to manage many responsibilities. When entrepreneurs first set out, they're often considered a one-person show, meaning they are responsible for doing everything on their own. Therefore, having good time management skills is a key. Otherwise, entrepreneurs will struggle and take on more work than they can handle:

"As I said, restaurant line is not so easy. I was not aware of it when I started. Because since morning to evening, you are totally involved in this business" (Entrepreneur 2).

"You have to work all the time. It's a non-stop job" (Entrepreneur 11).

"(…) if something goes wrong, you are basically the major reason, and if something goes right, you're also the major reason" (Entrepreneur 13).

"(…) restaurant takes a lot of time, opening from 10 am till 10 pm. (…) this is too demanding. If I have, for example, a shop, which I can open from 9 am to 6 pm, and then after 6 pm to 10 pm, I can be at home with my family, spend time, then it will be much easier. This is too demanding" (Entrepreneur 7).

Competition among themselves and with other immigrant businesses, especially in the gastronomy sector, was highlighted by some Indian entrepreneurs as an obstacle toward their business sustainability and operation:

"When I started my restaurant, my restaurant was the third Indian restaurant in Poland. Now there are 150 restaurants" (Entrepreneur 3).

"In 2014, they were 16-15 restaurants in the whole of Warsaw. Now there are 100 plus Indian restaurants. We are competing" (Entrepreneur 5).

"Competition has grown like crazy, and the problem is your own people who worked with you. They leave your company and start their own business, so, they know our customers, they know the system, they know from where we source the products, so this is creating unhealthy competition among our people" (Entrepreneur 3).

High competition in Warsaw metropolitan among Indian immigrant businesses in general and the gastronomy sector (e.g. restaurant with Indian cuisine) in particular, has

caused cash flow challenge associated with low marketing/sales resources. This further leads to instability in sales:

> "Some days we don't have the minimum amount, minimum customers. They don't come because there is no rule every day, like to order regularly, when the customer is interested, they should order. Sometimes we used to go, some days not lucky enough. Some days we used to go in losses and some days we used to go in profit" (Entrepreneur 9).
>
> "There is no guarantee that you may fulfill your quota of a minimum of what you want out of your business this month. Especially when it's a new business. You may have to keep on putting money into it" (Entrepreneur 13).

Lack of proper communication skills in the early stage of business while interacting with employees, customer, etc. was also mentioned by Entrepreneur 5 as an important factor. The respondent emphasized that it can have a negative effect on business operations:

> "Initially, when we started, there was a communication gap. And people didn't understand there was a different wavelength at which we spoke. And now this is, you know, reaching. So it's getting smoother, I would say, in communicating or passing on your messages to people and getting the work done. Before, it was not like this" (Entrepreneur 5).

4.6.1.4 Business Organizational Challenges

Entrepreneurs are known to have challenges in their business organization due to being more focused on development and success than on organizational issues. Some entrepreneurs lack previous business management experiences, therefore, their enterprises face a dearth of coherent strategies, competitive strengths, talented/qualified employees, adequate controls, and clear reporting relationships (Bhide, 1996). Some of these challenges were also experienced and mentioned by the research participants during interviews, such as lack of readiness and planning, which resulted from no previous self-employment or business operation experiences:

> "If I have to come back, I would rather spend time learning the market and then starting a business" (Entrepreneur 4).

> "At present, we need some little bit basics and everything to run one restaurant, so we need that little bit of experience [learning by doing] in helping us here" (Entrepreneur 9).
>
> "I was managing the start as it was appearing, in reality, it was not like that. So, when you are going deep into the things, then you will come to know, oh, this is also there, this is also there. So, once you're in the situation, is like frustrating about where we are trapped. So, it's not so easy" (Entrepreneur 2).
>
> "I think I could have done more ground research towards the product. Not only research I think I should have spent more time researching on the technology behind the product" (Entrepreneur 13).

Trust issues with employees and business partners can be a cause of concern. This occurs due to lack of proper risk analysis and management, monitoring and reporting mechanism, and problems with hiring processes . It makes "speed go down and cost goes up" in the business (Bingham, 2017). This issue was mentioned by Entrepreneurs 2, 3, 8, and 12 with regard to employees:

> "(…) once they [employees] leave my company, they take my customers and engage in unhealthy competition" (Entrepreneur 3).
>
> "Since morning to evening, you are totally involved in this business. Because we cannot rely on employees and the managers and everybody else . My experience is [this]: you must be there. So, only you can handle your business properly" (Entrepreneur 2).
>
> "Before I was doing import-export for textiles, shoes and garments, I was doing big businesses. But slowly the situation changed in the market. People wanted more credit and they didn't pay back" (Entrepreneur 8).
>
> "I can't trust our local people because we are working in a legalized way and we have to pay legal taxation. We have the experience, our local people hide some money and pay less taxes, but we are not doing something like that" (Entrepreneur 12).

In regard to business partnership obstacles, the research findings were a mix. For example, in one case, there was a friendly split among co-founders of a startup due to changes

in their priorities, while in the other, it was an unpleasant breakup due to some business or personal issues:

> "I had some flaws with my partnership, because of that, things didn't work out. And there was like, almost I could say like a mafia or something of that sort which forced me to close the business, it disheartened me" (Entrepreneur 5).
>
> "It was actually picking up quite well but somehow in our team we had different priorities like one of the guys who's a CEO of a friend of mine. He had to go to Spain and then I had my own works. The other two partners also had their stuffs. We kind of stalled it, kind of a full stop" (Entrepreneur 15).

4.6.1.5 Formal Procedures

Entrepreneurs are known to wear multiple hats (Mathias and Williams, 2017), and one of those hats includes dealing with formal procedures, bureaucracy, and paperwork, especially in the stage of venture establishment. It can be even more challenging because of the language barrier:

> "Everything is in Polish language. So, first you should know the language properly, then only you can understand all the rules, regulations and things" (Entrepreneur 2).
>
> "If you go to the government offices, apart from the immigration office it's all in Polish. Every government official speaks Polish most of the time" (Entrepreneur 6).

Entrepreneurs, during research interviews, mentioned several challenges they faced or are still facing in context to rules and their complexity and complications in accessing information:

> "Some of the rules were not clear or maybe they had some gray areas, so it was one of the difficult parts to identify which one is correct or does it really exist or not" (Entrepreneur 4).
>
> "It was very hard to understand the rules of taxation, understand the rules of everything" (Entrepreneur 11).
>
> "Sometimes I don't know the new and running rules or some new act or something passed by the government, but I got some pieces of information from my Polish friends and I also openly check on the internet what new rules have been introduced

and if I do not understand then I can ask my Polish friend or my accountant" (Entrepreneur 12).

Entrepreneur 1 clearly mentioned the complexity of rules and regulation combined with the Polish language barrier, as well as complications in accessing information in the time he was preparing to run his own business:

"What I faced were rules of this country, e.g. knowledge about import, exports, documentations, certificates for the productions, customs. I didn't know anything about it. (…) It had only been 5-6 years in Poland at that time, so my knowledge of reading Polish was weak. I used to speak Polish nicely, but you know, these rules you have to read in paragraphs, so it was all going above it, and that's the reason I faced a problem for that as well" (Entrepreneur 1).Difficulties related to accessibility of information concerning rules, official licenses and obtaining necessary permissions was also mentioned by some entrepreneurs as a major challenge during business set-up:

"It is a little bit complicated compared to our country [India], and here it is a little bit hard to get the license and everything, but not because of nationality" (Entrepreneur 9).

"It's not very easy to get the official licenses, certifications, etc. It's not very foreigner-friendly. You always need to have somebody Polish to help you out with that" (Entrepreneur 13).

"Coming to the food and beverages, how difficult it is to get the license for selling alcohol and stuff because initially, we did not have this license, and then, we were trying to get this, but we didn't know the process and everything. (…) they were not straightforward processes. I needed assistance from a lawyer going to the office, concerned to make the applications and fulfill all the documents, which I think I would have liked to do myself, but without the support of a lawyer, it would have been difficult or would not happen actually because the language was a barrier. All the official documents are in Polish" (Entrepreneur 6).

"Everything, like paperwork, everything needs to be on paper, and this is the sixth times [copies], and then the problem is that Saturday Sunday nobody's working. Mondays, then Tuesday, they have a specific time (…) the things which could be obtained like in two weeks were obtained in like one month's time" (Entrepreneur 7).

