Original Paper

Management Skills Used by Diasporan Entrepreneurs for Overcoming Transnational Barriers to Success of Small

Business Initiatives in New York

Dr. Chris Akaeze^{1*} & Dr. Nana Akaeze²

¹ University of the People, Pasadena, United State

² Colorado State University-Global Campus, Aurora, United State

* Chris Akaeze, University of the People, Pasadena, United State

Received: March 12, 2023	Accepted: March 30, 2023	Online Published: April 25, 2023
doi:10.22158/jbtp.v11n2p1	URL: http://dx.doi.org/	10.22158/jbtp.v11n2p1

Abstract

Despite the broad studies by researchers on Diasporan's diverse support to the continent of Africa, little is known about the perspective and contributions of Diasporan Entrepreneurs. Overall, available findings tend to suggest that diasporan support to Africa mainly comes through financial, cultural, intellectual, social, and political capital. This qualitative multiple case study explores the perspective of 10 successful NYC-based Nigerian American owners about management skills and practices required to overcome transnational barriers and succeed with startup small business initiatives. Interview data were collected through semi-structured interviews, while David McClelland's Need for achievement theory underpinned the study and served as a theoretical reference. The 4 key findings emerging from the thematic analysis of interviews data included: (a) Resilience/genuine commitment, (b) Financial/Resources management, (c) Human capital/business knowledge, and (d) Organization/Creative Problem-solving skills. Findings may contribute to positive social change as diaspora owners may use the knowledge for improving business skills, and success, which could lead to the creation of jobs and improvement in the standard of living. The Findings may also positively impact relatives, and local communities in Nigeria, as the diaspora flow of investments and remittances may increase. The result may also contribute to improving small business management skills in Africa.

Keywords

management skills, transnational barriers, startup initiatives, diaspora entrepreneurs

1. Introduction

Entrepreneurs are notable contributing diaspora group to the positive economic development in Africa (Gnimassoun & Anyanwu, 2019). According to Newland and Tanaka (2011), emigrants and their descendants are uniquely positioned to identify investment opportunities from their countries of origin and to exploit them by taking advantage of their ties in two systems. Diaspora entrepreneurs play a crucial role in international business transactions, bridge and bond businesses in an international context, and develop diverse in-between advantages (Elo, Taube & Servais, 2022).

Entrepreneurship drives economic growth and development (Mars, 2016). Immigrants have higher business ownership rates than non-immigrants (Fairlie, 2012). Diaspora entrepreneurs play special roles in homeland investment and are critical to facilitating international business links between the owners' countries of origin and their nations of residence (Elo, 2016). Even though immigrants are twice as likely to start new businesses in the United States, such endeavors often fail within the first 5 years (Somado Hemazro, 2016). Newland and Tanaka (2010) suggested that bureaucracy, legal, financial capital, and social and human capital are barriers to diaspora entrepreneurship both at home and in host countries. In general, Diaspora settlers form businesses at 38 percent higher rates, with one out of 10 immigrants owning a business, while approximately 620 out of 100,000 start businesses each month (Fairlie, 2012). Diasporas are bridge builders between countries that have remitted three times more funds than official development assistance to developing countries (World Bank, 2011).

In many African economies, Diaspora remittances are increasingly central-accounting for between 5 percent and 25 percent of GDP (Styan, 2007). Some African nations, including Nigeria, depend on remittances for more than 5 percent of their national income (Kamei, 2011). Small business entrepreneurship has been a fundamental driver of the global economy (Akaeze & Akaeze, 2016; Harris, Aziz & Norhashim, 2012; Phillips & Knowles, 2010). However, small-business entrepreneurs encounter challenges related to skills and planning, which results in low business performance and high failure rates (Nwachukwu, 2012). Specifically, diaspora entrepreneurs confront numerous challenges as outsiders within target markets in their host nation at the beginning phase of migration (Harima, 2015). Harima (2015) suggested that problems result mainly from a lack of knowledge and institutional differences between countries of origin and residence.

Most researchers associate diasporan support to Africa mainly with financial, cultural, intellectual, social, and political capital contributions; however, there is a lot that small business owners in Africa can learn from management skills with which diaspora entrepreneurs overcome transnational barriers to business success. Limited studies are available on how diaspora entrepreneurs contribute to economic development in their countries of origin (Newland & Tanaka, 2011). This paper identifies how Nigerian American small business owners use management skills for overcoming Transnational Barriers to Success and what other business owners can learn from it. For this study, we explored skills and practices used by Nigerian diasporans in New York for overcoming transnational barriers to the success of startup small business initiatives.

1.1 Background of the Problem

In 2007, approximately 8 % of the total US foreign-born population were black immigrants (Wafula & Snipes, 2014) and remained relatively steady at approximately 10% in 2019 (Esterline & Batalova, 2022). Migrants serve as conduits in the international economy, remitting huge sums of money each year to their home countries and sometimes use to influence political outcomes (Mosley & Singer, 2015). Ventures established by diaspora entrepreneurs contribute to economic and social returns in the

United States (Nnabue, 2016). Nigerians are the largest group from the over 30 million African diaspora migrants living in the United States and whose collective remittances to Africa in 2010 exceeded US\$40 billion (Plaza & Ratha, 2011). In addition, Nigerian Diasporas contribute significantly to Nigeria's economic development through financial remittances (Amagoh & Rahman, 2016).

According to the World Bank (2012), Nigeria is the largest recipient of remittances in sub-Saharan Africa. The country received nearly 65% of officially recorded remittance flows to sub-Saharan Africa and 2% of all global flows in 2009 (World Bank, 2011; Kamei, 2011). Remittances from diaspora Nigerians were about US\$22 billion in 2012 (World Bank, 2012; Emejor, 2013). However, the diaspora often faces difficulties entering the host country's labor market (Kushnirovich & Heilbrunn, 2008). Self-employment is therefore a known viable alternative employment option for individuals in the diaspora. Vemuri (2014) suggested, "Diaspora entrepreneurs are people with a foot in two countries, but by definition, they live outside of the country of their origin, at least part of the time".

Nevertheless, migrants in the diaspora often gain valuable skills, experiences, and contacts abroad which they transfer back to their countries of origin. Many of the skilled migrants contribute by sending collective remittances to construct businesses and return on short-term visits to mentor business professionals. New York has a high population of diaspora entrepreneurs who own or operate businesses like restaurants, corner stores, law offices, and other companies that are integral parts of the city. There are about 5 million diasporan African entrepreneurs, and 40 percent of African professionals reside outside the continent (Kamei, 2011); therefore, tapping their enormous unexploited potential resource is productive (Beyene, 2015). Moreso, Mars (2016) posited that developing small-business entrepreneurial skills and practices might drive financial development and enhance living conditions for a nation's citizens. Hence, diaspora entrepreneurs should carefully select winning strategies (Nkongolo-bakenda & Chrysostome, 2013). Diasporan entrepreneurs of African descent who succeed in small businesses may significantly impact changes in their countries of residence and nations of origin.

Nevertheless, diaspora entrepreneurs confront transnational barriers involving adaptation and acceptance to a new country (Almutairi, 2015). Diaspora entrepreneurs in NYC are less likely to run small businesses beyond three-and-a-half years (Wall, 2011). Between 2011 and 2012 businesses owned by diaspora entrepreneurs in the United States experienced up to a 6% decline from 0.55% to 0.49% (Fairlie, 2013). Russell-Ciardi (2008) suggested that immigrants are significantly more likely to confront problems such as housing than other groups in NYC. Four common barriers to entrepreneurship involve discrimination, inability to access finance, and lack of human and social capital (Wishart, 2020). Available diasporan research has examined issues with economic implications, such as remittances (Cohen, 2005; Elo, 2016; Tung, 2008), but only a few explored the success strategies for small business initiatives. This study is with the intent to explore skills and practices used by some Nigerian diaspora entrepreneurs in NYC to overcome transnational barriers to the success of startup small business initiatives.

1.2 Problem Statement

In 2010 over 215 million individuals who live outside their country of birth remitted approximately US\$325 billion to their home countries (World Bank, 2011). Africans in the diaspora constitute Africa's largest group of foreign investors (Okpewho & Nzegwu, 2009). Direct investments by diasporas into developing and underdeveloped countries boost investor confidence and are lifelines for the poor (Nkongolo-bakenda & Chrysostome, 2013). Nevertheless, when compared to nonimmigrants,

immigrants enter and exit business ownership at a much higher rate (Fairlie, 2012). Diasporan entrepreneurs experience significant barriers to conducting business within transnational settings.

The general business problem is that diaspora entrepreneurs often embark on small business initiatives without adequate preparation and information about existing barriers and how to overcome them. Some immigrant small business owners lack strategies to survive in business (Nnabue, 2016; Riva & Lucchini, 2015). The specific business problem is that some NYC-based Nigerian diaspora entrepreneurs lack management strategies for overcoming transnational barriers and succeeding with startup small business initiatives.

1.3 Purpose Statement

World Bank projected that in 2017 Nigerians in the diaspora contributed approximately \$22 billion through remittance to the nation's economy (Adegbesan, 2017). Small business owners create new jobs in Nigeria, contributing immensely to the economy's gross domestic product. Prasad, Tata, and Guo (2012) suggested that small businesses are key sources of employment, provide significant revenues to taxing bodies, support local nonprofit groups, and are a source of innovation. Management skills are related to innovation and its success (Sadeh & Feniser, 2021). There is also a direct link between skill acquisition and the economic development of nations. Beyond their traditional role as senders of remittances Constant and Zimmermann (2016) confirmed that diasporas also transfer new knowledge and skills.

Some of these owners end up relocating outside the country for diverse reasoning thereby joining another diaspora of Nigerians in contributions to the nation's economic development via remittances. Nevertheless, some of Nigeria's diaspora small business owners encounter challenges to overcome transnational barriers and as a result, fail within the first 5 years. This qualitative multiple case study aimed to explore management strategies used by some NYC-based Nigerian diaspora entrepreneurs to overcome transnational barriers and succeed with startup small business initiatives.

The population for this study was 10 entrepreneurs who are small business owners located in NYC. Participants were selected because they are immigrants from Nigeria and have successfully sustained small businesses for at least 5 years. The result may contribute to social change by revealing skill sets and practices for successful small business ownership. Successful diaspora entrepreneurs may contribute to the development of their home countries through business investments and knowledge transfer. Kamei (2011) suggested that Diasporas may utilize experience gained from host countries to engage in their countries of origin, assist in imparting best practices and strengthen institutions. Study findings may help improve the success rate for existing and aspiring diaspora entrepreneurs, resulting in increased diaspora small business ownership, foreign investments, and improved employment rate. Implications include helping more diasporans start, sustain, and succeed with small business ventures which may contribute to economic growth.

1.4 Nature of the Study

We selected qualitative research methods to explore skills, and practices and make participants succeed with small business initiatives. Barnham (2015) suggested that qualitative researchers attempt to present an extensive understanding of how individuals perceive the world from their own interpretation. We chose a case study for explaining, describe, and explore the study phenomenon within the environments in which it occurs (Yin, 2014). Tsang (2013) suggested that case study researchers collect data from multiple sources before developing general explanations through analysis, and refinement of the research process. The use of a case study involves the analysis of data through

observation(s) of emerging themes to understand a phenomenon (Horner, Swaminathan, Sugai & Smolkowski, 2012). Interviews and business documentation provided useful information for this study. *1.5 Research Question*

This study aimed to explore experiences and the perceptions of Nigerian diaspora entrepreneurs' small business owners concerning successful skills and practices. The barriers considered for the purpose of the study included legal and cultural barriers. Other barriers to the success of diaspora entrepreneurship include informational, managerial, financial, and marketing barriers (Roy, Sekhar & Vyas, 2016). The overarching research question was: What management skills and practices do some Nigerian diaspora small business owners in NYC used for overcoming transnational barriers to succeed with startup initiatives? The central research question was further disintegrated into 13 interview questions below. Semi-structured interview questions were modified by Akaeze (2016), Yang (2016), and Nnabue (2016). Additional modifications were from Okoye (2017) and Gumel (2017).

1.6 Conceptual Framework

The conceptual framework for this study was Need for Achievement Theory (NAT) proposed in 1961 by David McClelland (Jain, 2011). McClelland's NAT is also known variously as Human Motivation Theory, Three Needs Theory, Acquired Needs Theory, Motivational Needs Theory, Learned Needs Theory, and Theory of Achievement Motivation (TAM). McClelland's Needs Theory was proposed by David McClelland, believing that an individual's specific needs are acquired over a period and become established in one's life experiences. McClelland's study of human motivation focused on internal motive needs which direct and sustain human behavior. One of the propositions of this theory is that people tend to develop certain motivational drives because of their cognitive patterns and the environment in which they live. McClelland (1961) suggested a set of three independent needs including need for Achievement (nAch), the need for Affiliation (n-affil), and need for Power (n-pow). McClelland's Needs Theory proposes that an individual's level of effectiveness and motivation is significantly influenced by these three basic needs. This theory suggests that the needs for achievement, power, and affiliation critically affect individual behaviors, and is useful for understanding from a management context.

Entrepreneurs are more achievement-oriented than the general population (Begley & Boyd, 1986; Caird, 1991; Hornaday & Aboud, 1971). Entrepreneurs are higher in achievement motivation than other business managers (Bellu, 1988; Carland & Carland, 1991). Theoretically, individuals with a strong determination to succeed are more likely to exploit entrepreneurial opportunities and perform better than those with a weak determination to succeed (Shane & Venkataraman, 2000). Achievement-oriented people have a strong inclination toward planning, establishing future goals, gathering information, and learning (Miner, 1997). The NAT by McClelland (1961) explained that human beings have a need to succeed, accomplish, excel, or achieve. Entrepreneurs are driven by this need to achieve and excel (Simpeh, 2011).