> "There were times I would think otherwise because some things were just formalities or basic things, they were so challenging that you would think, wow, maybe it's way easier and organized somewhere else. (…) Especially my business wasn't very typical and standard because it required certain concession licenses, the particular structure of setting up a business" (Entrepreneur 14).

4.6.1.6 COVID-19 Pandemic

In the previous economic downturns, businesses owned by migrants were usually more flexible and resilient to sustain negative shocks than those set up by natives (Pędziwiatr and Brzozowski, 2020). However, the current COVID-19 crisis changed the economic rules of the game, where most Indian-own businesses under this study struggled to cope with this new challenge. The biggest challenge of the COVID-19 pandemic "new normal" on foreign-owned businesses is uncertainty about the future. They cannot make any predictions about the future or business sustainability with confidence:

> "All the plans are dead, actually. Nobody's surviving, no plan is surviving. We have to just wait. No plan, we just need to survive" (Entrepreneur 7).
>
> "I've stopped my production until there is a certain clarity in the market (…) we don't know if it's going to come back or not. (…) How to adapt to it, if I want to do it, the way I was doing it, or make some changes, so these are all challenges lying ahead of me which I need to find answers to" (Entrepreneur 14).
>
> "It has literally given me a hammer edge with my thoughts. I don't know how it is for other people, but because of the COVID-19, I would like to take it low. Just stay and focus on whatever we have. (…) after the first wave, we opened up, then the second wave, then the third wave, it has always created an unexpected turn in our thoughts. So, it is very difficult at the moment for me to plan something" (Entrepreneur 5).

Additionally, since March 2020, a majority of interviewees reported a sharp decline in revenues during several lockdowns and restrictions on businesses, gathering, and movements announced by the Polish government. This had a huge negative impact effect on different dimensions of business.

> "People are scared. They don't know what is going to happen since is making sometime lockdown, sometime opening" (Entrepreneur 8).
>
> "Before I had only one shop (…) in the shopping mall and it was closed for three months and it affected my business a lot. My business went down almost 70 percent. (…) The customers are not there, that's a problem. So, just the time. We are in a very hard time right now" (Entrepreneur 7).
>
> "We completely lost the frequent customers coming for the ingredients and stuff, so they started buying everything in a smaller quantity, and if the quantity is smaller, the bills will obviously be lower" (Entrepreneur 6).

Using other businesses' facilities for production or operation, how badly a business can be impacted by COVID-19 pandemic lockdowns and restrictions that initially did not target your business. This situation narrowed by Entrepreneur 13:

> "The pandemic situation brought us into a place where our production facility had to close down because we were making fresh produce. We could not do that anymore because our facility was rented with a restaurant. They had rented us. They had to close the restaurant that means we had to close our production. (…) I could not keep my employees as well because of the same reason. The events stopped entirely, so our revenue stopped entirely. The restaurants we were shareholders with could not operate, so we sold the shares over there" (Entrepreneur 13).

Entrepreneur 14 described his business inventory waste caused by the COVID-19 pandemic lockdowns and restrictions in Poland in an emotional way which shows the profound impact of such restrictions for business owners:

> "I had a lot of beer that I could not sell, and for me, that was surely bad. Typically, when there's a bad product and which you cannot sell, you have to get rid of it, you have to throw it away, which was very painful for me. Not just because it's capital inventory, it's just that for a brewer, it's like blood, like I'm draining out blood, and it didn't go well with me, and also the resources that you use to make a beer is far more than one can imagine" (Entrepreneur 14)

While the world begins its slow but steady recovery from COVID-19 by reopening economic centers since Q2 of 2021, it is clear that this period of contagion, self-isolation, and

economic uncertainty has had a profound impact on what people value, how and where they shop, and how they live and work. These changes in consumers' behavior also affected some of Indian immigrants' businesses in Poland that the researcher interviewed:

> "(…) people are uncertain of their jobs. So, they are not spending money. They want to save money. They are thinking too much before ordering anything. It's not like normal conditions means has affected a lot" (Entrepreneur 8).
>
> "It [COVID-19 pandemic] affected a lot in terms of having customers in a very unusual manner and without any kind of a prediction. (…) Rotation of the customers is much more challenging these days because of the pandemic. (…) So, customers are not coming in that flow, as freely as it used to be earlier. They could come at any time, and now there are particular hours that's when they are coming, and there are certain restrictions, even customers are having because of the financial difficulties. They are not buying freely; they are just coming, taking one or two products whatever they need, and they're going. Earlier it was a completely different scenario; if you introduced some new products, they were ready to accept and open to any new offers. They were open to trying new things even for the experiment if it will go waste, they didn't care, but now they are spending money wisely, so they are cutting down the cost. They are thinking twice before buying something new, something different, so it is really difficult when people think more before spending money" (Entrepreneur 6).

Last but not the least, the negative impact of COVID-19 on logistics and disruption in the supply chain was highlighted by Entrepreneur 11. The interviewee mentioned contract manufacturing and logistic costs as significant challenges:

> "One of the biggest challenges we are facing after the pandemic is having our own logistics supply to reduce reliance on other countries and suppliers" (Entrepreneur 4).
>
> "Nowadays, it is very difficult to get manufacturers in China, with many problems and with a lot of delays. It is very difficult to find transportation, so we have a big challenge right now. I don't think it will go away this year. So, this is the biggest challenge we are facing. Very big challenge because of pricing delivery due to COVID-19. So many people can't do the business" (Entrepreneur 11).

4.6.1.7 Business Environment Challenges

After examining the COVID-19 crisis's negative impacts on Indian businesses in Poland, the researcher examined the business environment challenges faced by Indian entrepreneurs in Poland. According to the data derived from the interviews' transcripts as a result of constant comparative analysis, these challenges that were identified are: Polish consumer purchase intentions and their behavior, lack of organized support to the Indian community and harsh climatic condition in Poland. Most of the Indians considered the climatic conditions of Poland as harsh because most of them come from the hot and humid regions of India.

Some entrepreneurs identify Polish consumer purchase intentions and their behavior as too traditional and reluctant to explore new or ethnic products. When it comes to food-related products with ethnic roots, it requires a more profound understanding of culture of the host country to run a business:

> "The businesses over here are very traditional. Yes, it's changing, but the pace of change is not the same as you find in other European countries. So you need to have a blend of traditional business acumen along with the modern ways of doing business. Doing business with young people. Even though we say that there is a lot of youth involved in business, to be very honest, it's not. Many people, especially the young ones, migrate outside of Poland, or go to the major cities, so you cannot just do a business thinking about young people. You have to take all the other demographics in place" (Entrepreneur 13).

Entrepreneur 14 highlighted the Polish market traditionalism aspect by putting on the top of the list the importance of deeper Polish market understanding before establishing and running a business that focuses on ethnic products and services:

> "If I get a chance again, I would like to work for some time at least for a year, to become more aware of the Polish business culture. If I'm given this opportunity to go back again, I would do this. I would work maybe at a startup or maybe at SMEs, and then I would do this. It will help one understand the market better" (Entrepreneur 14).

The attitude towards organized business support by the Indian community in Poland was a bit surprising since the majority of interviewees raised it as a strong obstacle where they did not see such organized community and its support in most cases:

> "(…) there is no really solid [Indian] network of startup or base for entrepreneurship" (Entrepreneur 15).
>
> "No one helps, no one, until you gain something. So, when you are new in the market, nobody will help you for nothing, until you reach a stage, where you have everything, then everybody wants to help you. It's like bank gives money to people who have collateral and people who don't have collateral or money in the bank account and want a loan, they don't give any money to them, so something like this happens. The same is the situation here. Nobody [Indian community in Poland] will help you, until you reach a stage, where you feel that now you're doing something very good, and then everybody will stick to you that time" (Entrepreneur 1).

Additionally, the harsh climate of Poland may act as a challenge for business operations or even the intention to stay in the country for a long-term:

> "From beginning, it was very hard (…) I was born and brought up in India. This climate is harsh [in Poland], culture is very different from ours, when I came here, it was very hard and I' m a vegetarian and non-alcoholic" (Entrepreneur 8).
>
> "(…) the weather was very crucial for us because we are from India, a country where the weather is hot" (Entrepreneur 11).
>
> "The weather here is cold in winter and it snows. So, that's why many people did not want to work and or go out for delivery" (Entrepreneur 12).