There is a relationship between achievement motivation and entrepreneurship (Johnson, 1990). Achievement motivation may be the only convincing attribute related to new venture creation (Shaver & Scott, 1991). Risk-taking and innovativeness, the need for achievement, and tolerance for ambiguity positively and significantly influence entrepreneurial inclination (Mohar, Singh & Kishore, 2007).

A need for achievement (nAch) the individual is achievement-motivated and therefore seeks achievement, attainment of realistic but challenging goals, and advancement in any endeavor. McClelland (1961) expounded that nAch constitutes a single driving force for successful entrepreneurship behavior. A high need for achievement tends to incline an individual towards seeking out entrepreneurial positions to attain more achievement satisfaction than could be derived from other positions (McClelland, 1961; McClelland & Winter, 1965).

Individuals with a high need for achievement choose moderately difficult goals (McClelland, 1961). According to Murray (1938) who originated the term, n-Ach is an individual's inclination to significant achievement, acquiring of skills, authority, or high standards. The n-Ach is the need to demonstrate high-performance levels and high standards of excellence. People who have a high nAch are motivated by opportunities for personal improvement and self-success (McClelland's Need Theory, n.d.). Individuals with high nAch tend to persist at difficult tasks when the motive for avoiding failure is higher than the motive to achieve success.

High achievers are industrious, organized, insightful, and independent individuals who see themselves as capable of providing leadership to others (Smits, McLean & Tanner, 1993). Louise (2016) suggested that some characteristics of entrepreneurs include the need for achievement, propensity for risk, initiative, knowledge of the market, management skills, marketing skills, need for independence, raw intelligence, resolute sense of self-determination, resourcefulness, vision, vivid imagination, and willpower. McClelland (1961) advanced the n-Ach theory that portrays the entrepreneur as an individual who has a significant need for achievement relative to the general population. Need for achievement depends on an individual's inclination for success and attention, guiding them toward becoming entrepreneurs. An individual who is typified by a high need for achievement explores new challenges, independence, and satisfaction established on public recognition of their achievements.

Need for achievement is a significantly strong motivator of entrepreneurship (Lloyd, 2018), and is considered as a quality of a successful individual (Antoncic, Hisrich, Petrin & Vahcic, 2002). Viejo, Gomez-Lopez, and Ortega-Ruiz (2018) found that an individual's satisfaction with his or her own accomplishment is a significant precedence for mental well-being. Schumpeter (1934) characterized an entrepreneur as an individual with a resolve to overcome and succeed. Entrepreneurs are most likely to be distinguishable by their strong need for achievement (McClelland, 1961; Hornaday & Aboud, 1971; Shane & Eckhardt, 2005). The NAT is applicable in this study to explore skills and practices used by diaspora entrepreneurs motivated to succeed in small business ownership. These entrepreneurs are motivated enough to overcome transnational barriers after making a great effort to achieve self-employment in NYC.

1.7 Assumptions, Limitations, and Delimitations

For this study, we assumed that participants would supply truthful, thoughtful, and thorough responses to interview questions. In addition, we assumed that participants would provide correct information on their experiences. Finally, we assumed that the study sample size was sufficient and represents Nigerian diaspora small business entrepreneurs in New York City. We used research design and methodological procedures to mitigate the effect of these potential problems.

1.8 Limitations

Some limitations of this study include that location was limited to a sample of convenience and results may not broadly relate to other populations. In addition, participants may have relied on their memory and recollections, and the information they provided may be their perceived truth. Finally, information from interviews may be subject to bias through human interaction. Interviewers may have unintentionally encouraged or discouraged the expression of specific facts and opinions. We addressed the limitation, through rich, thick descriptions and analysis.

1.9 Delimitations

Delimitations include not using a sample of diaspora entrepreneurs in NYC that are not African by origin for the collection of data. Additional delimitation is not using questionnaires consisting of closed indigestions therefore the collection of data about participants understanding. In addition, it uses convenience samples of diaspora entrepreneurs who are at least 18 years old in NYC.

2. Method

Castellan (2010) suggested that a qualitative method is better suited for studies that involve interpreting the actions and interactions of participants. Hunt (2014) suggested the use of qualitative method to summarize themes, explorations, and words with meanings in different contexts. Furthermore, researchers use qualitative methods to obtain flexible data collection, and place events in contexts (Verd & Andreu, 2011). This study used the qualitative method to explore, understand and interpret a social phenomenon (Trotter, 2012). Marshall and Rossman (2011) posited that the qualitative research method is appropriate for understanding the perceptions of participants. Qualitative researchers may use qualitative methods in identifying themes and constructs from the language used by participants in response to research questions. In this study, qualitative methods were useful for enhancing objectivity. Data collection was descriptive with participants' expressions in words rather than numbers (Barrat, Choi & Li, 2011).

Using the qualitative research method, researchers work on assumptions, unlike the quantitative method, in which researchers use theories. According to Trotter (2012), a qualitative approach is idiographic in interpretation facilitating the interpretation of data and the out specifics of a problem rather than through generalizations. However, the qualitative method has inherent weaknesses, including subjection to the researcher's biases and the possibility of influence in a particular direction, depending on how a researcher understands a problem (Murphy & Yielder, 2010). Nevertheless, we selected the qualitative method because data collection consists of words rather than numbers (Castellan, 2010). In addition, the study sample is small and not a random selection which aligns with case studies. According to Halaweh (2012), researchers use case studies to develop theories, but not to make inferences. This study used the qualitative case-study method to enable in-depth analysis.

2.1 Research Design

A design is a blueprint through which people can change some undesired reality into some desired reality. A study design is a description of how researchers conduct research including how researchers obtain data (Knight, 2010). Research design helps to enhance the negotiation of methods section by authors and readers (Knight, 2010). The most significant determinant of research design may be the research question. The central research question for this study is a "What" question. Halaweh (2012), suggested that the use of why questions lead to a case study. Yin (2009) supported this but added that "what" questions are rationales for exploratory studies. For this study, we chose a multiple-case-study design to facilitate an understanding of the real-life contemporary phenomena in context (Ritvala & Salmi, 2011).

In case studies, researchers may collect data from multiple levels, perspectives, and sources. Researchers can use case designs to deeply investigate dynamic, experiential, complex processes, and areas (Vissak, 2010). Alex, Näslund, and Jasmand (2012) suggested that case designs consist of contextually rich data for studying a phenomenon focused on real-life context while providing an in-depth understanding of the nature and complexity of that phenomenon. The case design is

appropriate for achieving the goal of this study to investigate the phenomenon and gain an understanding of the meaning in a contemporary context. The focus was on management skills that successfully overcame barriers to the success of some small business owners in NYC. For this study, the units of analysis are the views of Nigerian diaspora small business owners in NYC.

In the present study, we used qualitative interviews and questionnaire approaches, with closed ended interview questions in line with the central research question. The analysis of participants' questionnaire responses led to identification of emergent themes. We simply sought to triangulate with interview responses. Halaweh (2012) noted that researchers may generalize in single-case and multiple-case studies that apply to fundamental principles rather than to populations. Qualitative case study approach enabled us to describe how participants understand the issue of product replication.

2.2 Population and Sampling

The population for interview was limited to Nigerian diaspora entrepreneurs who successfully operated small businesses in NYC. We used a convenient sampling method to select participants for this study. Convenient samples are sampling of populations that are close to a researcher (Lohr, 1999). Between 2011 and 2015, the greater New York City was an apex United States city with largest number of sub-Saharan immigrants (Zong & Batalova, 2017). Furthermore, trading activities, including buying, and selling of produce is particularly notable in NYC (Akaeze, 2016). In this study, we purposefully selected 10 participants for the interviews but sent out 180 questionnaires to participants with the aim to get up to 50 responses. The criteria for selection included that participants are above 18 years of age, migrants whose country of origin is Nigeria and are small business owners, with a minimum of 5 years' experience in successfully managing small business enterprises in NYC. Mores (1994) suggested that a sample of up to 50 participants is suitable for data collection in qualitative research study.

2.3 Data Analysis

Wolter (2014) defined a skill as the ability to demonstrate a system and sequence the behavior which is functionally related to attaining a performance goal. Seven basic skills recommended by Small Business Administration (SBA) as prerequisites for success of small business firms as follows: Financing, Human Resources, Operation and Production, Marketing and Sales, Customer Service, Information Management and Administration (Brown, 2007; Yallapragada & Bhuiyan, 2011). Five skills possessed by an individual with a successful entrepreneur mindset are: persuasion, leadership, personal accountability, goal orientation, and interpersonal skills (Holmberg-Wright & Hribar, 2016). In this study, potential themes included conceptual skills, interpersonal/Human relation skills, technical skills, and communication skills. Other potential themes are administrative skills, leadership, problem-solving, decision making, and networking. Additional potential themes are financial management, marketing, sales, and customer service. Yin (2011) argued the process of thematic analysis involves making sense of the texts and images from a data collection.

For this study, we conducted an analysis to understand, represent, and interpret the interview and questionnaire response data thematically. Petty, Thomson, and Stew (2012) suggested researchers in qualitative research should use thematic analysis to explore, determine, explain, and relate patterns in data. Yin (2011) recommended the analytical process involving the following steps: (a) transcribe interviews and records (b) review the transcribed notes to get the general meaning of the data, (c) code the data, by arranging data into manageable themes; and (d) explain the meaning of the case study. Researchers may identify the issues through participants' repetitive responses and analyze the data collection by noting repeated responses from participants as assigned to each theme. The data was then

noted and arranged in a sequence of codes to generate interest in the whole data (Petty et al., 2012). Coded data could be collated using identifiable themes to match the codes of the entire collection of data. All identified themes and overall analysis of the themes were refined, and the final analysis was performed by choosing compelling extracts from interview data.

Nvivo trademarks software, a qualitative program for data analysis, is useful for expediting thematic coding and categorization of the data collected during the analysis stage (Bergin, 2011). The Nvivo trademarks software program facilitates the search and identification of themes within a data collection. Nvivo trademarks were useful in the coding, referencing, counting, sorting, and displaying of data gathered from the participants (Hanson et al., 2011). The transcribed audio data and notes were entered into NVivo trademarks 11 software programs (Reiter, Stewart & Bruce, 2011; Rowley, 2012). The software facilitated the identification and coding of emergent themes from the data. Moustakas (1994) suggested that thematic expressions from software analysis should support subsequent conclusions. The analysis was connected to research questions, and related literature, and a conclusion was reached with scholarly traits.

2.4 Thematic Content Analysis

Content analysis is a set of analytical techniques (syntactic, lexical, and thematic), in which systematic and objective procedures are employed to describe the content of messages, using qualitative or quantitative indicators to infer knowledge (Oliveira, Bitencourt, Teixeira & Santos, 2013). Thematic Content Analysis (TCA) is a data reduction and analysis strategy for qualitative data in which thematic categories are identified in transcripts or text, and subsequently used to rigorously code the content of the data (Sarrazin, Cram, Mazur, Ward & Reisinger, 2014). The TCA involves describing content based on themes and provides ways to present, analyze, and interpret written or oral textual data (Ogrezeanu, Purcărea & Ogrezeanu, 2017). The TCA consists of three stages: 1) pre-analysis, 2) exploration, and 3) treatment and interpretation (Oliveira et al., 2013). For this study, we followed the below steps:

- Getting familiar with the data (reading and re-reading).
- Coding (labeling) the whole text.
- Searching for themes with broader patterns of meaning.
- Reviewing themes to make sure they fit the data.
- Defining and naming themes.
- The write-up (creating a coherent narrative that includes quotes from the interviewees).

We used the six steps process for an in-depth understanding of respondents' lived experiences. After transcribing the interviews, we used NVivo 10 qualitative analysis software for organizing the data to identify patterns and develop themes. The resulting themes were (a) problem solving, (b) communication, (c) marketing, (d) financial skills, (e) customer services, (f) recruiting, hiring, and training and (g) safety and security skills.

NVivo is a software package for digitally coding texts or images that allows the user to synchronize evidence and make analytically richer intersections (Teixeira, 2009). Researchers use NVivo software to manage the empirical material in a single location (text, spreadsheets, audio, video, or images), and can add, modify, connect, and cross-reference data, or even record ideas in the form of memos, in order not to lose any insights generated while viewing the material (Oliveira et al., 2013).

3. Result

3.1 Presentation of the Findings

The research problem underpinning this study's purpose is that some diaspora entrepreneurs lack management strategies for overcoming transnational barriers and succeeding with startup small business initiatives. The central research question for this study was: What management skills and practices do Nigerian diaspora entrepreneurs in NYC use for overcoming transnational barriers to the success of startup small business initiatives? I developed major themes using NAT theory as a conceptual framework and Yin's five stages approach to data analysis. Yin (2011) suggested that qualitative data analysis involves five parts: "compiling, disassembling, reassembling, interpreting, and concluding". The data were gathered from nine semi-structured interviews with participants.

3.2 Key Findings

The following themes emerged from the analysis of the interview data: (a) Sales and Marketing (11%), (b) consumer service/satisfaction (8%), (c) Human capital/business knowledge (14%), (d) Effective supervision (6%), (e) Resilience/genuine commitment (19%), (f) Financial/Resources management (15%), (g) Networking (10%), (h) Communication/negotiation (5%) and (i) Organization/Creative Problem-solving skills (12%). In this study, we used semi-structured interviews to gain insight into the skills required by Nigerian diaspora entrepreneurs in the retail business to overcome transnational barriers and succeed beyond 5 years in NYC.