4.6.1.8 Entrepreneurs' Personal Challenges

Entrepreneurs are not strangers to anxiety and stress due to the very nature of entrepreneurship (Cardon and Patel, 2015; Stephens *et al.*, 2021; Lathabhavan, 2021). As an entrepreneur, one faces plenty of logistical hurdles such as quitting day job, dealing with legal matters of the business, getting funding, finding a location for the business, and recruiting people. These hindrances are among the few that most entrepreneurs have to overcome. Undoubtedly, all these obstacles are stressful and psychologically challenging for

entrepreneurs, and the interviewees of this study are no exception. The psychological challenges faced by Indian entrepreneurs (daily anxiety about the ups and downs of the business, insecurity, and self-doubt) especially during the early years of establishment of business are discussed by the interviewees and are explained below:

> "You have to have a certain discipline in you. (…) You have to be consistent. Sometimes it can get difficult. There are good days and bad days. Especially if you're an entrepreneur. It can be at the beginning of the day, a very good day, by afternoon it can be a very bad day, and the evening it can be the best day. This sometimes can be difficult because it requires a lot of energy; it's a lot of emotions that you have to control which is where the discipline comes in place" (Entrepreneur 14).

4.6.2 Summary

Apart from motives and drives, opportunity recognition strategies, and practices employed to establish and operate business in Poland, the obstacles experienced and challenges faced by Indian immigrants came up as a very important factor with context to this study. These difficulties and challenges are a sum up of the following factors: "language barriers", "financial restraints", "business' operational issues", "business organizational challenges", "dealing with formal procedures", "COVID-19 pandemic", "business environment challenges" and "personal challenges". These determinants together make up the sub-category "difficulties and challenges along the entrepreneurial journey in Poland" which contributes to the main category. The following proposition summarizes research findings regarding the difficulties and challenges experienced by Indian immigrants along their entrepreneurial journey in Poland.

Proposition 8: Experienced difficulties and challenges encountered by Indian immigrants in Poland, such as language barrier (Polish language proficiency), financial restraints, difficulties during business operation, business organizational challenges, dealing with formal procedures, COVID-19 pandemic, surrounding business environment, and personal challenges, directly and indirectly, influence the way they are conducting entrepreneurial and business activities in Poland.

4.7 Interrelationship between Major Categories

The previous four sections presented the relationships between the major categories and the central phenomenon of this study. The 4 major categories, namely, “motives and drives”, “opportunity recognition process”, “conducting entrepreneurial activities”, and “experienced obstacles” describe Indian immigrant entrepreneurship phenomenon in Poland. This section presents the interrelation between these 4 major concepts as discovered in the empirical data as a result of constant comparative analysis. These interrelations further strengthen the theoretical framework and allow for a greater understanding of the overall emergent theory. A series of propositions relating to these interrelations are presented in this section, followed by a diagram that represents the relationships visually (see Figure 10).

– Relationship between “motives and drives” and “opportunity recognition process”

Proposition 9: The socio-economic development of Poland, in terms of business environment, domestic market potential and modern infrastructure; being part of the EU and European Economic Area (EEA), multinational and multicultural character of Warsaw metropolitan area, and the Polish lifestyle, assists Indian immigrants to identify, recognize, and discover business and entrepreneurial opportunities in Poland.

Proposition 10: Indian immigrants’ individual characteristics, such as having a role model, relevant past work experience, and having higher education, positively influence the way they identify, recognize, and discover business and entrepreneurial opportunities in Poland.

– Relationship between “motives and drives” and “conducting business activities”

Proposition 11: The socio-economic development of Poland, in terms of business environment, business running costs, market access, domestic market potential, access to workforces, location, logistics and transport, modern infrastructure, Poland being a part of the EU and European Economic Area (EEA), multinational and multicultural character of Warsaw metropolitan area, and the Polish lifestyle, influence Indian immigrants’ business practices prior to start-up and during operations in Poland.

Proposition 12: Indian immigrants’ individual characteristics and cultural background play a key role in their practices prior to start-up and during business operation in Poland.

Proposition 13: The perceived and experienced pull and push factors, such as having relevant skills, desire for business travel, the opportunity to serve the Indian community, language barrier, and legalization of stay, influence Indian immigrants' business practices prior to start-up and during business operations in Poland.

Proposition 14: Indian immigrants with better access to ethnic networks and resources and supporting institutions are more likely to establish and develop businesses in Poland.

– Relationship between "motives and drives" and "experienced obstacles"

Proposition 15: Indian immigrants' individual characteristics and cultural backgrounds influence the level and how they perceive and experience difficulties and challenges along the entrepreneurial journey.

– Relationship between "conducting business activities" and "opportunity recognition process"

Proposition 16: Indian immigrants' transnational networks and ethnic resources influence the way they perceive and recognize entrepreneurial and business opportunities in Poland.

Proposition 17: The way Indian immigrants recognize entrepreneurial and business opportunities, to a large extent, determines how they establish and operate businesses in Poland.

– Relationship between "experienced obstacles" and "opportunity recognition process"

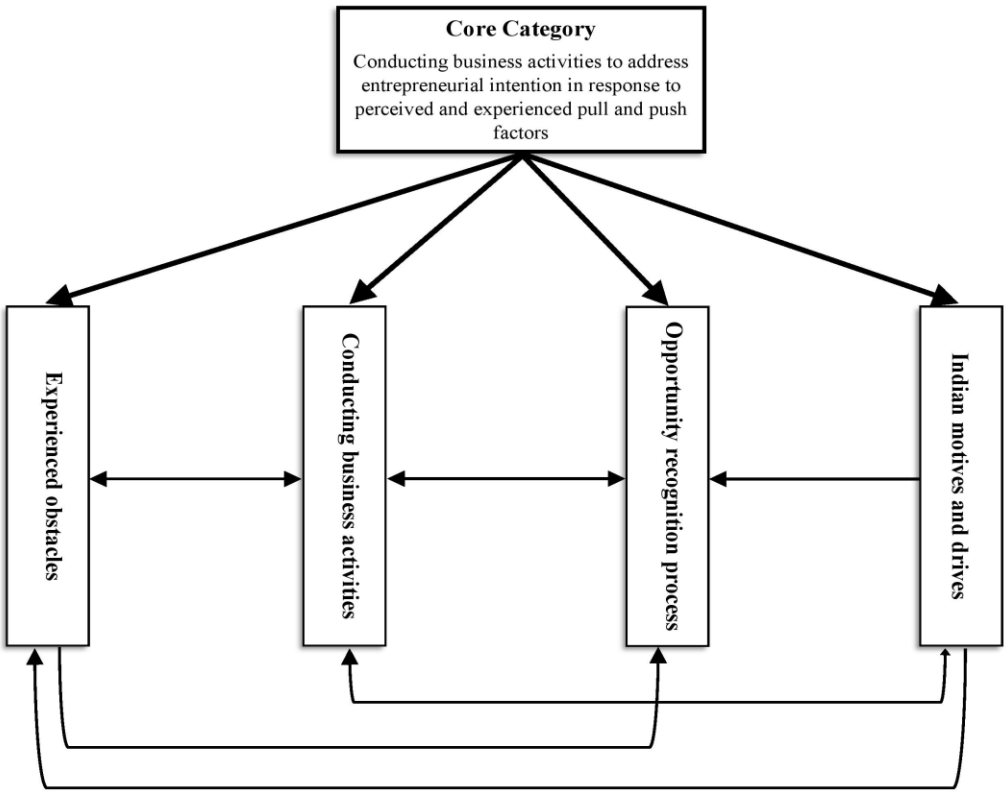
Proposition 18: The COVID-19 pandemic assisted Indian immigrants to recognize entrepreneurial opportunities relevant to emerging needs and demands in the Polish market.

– Relationship between "experienced obstacles" and "conducting business activities"

Proposition 19: Difficulties and challenges experienced by Indian immigrants along the entrepreneurial journey adjust their practices prior to start-up and during business operations in Poland.

Proposition 20: The type and features of Indian immigrants' practices prior to start-up and during business operation directly influence the level and type of difficulties and challenges they experience.