Subheadings related to participants' responses include (a) results of their lived experiences, (b) the emergent themes, (c) conclusions, and (d) the conceptual framework and study of literature. Participants for this study were ten Nigerian diaspora small retail owners who were in business for at least 5 years in NYC. The conceptual framework for this qualitative case study was NAT as proposed by David McClelland in 1961. McClelland's Theory of needs focuses on three needs Need for Achievement (nAch); Need for Power (nPow) and Need for Affiliation (nAff). Many of the responses from participants aligned with the proposition that a person's motivation and effectiveness in certain job functions are influenced by needs for achievement (n-ach), authority/power (n-pow), and affiliation (n-affil). The source of evidence is the data collected from interviews with study participants and responses to questionnaires.

The specific business problem is that some Nigerian entrepreneurs in the diaspora lack management skills and practices for overcoming transnational barriers to the success of startup small business initiatives. The data analysis process ended when data saturation occurred. The central proposition of NAT is that Need for Achievement is the drive to excel, to strive to succeed, and to have achievement against standards. Need for Power is to make others behave in a way in which otherwise they would not have behaved. Need for Affiliation reflects the desire for close interpersonal and friendly relationships (Verma, Rangnekar & Barua, 2011). Data analysis of the interview responses indicated 16 emerging themes, which we grouped into nine categories. Results from the data indicated that the participants largely used Financial/Resources Management skills to overcome transnational barriers to small business ownership success.

In line with the findings of Akaeze (2016), consumer satisfaction themes were (a) building a good reputation, (b) right business location, (c) capital investment, and (d) right products (tangible). The business knowledge themes were (a) Consumer-Based Knowledge (CBK), (b) Product-Based Knowledge (PBK), (c) Industry-Based Knowledge (IBK), and (d) Prior Industry Experience (PIE). The effective supervision themes were (a) delegation of authority, (b) access to owners and managers, and

(c) free flow of information and communications. The human capital themes were (a) professionalism, (b) staff training, and (c) staff retention. The genuine commitment themes were individual self-discipline, punctuality and focus, optimistic view, faith, perseverance, and resilience. The following themes fell under aggressive marketing: (a) Internet marketing, (b) marketing research and analysis, (c) product and service differentiation, (d) competitive pricing, and (e) use of business technology.

3.3 Emergent Theme: Barriers to Diaspora Entrepreneurship

The majority of study participants revealed that financial capital is the most significant barrier to the success of diaspora small business entrepreneurship. In response to questions, most participants (29% from responses to questions) identified Financial Capital (FC) as a major challenge confronted to start and successfully run a small diaspora business. Approximately 21% said that Human Capital (HC) was the significant barrier to success while 18% respectively revealed that Bureaucracy (BC) and Language challenges (LC) was the significant challenge confronted by diaspora small business entrepreneurs. Almost 14% of respondents revealed that networking was a significant barrier to success. Further analysis of the interview and questionnaire data revealed four major themes: (a) Resilience and Genuine Commitment, (b) Financial/Resources management, (c) Human Capita/Business Knowledge, and (d) Organization/Creative Problem-Solving Skills.

3.4 Emergent Theme: Resilience and Genuine Commitment

Commitment is a state of being in which an individual becomes bound by his actions to beliefs which results to sustaining his actions and involvement in any activity (Salancik, 1977). Commitment and focus on achieving business objectives facilitate the survival and growth of small businesses (Armstrong, 2013). This study's findings from interview and questionnaire data showed that genuine commitment to business goals was most fundamental to the success and survival of diaspora small business initiatives. Devotion of time, Self-discipline, perseverance, enthusiasm, optimism, punctuality, focus, faith, and resilience are some the factors of genuine commitment theme which participants mentioned. Commitment to business success involves three factors:

- a. A strong desire to remain a member of the organization.
- b. A strong belief in, and acceptance of, the values and goals of the organization.
- c. A readiness to exert considerable effort on behalf of the organization (Porter et al., 1974).

These three factors involve physical, emotional, and spiritual commitment for success to run a business using: Creativity, Monetary expenses, Time devotion, etc. For this study we adopted factors of commitment proposed by Akaeze (2016) including Self-discipline, Punctuality and focus, Optimistic view and faith, Perseverance, and resilience. In addition, we used Creativity and Monetary expenses. Information from the interview data indicated that genuine commitment helps diaspora small business owners focus on skills and practices relating to business profitability.

3.5 Emergent Theme: Financial/Resources Management

When small businesses fail, it is often because of the lack of adequate capital. Small business owners may also find it difficult to expand growth opportunities in their markets due to lack of adequate capital (Yallapragada & Bhuiyan, 2011). A common characteristic among small businesses is the lack of proper funding (Warren & Szostek, 2017). Resources can be physical capital, organizational capital, or human capital (Merrilees, Rundle-Thiele & Lye, 2011). Responses for Financial/Resources management skills originated from most interview questions and questionnaire responses, which explored the skills that contributed to the success of owners.

If seeking outside funding, small business owners must seek ways to distinguish themselves from other businesses to persuade others to give funding (Navis & Glynn, 2011). Common ways small businesses raise capital include acquiring funding from bootstrapping, financial institutions, angel investors, and venture capitalists. Jones and Jayawarna (2010) described two forms of bootstrapping: raising capital without using banks or equity and gaining resources without the need for capital. Small business owners must employ the proper financial management procedures to maintain their business survival (Moeller & Valentinov, 2012).

Proper funding and financial management procedures can aid in the sustainability of a small business (Kozan & Akdeniz, 2014; Moeller & Valentinov, 2012). Schwarze (2008) recommended that to survive, small business owners should first acquire financial management skills that assist in decision-making. Financial/Resources management skills function such as investment, financing decisions, and solvency, as well as ensuring profitability and positive cash flows are required to manage small businesses (Kirsten, 2013). The responses indicated that diaspora small retail owners should have sound financial and resource management skills to help them overcome the transnational barrier and successfully run their businesses profitably while protecting their financial investment.

To overcome transitional barriers, diaspora entrepreneurs will need to focus on knowing how to raise startup capital, forecast cash flow, and sales, and monitor their profit and loss. All participants suggested that business owners need to know the financial laws, and tax system and how to declare their income to the host nation's Tax Office. Some small business owners prefer to neglect this, which could make a big difference between success and failure. According to Navis and Glynn (2011), small business owners should create a strong financial strategy when seeking to grow and develop a sustainable business. We adopted five items from the checklist provided by the World Bank (1998) for assessing financial management practices in addition to one of three listed by Smith and Bempah (2017) for this study. The components of sound financial management practices adapted for the study are:

1) Financial Decisions Based on Accounting Standards (FDBAS)

2) Efficient Cash Management (ECM)

3) Timely Disbursement of Budgeted Funds (TDBF)

4) Accountability For Expenditure (AFE)

5) Transparent and Competitive Procurement System (TCPS)

Additional item by Smith and Bempah (2017) was added:

6) Properly Maintained and Safeguarded books of accounts and Accounting Records (PMSAR).