Figure 10. Interrelationship between major categories



Source: Author

4.8 Chapter Summary

This chapter presented the research findings in the form of a core category, four major categories, and eight subcategories, and a total of 20 propositions. They explain the Indian immigrants' entrepreneurship phenomenon in Poland, which emerged from the interviews' transcripts as a result of constant comparative analysis. The propositions interrelated the emergent main concepts and placed them within the contextual situation. Collectively, they present the first theoretical understanding that explains the entrepreneurial activities of Indian immigrants in the context of Poland.

Chapter Five: Summary, Conclusions and Recommendations

5.1 Introduction

The aim of this thesis was to develop a conceptual framework that better interprets the entrepreneurial activities of Indian immigrants in Poland, and to identify the main dynamics for the establishment and development of their business ventures.

This chapter presents the process of theory generation based on McCaslin and Scott's (2002) work which consists of three aspects: examining the consequences of the emerging theory, explaining its meaning, and presenting it as a formal statement. This is followed by discussing the implications of research findings for practice and research. Then, the researcher highlights the research's limitations. Finally, this chapter ends with a recommendation of potential topics to be considered in future studies.

5.2 The Storyline

To explain the influence of the core category affecting the Indian immigrants' perception and career choice toward self-employment and business ownership as well as their entrepreneurial activities, the researcher, in this section, explains how each individual concept forms and shapes the Indian immigrants' entrepreneurship phenomena in Poland. In this research, we theorize in light of data that there was no single category that could capture the essence of the whole study. Hence, the core category of "conducting business activities to address entrepreneurial intention in response to perceived and experienced pull and push factors" emerged due to its ability to pull the other categories together explaining the occurring social phenomenon. It comprised and connected all four main concepts, namely "motives and drives", "opportunity recognition process", "conducting business activities", and "experienced obstacles".

As explained in chapter four (see **section 4.3**), there are strong reasons to assume that Indian immigrants' motives and drives form and shape their perception and career choice toward entrepreneurship in Poland. These motives and drives are considered within this thesis as the combination of initial reasons for their migration (see **section 4.3.1**), socio-economic development of Poland (see **section 4.3.2**), a set of push and pull factors (see **section 4.3.3**), and individual characteristics and cultural background (see **section 4.3.4**), that directly and

indirectly influence many Indians to choose the path of self-employment and business ownership in Poland. It is important to mention that we theorize that since the sole category of intention does not seem to be rich enough to capture characteristics and cultural aspects of Indian immigrants, the researcher did not include "intentions" as a new category (embracing motives and drives). In addition, the concept of the initial reason identified in this study helps capture intentions since knowing one's reasons always helps one understand their intentions. Nevertheless, this research is also a contribution to currently popular study on "entrepreneurial intentions".

In the light of data, we theorize that apart from the initial reasons of migration, motives such as skills/career experience in a particular sector, less competition among Indian businesses in Poland due to small size of Indian diaspora, and life circumstances due to family situation, influence Indian immigrants perception toward conducting business activities in Poland. The general prosperity and socio-economic development of Poland in terms of business environment, business running costs, market access, domestic market potential, access to workforces, location, logistics and transport, modern infrastructure, the country being part of the EU and European Economic Area (EEA), multinational and multicultural character of Warsaw city, and Polish lifestyle directly fueled this process. A set of push (seven items) and pull factors (fifteen items) were also identified in this research, where perceived and experienced pull factors focused on the positive aspects of self-employment and business ownership were predominant reasoning among Indian entrepreneurs largely shaped by Indian's own choice and agency. There are strong reasons to assume that the greater effect of pull factors compared to push factors in this research may be attributed to the profile of interviewees, which includes past work experiences, being highly educated, and having a family business background. Finally, we also theorize that Indian immigrants' individual characteristics such as having a role model, marital status, family-orientation, higher education, relevant past work experience, and being a male, increased the likelihood of entering the entrepreneurial path. Similarly, cultural background (local and national culture values) also, to a large extent, determined their perception toward entrepreneurial activities in Poland. In addition to the direct influence of above-mentioned motives and drives on Indian immigrants' perception and choice toward entrepreneurship, they also assist and positively influence the way Indians identify, recognize, and discover business opportunities in Poland.

Besides, they also play a positive role in Indian immigrants' business practices prior to start-up and during operation. Further, the individual characteristics and cultural backgrounds of Indians also influence the level and perception towards difficult experiences and challenges along the entrepreneurial journey in Poland. One should bear in mind, the multi-effect nature of Indian motives and drives in this study, as described above, have resulted from the multi-faceted and multilevel nature of the entrepreneurship phenomenon, distinct individual characteristics and backgrounds, and different cultural values of Indian immigrants, particularly micro cultural ones. To conclude, despite the importance, extent, and frequency of motives and drives in this thesis, the distinct individual characteristics, backgrounds, and cultural values of Indian immigrants contributed significantly to their entrepreneurship phenomenon in Poland.

Moving ahead, the researcher theorize that for converting entrepreneurship intention into action, Indian immigrants generate business ideas for development of products or services with particular focus on ethnic products to meet customers' needs and demands and earn profits. While taking this decision, they also consider Poland's unique environment, consisting of customers, rules, customs, and culture. To identify, recognize, and discover entrepreneurial and business opportunities, they often capitalize on their career experience and past knowledge, learning activities outcomes in Poland, personality traits, social capital combined with their unique personality traits, and environmental factors influence. There are strong reasons to assume that the level and the way Indian immigrants use these aspects define how they establish, operate and develop their businesses in Poland (see **section 4.4**). To be specific, Indian immigrants' career experience and past knowledge, specifically in terms of education, business, management, and industry-specific experience, their personality traits, such as self-efficacy, risk propensity, self-confidence, optimism, and creativity, and social network, including family members, relatives, friends, colleagues, associates, ethnic peers, customers, suppliers, and entrepreneurs, contribute to capture business and entrepreneurial opportunities to a large extent. Entrepreneurial alertness also played an important role in recognition of business opportunities among Indian immigrants within this research. Indian immigrants' learning activities and surrounding business environment also, to some extent, influence their ability to identify, recognize, and discover business and entrepreneurial opportunities in the host country. An interesting finding of this study is that distinct Indian

immigrants in Poland from other immigrants is a majority of Indian entrepreneurs emphasized they recognize opportunities in Poland by capitalizing on previous experiences they obtained through involvement in family businesses in India. Additionally, we theorize that before starting their own ventures, some Indian immigrants were involved in routine jobs in Poland and gathered experiences and knowledge that was later applied in recognizing opportunities in similar or dissimilar sectors.

Next, to convert generated business and entrepreneurial ideas into practice and to conduct business activities, the researcher theorizes in the light of data that Indian immigrants follow a series of typical preparatory steps prior to business set-up, some common among immigrant entrepreneurs despite their nationality/ethnic and countries of destination (Shinnar and Young, 2008). These steps include activities such as planning, financing, and obtaining official licenses and necessary permissions by taking assistance from professionals prior to business set-up. The ongoing process of decision-making such as marketing, sales strategy, customer service, business-related domestic and overseas traveling, staffing practices (recruiting and hiring new staff), and reliance on the assistance of professionals (see **section 4.5.1**) were also highlighted as such steps during business operation in the results of the current research.

A unique finding of this study that distinguishes Indian immigrants in Poland from other immigrants is the reliance of Indian entrepreneurs on the recommendations and advice of native professionals (e.g. accountants and lawyers) rather than co-ethnic professionals to deal with formalities associated with translation, bureaucracy, preparation of legal documents, and business registration prior to business set-up (see **section 4.5.1.1**). There are also strong reasons to assume that Indian entrepreneurs prefer to use Polish professional services during the business operations stage, e.g. legal services (e.g. tax department) and accountancy (see **section 4.5.1.2**). This preference stems from the low Polish language command of Indian professionals compared to natives that make communication with government institutions less effective, reluctant of some Indian business owners to get any services from co-ethnic professionals due to business secret issue, as well as higher competencies of native professionals over Indian peers when it comes to such services. This thesis also theorizes that Indian entrepreneurs only tend to use co-ethnic professionals' assistance in matters related to business and supply chains.