3.6 Emergent Theme: Human Capital/Business Knowledge

Human capital and the ability of owners to interact effectively with customers have a notable association with business success (Baptista, Karaöz & Mendonça, 2014). Human capital includes tangible and intangible elements that owners use to positively direct the success of startups and survive the crucial first years of a startup (Baptista et al., 2014). Human capital is a primary factor that business professionals use to differentiate their products or services and for building competitive advantage (Hargis & Bradley, 2011).

Participants offered their perspectives on skills useful for small business owners to improve productivity, sales, customer service, and sustained success. They also revealed thoughts on human capital including professionalism, staff training, and staff retention as applicable to their businesses. Tan (2011) posited that knowledge is a source of sustainable competitive advantage and the key organizational capital with significant benefit to business owners. The items of Human

Capital/Business Knowledge adapted for this study included Consumer-Based Knowledge (CBK), product-Based Knowledge (PBK), Industry-Based Knowledge (IBK), Prior-Industry Experience (PIE), Staffing (S) and Professionalism (P; Akaeze, 2016).

3.7 Emergent Theme: Organization/Creative Problem-Solving Skills

The Creative Problem-Solving Skills (CPS) process consisted of 4 main steps 1) understanding the challenge: constructing opportunities, exploring data, and framing problems 2) generating ideas: generating ideas 3) prepare for action: developing solutions and building acceptance and 4) planning your approach: appraising tasks and designing process (Treffinger, Isaksen & Dorval, 2003). The factors of CPS considered for this study included Creativity, Emotional Intelligence (EI), Risk Management (RM), and Decision Making (DM).

The participants suggested that successful small business owners rely on problem-solving skills to identify and solve problems. Emotional intelligence was one of the critical problem-solving skills which participants suggested helped them achieve success. Some of the study participants revealed that creativity is a significant skill for sustaining small diaspora businesses. Participants also mentioned Risk Management as one important element of problem-solving involved. Participants also mentioned Decision Making as an element of problem-solving.

3.8 Methodological Triangulation

In addition to interviews, for this study, we used the questionnaires method to gather data. The NAT suggests that an individual's motivation and effectiveness in certain tasks are influenced by three needs including the need for achievement. Individuals with a high need for achievement seek to excel and thus tend to see outcomes as one of chance rather than one's own effort (McClelland, 1961). High n-ach individuals prefer work that has a probability of success and prefer either to work alone or with other high achievers.

The concept of NAT details managerial skills that facilitate diaspora small retail business entrepreneurial success. Participants responded to close ended interview questions designed to answer our research question. Data analysis led to nine major themes based on highest number agreements by participants to 100 questions. Data collected for this part of study came from responses to closed ended interview questionnaires by 50 diaspora retail small business entrepreneurs. Analysis of the questionnaire responses indicated 20 emerging themes, classed within nine categories. The four major themes that emerged and the frequency and percentage of occurrence were arranged in a table.

Four significant skills with the high influences on the success of diaspora small retailing business entrepreneurs in New York included Financial/Resources Management, Resilience and Genuine Commitment, Organization/Creative Problem-Solving Skills, and Human Capita/Business Knowledge. The percentages show the significance for influencing small entrepreneurial success in the diaspora.

3.9 Summary of Themes

Prominent themes in a collection of data are those which occurred and recurred in definite pattern (Akaeze, 2016). The more the same concept occurs in a text, the more likely the concept is a theme (Guba, 1978). Analysis of the interview data revealed four major themes: (a) Resilience and Genuine Commitment, (b) Financial/Resources management, (c) Human Capita/Business Knowledge, and (d) Organization/Creative Problem-Solving Skills. Repetition of the four major themes from a collection of nine themes was clear and useful for identification. The four major themes were the most reoccurring repetitions of the original 20 emergent themes. Resilience and Genuine Commitment reoccurred most

followed by Financial/Resources management. Human Capita/Business Knowledge ranked next while Organization/Creative Problem-Solving Skills reoccurred 13% of the times.

Bianchi (2013) suggested that individuals in diaspora often display higher abilities and stronger motivation compared to other categories in the community. The findings also revealed that it is imperative for diaspora small business owners to practice and manage their finance in one way or another through proper financial behavior. Financial management is important and necessary for the growth of small businesses. Profitability of enterprises can be increased by owners who accurately manage the cash in and out movements, besides minimizing the amount of excess cash or reducing the number of days of cash collection period (Karadag, 2015). Efficiency and effectiveness in inventory management is a critical factor in working capital management in SMEs as inventories generally form the largest asset on the balance sheet (Karadag, 2015).

There is a positive relationship between financial management and growth of small businesses (Thomas, Adekunle, Olarewaju & Folarin, 2015). In addition, Human capital refers to forms of productive capacity that reside within the individual, such as education and experience (Bird, Sapp & Lee, 2001). Hsu, Lawson and Liang (2006) suggested that knowledge is an important tool used for strengthening firm's competitive advantage. According to participants they employ a significant amount of human capital to foster entrepreneurship. The participants suggested that their past experiences and experiences from working in the same industry positively impacted on business performance. The last major emergent theme considered by participants as important for diaspora small business entrepreneurial success was creative problem-solving. Creative problem-solving entrepreneurial skill is essential for competitive advantage (Basadur, Gelade & Basadur, 2014).

A significant number of participants suggested that creative problem-solving was a critical skill required for diaspora entrepreneurial success. This aligns with the findings by Boyles (2022) that creative problem-solving was a major skill for entrepreneurial success. The results from this study's data and analysis helped explain the skills used by diaspora small retail entrepreneurs for survival beyond 5 years in NYC. The results also confirm Kusumawijaya (2019) findings that a need for achievement provokes the toughness in small business practitioners and towards actions for achieving business success. According to Akaeze (2016), entrepreneurs are more achievement-oriented than others within the general population. Nkongolo-Bakenda and Chrysostome (2013) suggested that factors that drive successful diaspora entrepreneurship included for social recognition and entrepreneurial opportunities. Social Recognition involves singing someone's praises, or recognizing of achievements.

14

4. Discussion

4.1 Applications to Professional Practice

The study offers insights into the management skills which influence survival decisions that diaspora small business entrepreneurs need for success. These management skills are useful for diaspora small business owners to sustain their business, attract potential customers and succeed to remain in the competition beyond five years. Analysis of data revealed that some diaspora small business entrepreneurs who succeed in retailing business ownership are genuinely committed to success. They also use financial/resources management, creative problem-solving, and Human capital skills to succeed. The findings and recommendations might serve as the basis for diaspora small business owners to improve their management skills and practices concerning products, distribution, services, and customer satisfaction leading to business success.

The success of diaspora small business owners may in turn positively impact their remittances, support to small business sector, skills acquisition, and transfers to their home country's economy. The results could guide diaspora entrepreneurs who are struggling to survive because of transitional barriers to success concerning skill improvement and practices. According to Akaeze (2016), some small business owners lack strategies to succeed within competitive environments. This study expands the body of literature on motivation for successful small business management, survival skills and practices. Personal entrepreneurial traits linked with motivation include achievement (Barba Bayas, 2015).