Data derived from the interviews' transcripts also show that Indian immigrants rely heavily on their ethnic networks and resources, e.g. family and friends, co-ethnic, and, to some extent, on supporting institutions initiatives, programs, and schemes in Poland for conducting business activities, like business formation, operation, and further development (see **section 4.5.2**). This is quite evident in terms of providing capital, business information, supplying inventory (ethnic products) running the business, and matching and referral services. Given the data derived from interviews' transcripts, we therefore theorize that ethnic networks and resources, to a large extent, determine the type, features, and quality of Indian immigrants' entrepreneurial activities in Poland. On the other hand, the availability of supporting institutions also influences the way Indian immigrants establish, operate, and develop their businesses. The thesis also brought out the multi-faceted and multi-level nature of Indian immigrants business activities and their interrelations. For instance, there are strong reasons to assume that Indian immigrants' transnational networks and ethnic resources influence the way they perceive and recognize entrepreneurial and business opportunities in Poland (see **section 4.5.2.1**). Given the fact that Indian immigrants are ethnic-oriented, and, consequently, most of them operate in traditional main street businesses in Poland.

Lastly, all along the entrepreneurship path, right from forming and shaping Indian immigrants' perception and career choice toward entrepreneurship (e.g. language barrier) to generating business and entrepreneurial ideas to address this intention (e.g. COVID-19 Pandemic), and converting these ideas into action through various practices prior to start-up and during business operation, all Indian entrepreneurs faced a set of difficulties and challenges in Poland (some continuing), describing the Indian immigrants' life before and during the phenomenon in question (see **section 4.6.1**). These obstacles experienced by Indian immigrants, among others, were language barrier (Polish language proficiency), financial restraints, difficulties during business operation, business organizational challenges, dealing with formal procedures, COVID-19 pandemic, surrounding business environment, and personal challenges that influence their business formation, operation, and further development. The most prominent challenge faced by Indian immigrants in Poland was language barrier. Given the data derived from interviews' transcripts, we theorize that the experiences of these obstacles vary from one entrepreneur to another due to distinct individual characteristics and backgrounds and cultural values of Indian immigrants, their ethnic

networks and resources, and the type and features of their business practices. Additionally, data show that a substantial part of obstacles arise during Indian immigrant business practices where some difficulties and challenges toward entrepreneurship, such as Polish language proficiency, financial restraints, dealing with formal procedures, and COVID-19 pandemic, affect the type and features of Indian immigrants business practices prior to, and during business operation. There are strong reasons to assume that Indian immigrants' also faced difficulties and challenges related to business organization, operations and personal preferences in their entrepreneurial journey (see **sections 4.6.1.3, 4.6.1.4 & 4.6.1.8**). It can be concluded that hindrances and obstacles resulted mainly from lack of facilities provided by the state to learn Polish language. These state-run institutions or centers should provide free of cost language classes to foreigners on a large scale. Some other major reasons of difficulties faced are insufficiency of formal financing system for immigrants, particularly for newcomers and fresh entrepreneurs, and insufficiency of supporting programs in Poland such as business training, business services, supporting financial scheme (e.g. tax exemption).

5.3 The Emergent Theory Impact

The uniqueness of the current study findings is represented by the use of principles, stages and guidelines of grounded theory to understand the Indian immigrants' entrepreneurial activities in the Poland. The grounded theory allows a comprehensive explanation of the phenomenon under study rather than merely identifying individual variables traditionally collected using the survey method.

The results of this study infer that economic incentives, perceived and experienced pull factors, individual characteristics, cultural background (particularly micro cultures such as Gujarati and Punjabi), language, the access to ethnic networks and resources and supporting institutions/schemes are the most influential factors that form and shape perception and career choice of Indian immigrants' toward entrepreneurship in Poland. Thus, the emergent theory suggests that it is essential for the government and immigrant-related institutions in Poland to consider the role of these factors in their policies, regulations, schemes, and initiatives to assist the economic and social integration process of Indian immigrants in Poland. Besides these factors, they also need to consider other factors as well that are listed by the interviewees regardless of the low importance explained by the extent and frequently. These factors are

frequently reported by similar studies within other social settings (see chapter two **section 2.10**).

Further, the current theory concludes that many variables and factors within the study are multi-effect, given the multi-aspect and multilevel nature of the entrepreneurship phenomenon and distinct individual characteristics and backgrounds of Indian immigrants in Poland. A combination of these variables and factors explains the Indian immigrants' entrepreneurial activities phenomenon in Poland. The current theory highlights the dynamics of all these variables and factors on Indian immigrants' entrepreneurial activities rather than the influence of just one or a few variables individually. These variables and factors are presented in chapter four, specifically through 20 theoretical propositions (**see sections 4.3.5, 4.4.2, 4.5.3, 4.6.2** and **4.7**).

Finally, compared with similar studies (see chapter two **section 2.10**), the core category's concept focuses on the essential theoretical concept that comprises and explains all other emergent concepts. Such a tool facilitates a clear understanding of the underlying phenomenon because understanding by the core category implies an understanding of all other categories identified by the research. Consequently, suggesting more foreign/business-friendly policies and relevant regulations, schemes, and initiatives in Poland (e.g. simplifying procedures, providing information in/ adopting English language as an additional language for documentation concerning business formation and operation by foreigners, supporting schemes) is essential to build an entrepreneurial ecosystem and attract other resident Indians in Poland to enter the entrepreneurship path and contribute more to Poland's economy. This statement is supported by the observed low rate of entrepreneurial activities among Indian immigrants in Poland. The fact that a majority of Indian immigrants in Poland are highly educated (mostly STEM and management graduates, see **section 3.5** selection of participants), Indian entrepreneurs are mainly operating traditional main street businesses in Poland (e.g. neighborhood stores, restaurants, professional services, and other local businesses) rather than high-tech or innovation-orientated businesses, relying significantly on their ethnic networks and resources. This fact explains the insufficiency of dedicated efforts by the government and immigrant-related institutions in Poland to motivate and encourage foreigners, particularly Indians, to enter and develop entrepreneurial activities similar to their counterparts in western European countries and the U.S.

5.4 The Emergent Theory Statement

Initial reasons for migration of Indians, particularly economic reasons, as well as a series of "pull" and "push" factors that act as drivers influenced by individual characteristics and local and national culture values, led to Indian immigrants' intention toward entrepreneurship in Poland. General prosperity and socio-economic development of Poland, particularly Warsaw, as well as access to/availability of ethnic networks and resources and supporting institutions in Poland, intensified this intention toward entrepreneurship. To address this intention, Indian immigrants came up with strategies formulated on the basis of their career experience and past knowledge, learning activities in Poland, personality traits, social capital, surrounding business environment opportunities, and entrepreneurial alertness to identify, recognize, and discover entrepreneurial and business opportunities in Poland. Once Indian immigrants identified existing and new opportunities, they took a series of actions to exploit these opportunities and fulfill their intention toward entrepreneurship, both prior to start-up and during business operation and development in Poland. The set of difficulties faced and challenges encountered also form an integral part of the entrepreneurial journey of Indian immigrant entrepreneurs.

5.5 Implications for Practice

As the emergent theory is based on empirical data grounded within immigrants' entrepreneurship research field, it is, therefore, beneficial and relevant to practitioners within the following organizations:

- The Government of Poland, which is looking forward to improving government support schemes and examining the impact of government policy upon mobilization of resources and growth of immigrant businesses in Poland.
- National and international professional and scientific organizations, which are interested in promoting and encouraging integration and recognition of migrants in host societies.
- Related public institutions and inter-governmental organizations, which are concerned with constituting specific regulations and laws related to the immigrants, such as the Office for Foreigners in Poland, Mazovian Voivodeship, Institute of Public Affairs (IPA), National Labor Inspectorate, Border Guard,

Polish Center for International Aid (PCPM), Polish Red Cross – IFRC, International Organization for Migration (IOM), etc.

The emergent theory's implications for practice relevant to practitioners (beneficiaries) within aforesaid organizations are as follows:

1) It provides an understanding of the dimensions of Indian entrepreneurship in Poland, where notions such as tangible and intangible incentives, values and other reasons can impact Indian immigrants in an implicit manner to become entrepreneurs. It allows practitioners and relevant organizations to go beyond "surface" indicators to potentially understand the interplay of underlying notions identified in this thesis.
2) The emergent theory puts forth a series of arguments based on empirical data that allows practitioners and organizations to analyze better the emerging phenomena of Indian immigrants entrepreneurship in Poland and understand the impact of their regulations, schemes, policies, and initiatives on various interrelated concepts of immigrant entrepreneurship such as reasons, motives and drives, individual characteristics and cultural values, opportunity recognition strategies, business practices, ethnic resources, and encountered obstacles in the host country. Presented as propositions, these concepts provide a framework that would allow practitioners to understand the complexity of Indian entrepreneurship phenomena in Poland using theoretical conceptualizations, which ultimately serve as an explanatory tool.
3) It also provides practitioners with a better understanding of immigrant entrepreneurship phenomena in Poland which in return, potentially helps to formulate, adjust, modify, and further develop supportive schemes, policies, and initiatives using empirical data and interpretations presented in this thesis. It also addresses potential weaknesses within their organizations' policies and actions relevant to immigrant entrepreneurship in Poland from the viewpoints of research participants.

5.6 Implications for Research

Using grounded theory principles, stages, and guidelines to discover an emergent theory about Indian immigrants' entrepreneurial activities in Poland has created a number of implications for research. These implications are as follows:

1) The emergent theory creates the first theoretical platform that explains the entrepreneurial activities of Indian immigrants in Poland's context. It addresses the literature gap highlighted in chapters 1 & 2 by grounding the research within a new social setting that has never been studied before and drawing theoretical propositions regarding its impact on immigrants' entrepreneurship. These theoretical propositions provide a framework for further research where researchers interested in Indian immigrant entrepreneurship phenomena in the Poland context could test and refine the emergent theory and contribute to its further development.
2) It places the Indian immigrants' entrepreneurship phenomena as a potentially data-rich research environment for immigrant entrepreneurship theory by highlighting its uniqueness related to its great diversity, contrasts, and complexity. This potentially provides an opportunity for the researchers to discover new patterns and themes on immigrant entrepreneurship and generate new theories or enrich and further develop the current ones.
3) It presents the discovered core category of "conducting business activities to address entrepreneurial intention in response to perceived and experienced pull and push factors" as a central point of behavior for social actors within the research field, representing the way in which they understand reality and what the motives and manners of their actions are. This broadens its implications to potentially include various areas, such as inflow and operation of foreigners on the Polish labour market, formation, development and integration of immigrant groups in Poland, migration policy in Poland, and social mobility of migrants, within migrant, labour, and entrepreneurship studies.

5.7 Research Limitations

This section discusses a set of limitations that the researcher encountered during the research process. Highlighting these limitations allows one to reflect on the possible consequence they may have had on the research results. The limitations identified in this research were as follows:

1) In context to qualitative research, studies that use grounded theory are considered limited given that the emergent theory is grounded within a specific situational context and, therefore, does not present generalizable or transferable results beyond the research site. For that reason, the results presented in this research will not necessarily reflect the reality of other contexts unless further research is done.
2) A problem related to language fluency was encountered, and some of the nominees were excluded because they didn't speak proper English. This limitation occurred since the researcher was an English speaker and belonged to a different Asian immigrant ethnic group (Persian) than Indians. Since a majority of Indian immigrants speak English fluently and confidently, the researcher does not believe that this limitation decreases the credibility of the generated theory. However, using common native languages (Hindi, Gujarati, and Punjabi) for conducting further research among the Indian diaspora in Poland might help one to discover new data patterns and themes that would have enriched the emergent theory.
3) Another limitation was the time span used to collect the interviews and conduct field visits, as well as research site specifications. In this research, the empirical data gathered was limited to one research site which represented only first-generation (foreign-born) Indian immigrant entrepreneurs in a specific place (Warsaw metropolitan area) and time (Q4 2020 – Q1 2021) using theoretical sampling. As a result, this could theoretically have limited the extent of the data, as other sites (Indian entrepreneurs' communities in other Polish major cities) might contain other information relevant to the research topic.
4) Although grounded theory data analysis procedures are designed to neutralize and limit the researcher bias through its emphasis on theoretical sensitivity, bias and early judgments could still have been introduced while conducting the study, given the interpretative nature of the research approach and the researcher's close

proximity to the research participants and their realities. The researcher's previous life experiences of living in India (own ideas about Indian nation) and his other personal properties such as ethnic background, values, and beliefs may have influenced the researcher's predisposition during the design of research instruments, processes and empirical data collection, reflecting on data interpretation. Given the above explanation, it might be possible that other researchers could interpret and develop relatively different data patterns and themes that would also explain correctly the Indian entrepreneurship phenomena in Poland. Furthermore, the researcher's subjective bias could have theoretically been introduced during data analysis, particularly the theoretical coding stage, which is reduced given the researcher's emphasis on constant comparison instead of reflexivity. This bias could be minimized if more than one research was analyzing the data.

5) Accessibility and connectivity, inhibition of Indian entrepreneurs to being interviewed (Kelly, 2016), and the cost of undertaking the fieldwork could also be considered as some of the limitations related to this research work.

5.8 Future Research

This section presents a set of recommendations for future research that could potentially broaden, modify, and further develop the emergent theory. These recommendations, as extending contributions to this research, are as follows:

1) The emergent theory discovered in this research is considered broad as it presents Indian immigrants' entrepreneurship context in Poland that interrelates four main concepts. Therefore, it is suggested for future research that each of those relationships can be researched independently of the other concepts and tested within separate parameters.
2) This thesis was grounded within Indian entrepreneurs' ventures operating mainly in the food and service sector (e.g. gastronomy, retail, wholesale, import and export) that are situated within the ethnic traditional main street business environment. Therefore, future research could expand on the emergent theory

through research that involves the other segments of Indian entrepreneurs in Poland, such as high-tech entrepreneurs in the IT sector.

3) Given the language barrier encountered while conducting this research, as well as the modifiability of the generated theory, it is, therefore, recommended that future research could increase its scope through increasing the sample size, including Indian entrepreneurs' communities in other Polish major cities, and conducting research in the most common native languages (Hindi, Gujarati, and Punjabi) among the Indian diaspora in Poland, while modifying notions or concepts within the theory to reflect other contextual situations (research sites), and comparing results to the emergent theory presented in this thesis.

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Appendix A: Participant Information Sheet for Interview

Interview topic: Indian Immigrant entrepreneurs in Poland

Introduction

The interview is conducted to collect data for scientific research titled: *'Immigrant Entrepreneurship: Indian Immigrant Entrepreneurs in Poland'*, submitted to the Faculty of Management, University of Warsaw as fulfillment of PhD degree in Management.

Brief about the interview expected content:

In comparison with other EU countries, the number of immigrants in Poland is still relatively small and constitutes less than 2% of the resident population (Lesińska, 2017; Kosz-Goryszewska and Pawlak, 2018). With a population of more than 38 million, Poland is one of the most homogeneous countries in the EU (Boswell and Geddes, 2011). However, the transformation of the political-economic system and an increase in general prosperity in Poland in the last decade made Poland an attractive country for immigrants and foreign workers, especially those outsides of the EU (Kosz-Goryszewska and Pawlak, 2018). That is why nowadays there has been a significant increase in the number of foreigners arriving in Poland. Among the other, Indian are the fastest-growing immigrants from outsides of Europe who found their way to Poland. In today's Poland, according to the Office for Foreigners (in Polish: Urząd do Spraw Cudzoziemców) website (www.migracje.gov.pl), the number of people who self-identify as Indian, was 23,076 by the end of 2020, making Indian the largest non-European migrants group in Poland. However, while the Indian are the largest non-European migrant community in Poland, relatively little is known about their entrepreneurship activities. Therefore, this study aims to explore and extend the body of knowledge on entrepreneurial activities undertaken by Indian immigrants in Poland. This research could potentially assist with a greater awareness of the main dynamics for the establishment and development of Indian entrepreneurial ventures in Poland.

Confidentiality Commitments:

- The data collected from the interview will be exclusively used for the scientific purpose.
- The interview is being recorded based on the interviewee agreement.
- The interview last approximately between 45 to 60 min.
- Names of the interviewees and their businesses will be concealed and will not be reported or used for other purposes.

PhD Candidate:
Mansour Esmaeil Zaei
Email.: mez@wz.uw.edu.pl
Phone: +48 517 547 439
Faculty of Management, University of Warsaw

Appendix B: Consent to Participate in Interview

You have been asked to participate in a research study titled *'**Immigrant Entrepreneurship: Indian Immigrant Entrepreneurs in Poland**.'* This study is being conducted by Mansour Esmaeil Zaei to partially fulfill requirements for the Ph.D. degree in Entrepreneurship and Small Business Management at the Department of Entrepreneurship and Management Systems, Faculty of Management, University of Warsaw.