The findings from this study aligned with and impart the NAT by McClelland (1961). Need for achievement and need for power drive entrepreneurship (Rahman & Rahman, 2011). In line with the NAT concept, diaspora small business owners are resilient and exhibit genuine commitment for overcoming transnational barriers to succeed. Diaspora small business owners are also skilled in financial management and are organized and creative problem solvers. The NAT is an excellent perspective for capturing managerial skills required for the success of diaspora small business ownership.

The information from this study may encourage economic empowerment, expansion of knowledge for small business owners, and ensure the survival of diaspora entrepreneurship. Based on data analysis, diaspora small business owners in the diaspora need to be genuinely committed to the success of their business and skillfully manage financial and other resources for success beyond five years. The data analysis revealed that financial capital is the critical transnational barrier to diaspora small business entrepreneurship. Participants felt that a lack of resilience can immediately impact business owners' motivation, cognitive functioning, and emotional well-being. Diaspora owners need to sustain their business skills including genuine commitment and financial management.

Small firms have a high probability of failure (Farrington, 2012). In the US, the failure rate of small businesses within 5 years is well over 80% (Arasti, Zandi & Talebi, 2012). The development of small-business ownership skills increases entrepreneurs' understanding of their businesses and their environment (Chwolka & Raith, 2012). Small business ownership skills facilitate planning and predictions of the important factors that affect business survival (Akaeze & Akaeze, 2017). Exploring and documenting successful small business owners' skills to overcome transnational barriers within the diaspora economic environment may contribute to reducing the failure rate. The results of the study may contribute to business practices with information and a blueprint on skills for success critical to Nigerian diaspora startup business initiatives in NYC.

The findings were relevant to professional practice, as the study may provide information and serve as a practical guide to change business practices regarding skills required by diaspora entrepreneurs to succeed in the improvement of business skills and overcoming transnational barriers. Findings and recommendations add to the knowledge of small business development by identifying the significant managerial skills which diaspora owners use to sustain the business for success beyond five years.

4.2 Implications for Social Change

Skill improvement by owners contributes to enhancing business performance and positively shapes a nation's economy (Sabella, Farraj, Burbar & Qaimary, 2014). Social change may result from a reduction of small business failure rate when owners develop business skills and capabilities for improving profitability (Mavunga, 2014). Sustainability and development of small businesses are driving forces for economic development of many nations, particularly in developing nations (Kanu, 2015). According to Mavunga (2014), having the right knowledge increases a business owner's chance of survival and improved profitability. In this study, the implications for social change include the development of skills for overcoming transnational barriers against growth and sustenance of business within diaspora competitive environments.

Successful diaspora owners contribute to the improvement of both their host and home nation's economies and growth of the small business sectors. Growth of the small business sector usually translates to job creation, leading to poverty reduction and economic and social growth for both nations. Information from this study would (a) help small business owners within diaspora market environments, (b) guide prospective and startup diaspora small business owners to overcome transnational barriers and create and manage successfully. Successful diaspora entrepreneurs contribute to strengthening the U.S. and Nigerian economies through profitability and growth of the small business owners to increase profitability, thereby creating sustainable employment for their communities.

Developing skills for overcoming transnational barriers through implementing study recommendations may mitigate the unemployment problem within both economies. Small business owners may change business practices that could promote growth using information from the findings of this study. Additionally, the information could influence social change by reducing the unemployment rate and crime when business owners use study data to expand and create employment. Successful businesses could create economic empowerment in the urban communities of Nigeria and NYC, allowing owners to realize their dreams of home ownership and financial security for increasing citizens' quality of life. *4.3 Recommendations for Action*

Owners may consider the information in the study for starting a diaspora small business, improving productivity, sales and sustaining existing businesses. The use of information from this study as a resource for small business owners may prove inspirational to entrepreneurial success. The intent of this study was to provide small business owners within diaspora market environments with skills for sustaining growth and improving business success. A potential avenue of large-scale small and medium business financing is Diaspora remittances (Johnson, 2017). According to Laihonen and Lonnqvist (2010) small business owners are not adequately served by value creation opportunities of their intangible assets. The qualitative data obtained from this study provided owners' insights into determining skills for improving the success rate of small businesses.

Four recommended steps for action identified from this study that should benefit current and future diaspora entrepreneurs for a startup, sustenance, growth and specifically to overcome transnational barriers are listed below. To enhance opportunities for small business sustenance and survival in the diaspora, existing and aspiring owners should focus on:

(a) Resilience and genuine commitment to the success of their businesses,

(b) Financial/Resources management,

(c) Human Capita/Business Knowledge and

(d) Organization/Creative Problem-Solving Skills.

Participants' responses indicated that using a different management approach is fundamental for overcoming the transnational barriers to success in a diaspora market environment. Study findings indicated that resilience and genuine commitment helped overcome transnational barriers to success.

Good Financial and resource management skills also improved diaspora small businesses' chances for survival and success. In line with the findings of Armstrong (2013), participants encouraged the survival and growth of small businesses through commitment and focus. Financial management is a veritable skill for determining the success or failure of a small firm because it is interrelated with other functional areas of business, thus, making it an unavoidable part of ensuring the success of a business (Thomas et al., 2015). Therefore, the owner's involvement in the business's daily operations with discipline would also motivate employees to commit themselves to the attainment of small business goals. We intend to disseminate this study's findings through Central bank publications in, scholarly, and business journals. The findings will be presented at small business workshops and conferences, and we will offer written materials to chambers of commerce and business incubator programs.

4.4 Recommendations for Further Research

The study aimed to explore the skills and practices Nigerian diaspora small retail business owners use to succeed in NYC beyond the first 5 years. The findings revealed significant skills for overcoming transnational barriers to success in a diaspora business environment. Quantitative studies may expose a different perspective on the significance of these skills on small business sustenance, growth, and profitability. The study focused on small retail business practices in NYC. A useful recommendation for further study is to explore how factors such as age, education, and type of business may affect the success of a Nigerian diaspora small business entrepreneurship in NYC. Further study could provide useful information using small retailing diaspora business owners from different geographical locations. Future researchers should analyze this study to further the study through probe into the knowledge of small business management and success. Results of further research, when considering other variables, may provide owners with a more comprehensive analysis of small business success.

5. Conclusion

This qualitative multiple case study explores management strategies some NYC-based Nigerian diaspora entrepreneurs use to overcome transnational barriers and succeed with startup small business initiatives. Data supports earlier research efforts and major findings. Findings from the thematic analysis of interviews data included: (a) Resilience/genuine commitment, (b) Financial/Resources management, (c) Human capital/business knowledge, and (d) Organization/Creative Problem-solving skills. Commitment positively impacts start-up and venture performance (e.g., Abdul Halim, Wan Ab Aziz & Zakaria, 2010; De Clercq, Menzies, Diochon & Gasse, 2009; Littunen, 2000; Muda, Halim & Amin, 2011). High-growth-oriented entrepreneurs are strongly committed to their businesses' success (Gundry & Welsch, 2001). Fundamental determinants of entrepreneurial practices necessary for business success include entrepreneurial financial knowledge, Organization/Creative Problem-Solving Skills entrepreneurial financial behavior (Abdullah & Azam, 2015).