You were selected as a potential participant in this study because you are operating a legal business in Warsaw as the main center of the Indian diaspora in Poland. Please consider information carefully and ask questions about anything you do not understand, before deciding whether to participate in this research.

- I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason and without there being any negative consequences. In addition, should I not wish to answer any particular question or questions, I am free to decline. The entire interview will take approximately 45 to 60 min.
- I agree for this interview to be recorded, and the interviewer will take notes. I understand that the audio recording and notes made during this interview will be used only for data analysis. I will be sent the transcript and get the opportunity to correct any factual errors.
- I understand the record will be transcribed by the interviewer and will be kept strictly confidential. All individual identification will be removed from the hard copy of the transcript.
- Any summary interview content, or direct quotations from the interview that are made available through academic publication or other academic outlets will be anonymized so that I cannot be identified, and care will be taken to ensure that other information in the interview that could identify myself is not revealed.
- The actual recording will be erased after one year.

The nature and purpose of this research have been sufficiently explained and I agree to participate in this study. I understand that I am free to withdraw at any time without incurring any penalty.

Signature: _____ Date: _____

Name of Participant: _____

** If you feel you have been treated unfairly, or you have questions regarding your rights as a research subject, you may contact the Vice-Dean for Research, Faculty of Management, University of Warsaw, Room B535, 1/3 Szturmowa Street, 02-678 Warsaw, Phone +48 22 55 34 060.*

Appendix C: Interviewee Profile Form

Interviewee code:					
Name:	First	Middle	Last		
Age:					
Gender:	Female	Male			
Marital status:	Single	Married	Divorced	Widow	
Highest level of education:	Did not complete high school	High school	Some college	Bachelor's degree	Master's degree & above
Polish language skills:	Threshold level (B1)	Intermediate (B2)	Advanced (C1 - C2)		
Migration date:					
Business type:					
Business sector:					
Business established date:					
Ownership:	Sole proprietor	Limited	Partnership	Other legal form	
Number of employees:					
Telephone:					
Email:					
Address:					

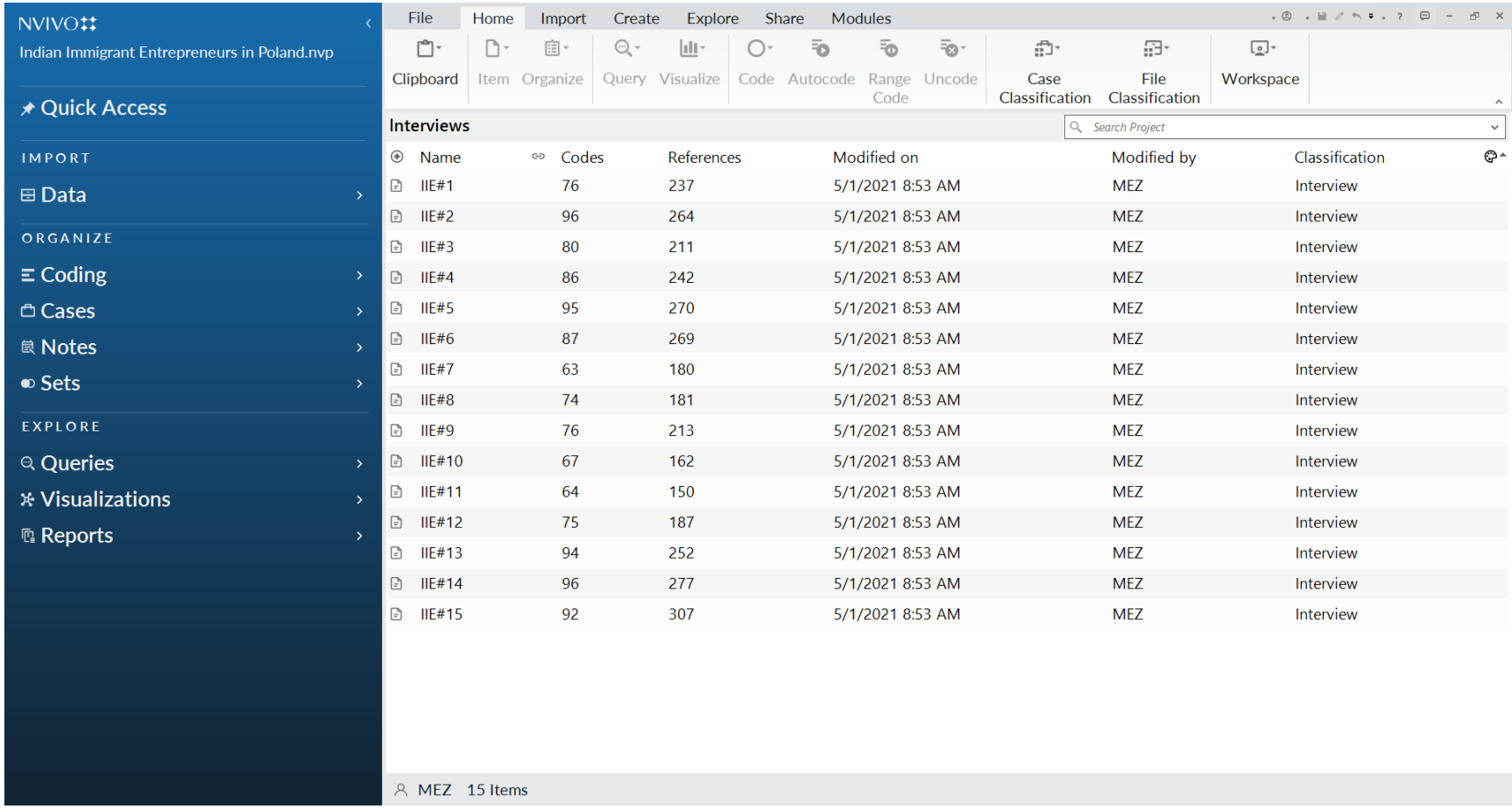
Appendix D: Interview Guide

The following question will be followed as a guide list, each interview might vary in detailed contents, and sequence of questions.

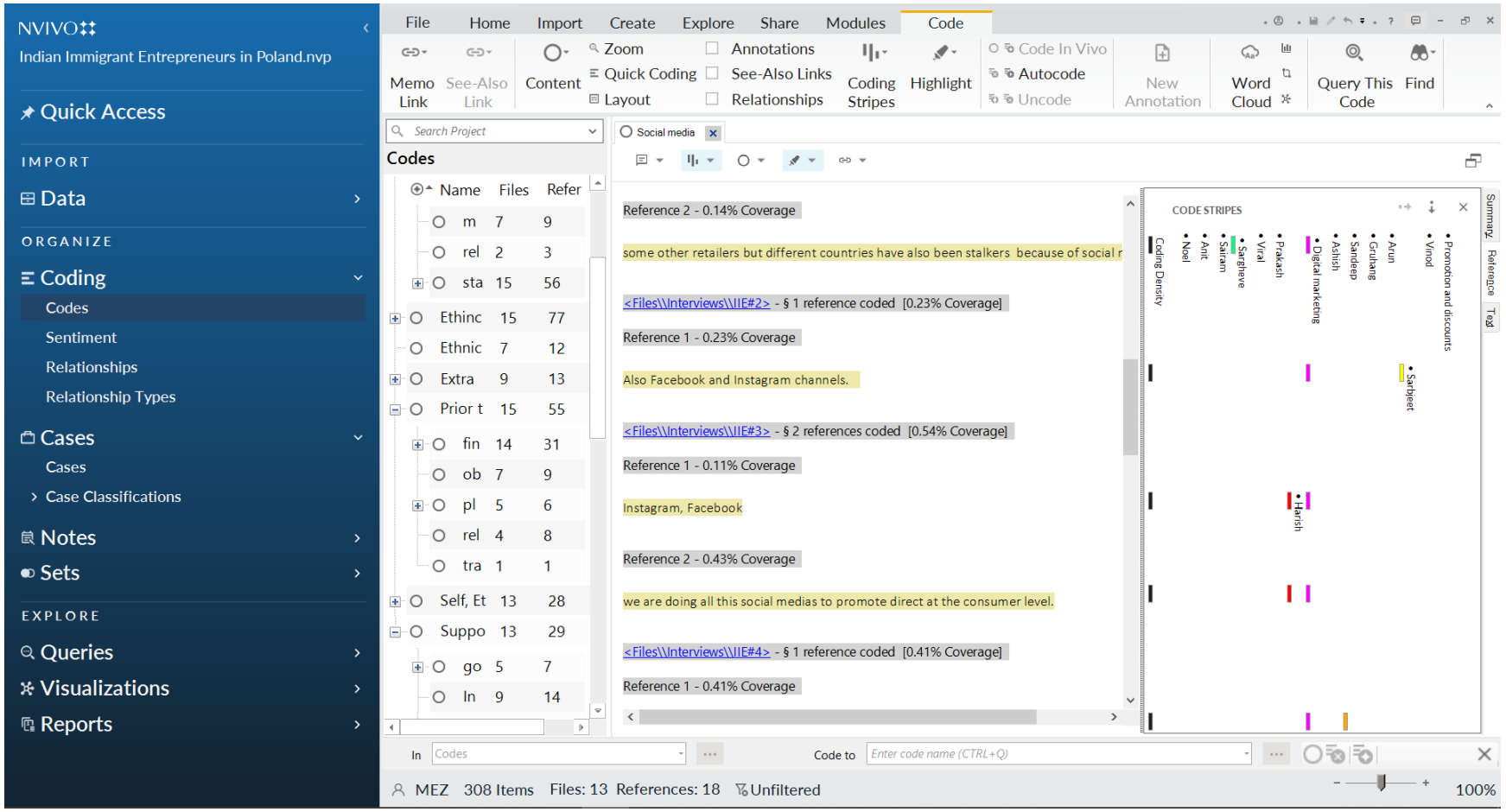
Factor	Question
Motivation	– How did you find yourself in Poland and why Poland? – How many years did you stay in Poland before starting the first business? Have you closed the first and started a new business? Do you run several businesses at the same time? – What were your reasons to set up your business in Poland? – What is the most attractive factor for being an entrepreneur? and what is the most difficult part of it? If you could, would you have chosen again to go to Poland and start a business?
Business Opportunity Recognition	– How did you find and recognize business opportunities in Poland? – Why did you choose Warsaw metropolitan area to operate your business? – Why did you choose this type of business?
Sources of Business	– How did you acquire the required knowledge and information to set up this business? – How did you fund your business and what was the basis of the arrangement? – Did you get any help from your family and friends to run your business? If yes, then what kind of help?
Business Strategy	– What strategies did you use to establish your business in Poland? – What is your marketing strategy and what means of marketing you are using? – What is your business plan? what are your future plans for business?
Market	– What market did you aim at? an Indian market? an immigrant market? the host market (majority market - poles) or a combination thereof.
Mobility / Transnational Activities	– Do you have links and interactions with family, friends or businesses in India? If yes, are these for your personal needs or for the needs of the business? – Are you engaged in business-related travelling? – In what ways do they take advantage of your Indian network, background, knowledge, etc.? – Are there supporting institutions available within the Indian community to assist businesses? If yes, please specify. – Are there knowledge networks that operate between the different waves of Indian migrants to offer business support? If yes, please specify. – Do you get your business services (i.e. solicitor, accountant, etc.) from Indian businesses or from elsewhere? – Are you member of any ethnic associations in Poland? If yes, please

	specify. – What kind of employees (in terms of ethnic and other backgrounds) are you preferred?
Supporting Institutions	– Are there supporting institutions available in Poland to assist immigrants to establish and run a business? – Have you acquired any public subsidiaries? If yes, please specify. – Are you member of any professional association or any chamber in Poland? If yes, please specify. – Have you received any mentorship in Poland? If yes, please specify.
Spouse / Partner	– Does your business is a co-preneurship rather than entrepreneurship? If yes, is it a husband-wife / family business or partnership? what is their role in the business?
Cultural Background	– In what ways and how do you think your cultural background influenced you to become an entrepreneur in Poland? (in the establishment, operation and growth of immigrant-owned enterprises)
Gender	– Does your gender have an impact on the type of business and running your business?
Difficulties and Challenges	– What difficulties did you encounter when starting up your business in Poland? (official licenses, permissions, capital, access to information concerning the rules, access to market, language, skills, etc.) – What major challenges are you facing right now in your business activities when running your business?
Is there anything else you'd like me to know? could you recommend any other entrepreneurs who might be interested in participating in this research?	

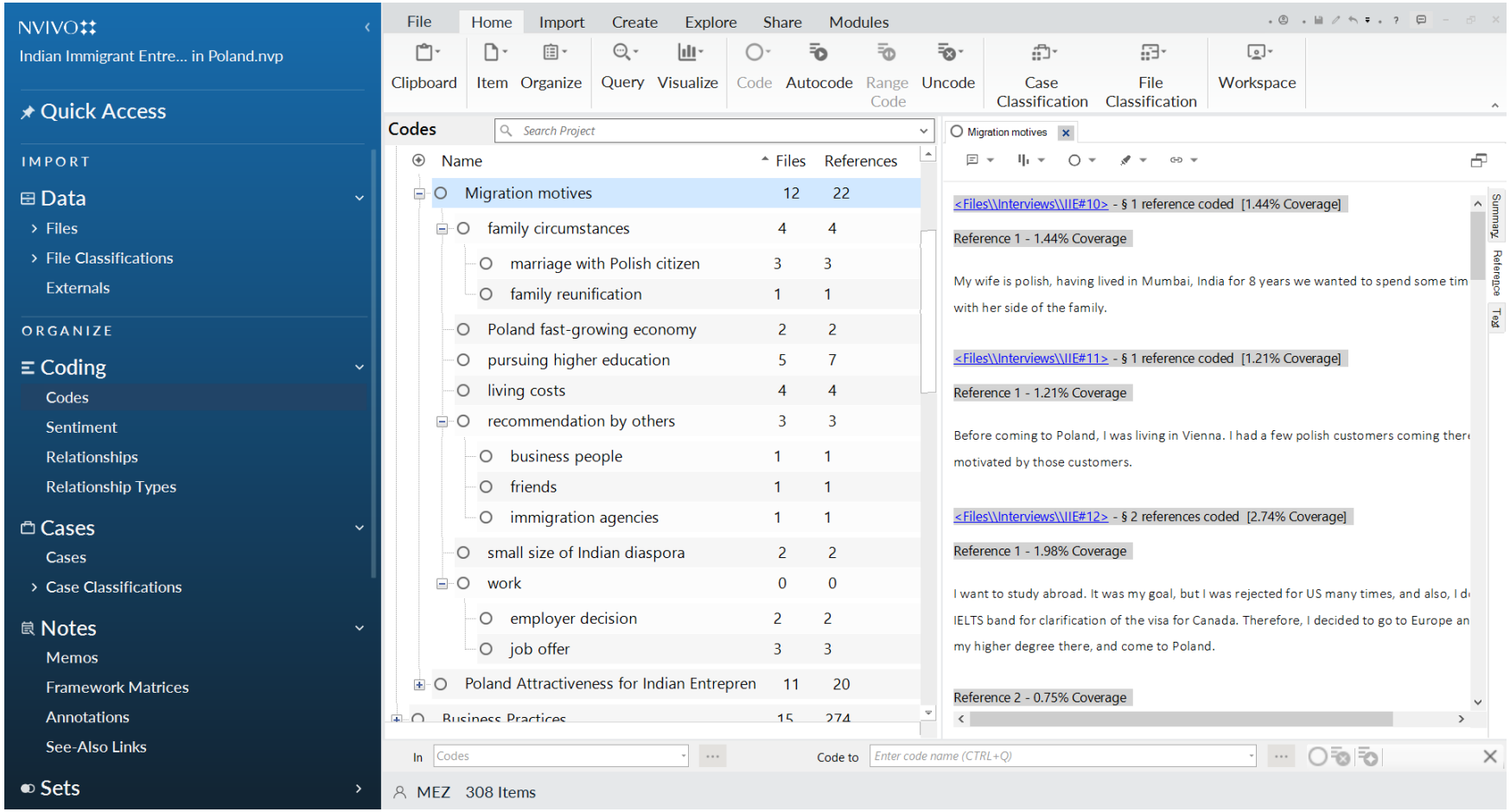
Appendix E: Document Management in QSR-NVivo



Appendix F: The Process of Open / Initial Coding in QSR-NVivo



Appendix G: Example of the Emerged Codes, a Category and its Attributes in QSR-NVivo



Appendix H: Memo Management in QSR-NVivo