Findings regarding the importance of a Human Capita/Business Knowledge aligns with (Suroso, Anggraeni & Andriyansah, 2017) assertion that simultaneous human capital and entrepreneurial competencies significantly influence business success. A positive relationship exists between human capital and business performance (Suroso et al., 2017). Entrepreneurial knowledge helps entrepreneurs distinguish themselves from their competitors, transforming poorly organized businesses into well-organized ventures (Bin Yusoff, Nor Hakimin, Al Mamun, Ibrahim & Hassan, 2018). Creative problem-solving involves mitigating restraints to solving complex, novel problems by engaging creative thought processes (Peterson et al., 2013). Usually, entrepreneurs are characterized by the ability to recognize opportunities (Bygrave & Hofer, 1991).

Resilient people sustain high levels of achievement, motivation, and performance regardless of the presence of adverse conditions which put them at risk of doing poorly and ultimately failing (Jowkar, Kojuri, Kohoulat & Hayat, 2014). Resilience benefits include providing different workplace opportunities (Tebes, Irish, Puglisi-Vasquez & Perkins, 2004). Therefore, the findings align with the proposition by McClelland (1961) that an individual's level of effectiveness and motivation is significantly influenced by the need for Achievement (nAch). To enhance opportunities for small business sustenance and survival in the diaspora, existing and aspiring owners should focus on (a) Resilience and genuine commitment to the success of their businesses, (b) Financial/Resources management, (c) Human Capita/Business Knowledge and (d) Organization/Creative Problem-Solving Skills. Future efforts should be directed to quantitative study and exploration of how factors such as age, education, and type of businesses affect the success of a Nigerian diaspora small business entrepreneurship.

References

- Abdul Halim, M. A. S., Wan Ab Aziz, W. A., & Zakaria, Z. (2010). Entrepreneurial characteristics and commitment in the Terengganu heritage industry. *JM International Journal of Management Research, November*, 13-23.
- Abdullah, M. A., & Azam, F. (2015). Do certain entrepreneurial practices contribute to business success in SMEs? An exploratory study on Malaysia. In *Paper presented at the International Conference on Management, Leadership & Governance; Kidmore End* (pp. 1-9).
- Adegbesan, E. (2017, October 04). World Bank projects \$22bn diaspora remittance to Nigeria in 2017. *Vanguard*. Retrieved from https://www.vanguardngr.com
- Akaeze, C. (2016). Exploring strategies required for small business sustainability in competitive environments (Order No. 3746398). Available from *ABI/INFORM Collection (1755882918)*. Retrieved from https://search-proquest-com
- Akaeze, C. O., & Akaeze, N. (2017). Exploring the Survival Strategies for Small Business Ownership in Nigeria. Australian Journal of Business and Management Research, 5(7), 35-48. https://doi.org/10.52283/NSWRCA.AJBMR.20160507A04
- Akaeze, C., & Akaeze, N. (2016). Consumer Behaviors That Influence Purchases of Replicate Entertainment Products. Thorofare, NJ USA: Edwards Brothers Malloy.
- Alex, D., Nälund, D., & Jasmand, C. (2012). Logistics case study based research: Towards higher quality. *International Journal of Physical Distribution & Logistics Management*, 42, 275-295. https://doi.org/10.1108/09600031211225963
- Almutairi, J. (2015). Problems immigrants face in host countries. *The International Business & Economics Research Journal (Online)*, *14*(4), 693-n/a. https://doi.org/10.19030/iber.v14i4.9358
- Amagoh, F., & Rahman, T. (2016). Tapping into the potential of academic diaspora for homeland development: The case of Nigeria. *Journal of International Migration and Integration*, 17(1), 35-53. https://doi.org/10.1007/s12134-014-0376-y
- Antoncic, B., Hisrich, R. D., Petrin, T., & Vahcic, A. (2002). Podjetnistvo: Ljubljana: GV Zalozba.
- Arasti, Z., Zandi, F., & Talebi, K. (2012). Exploring the effect of individual factors on business failure in Iranian new established small businesses. *International Business Research*, 5(4), 2-11. https://doi.org/10.5539/ibr.v5n4p2
- Armstrong, C. (2013). Competence or flexibility? Survival and growth implications of competitive strategy preferences among small us businesses. *Journal of Strategy and Management*, 6, 377-398. https://doi.org/10.1108/JSMA-06-2012-0034
- Baptista, R., Karaöz, M., & Mendonça, J. (2014). The impact of human capital on the early success of necessity versus opportunity-based entrepreneurs. *Small Business Economics*, 42(4), 831-847. https://doi.org/10.1007/s11187-013-9502-z
- Barba Bayas, D. (2015). Caracter sticas Emprendedoras Personales (CEP) De hombres y mujeres gerentes de las Cooperativas de Ahorro y Cr édito de Riobamba: Investigasi ón 2010-2011 [Personal entrepreneurial characteristics (PEC) of male and female managers of credit unions in Riobamba: Research 2010-2011]. *Ciencia Unemi*, 6, 62-68. https://doi.org/10.29076/issn.2528-7737vol6iss9.2013pp62-68p
- Barratt, M., Choi, T. Y., & Li, M. (2011). Qualitative case studies in operation management: Trends, research outcomes, and future research implications. *Journal of Operation Management*, 29, 329-342. https://doi.org/10.1016/j.jom.2010.06.002

- Basadur, M., Gelade, G., & Basadur, T. (2014). Creative problem-solving process styles, cognitive work demands, and organizational adaptability. *The Journal of Applied Behavioral Science*, 50, 80-115. https://doi.org/10.1177/0021886313508433
- Begley, T., & Boyd, D. (1986). Psychological characteristics associated with entrepreneurial performance. In *Paper presented at the Babson Entrepreneurship Conference, cited in Bird*.
- Bellu, R. (1988). Entrepreneurs and managers: Are they different? In *Frontiers of Entrepreneurship Research* (pp. 16-30). Wellesley, MA: Babson College.
- Bergin, M. (2011). Nvivo 8 and consistency in data analysis: Reflecting on the use of a qualitative data analysis program. *Nurse Inquirers*, 18(3), 6-12. https://doi.org/10.7748/nr2011.04.18.3.6.c8457
- Bianchi, M. (2013). Immigration policy and self-selecting migrants. *Journal of Public Economic Theory*, 15(1), 1-23. https://doi.org/10.1111/jpet.12007
- Bin Yusoff, M., Nor Hakimin, Al Mamun, A., Ibrahim, M. D., & Hassan, H. (2018). Measuring and Comparing Functional Business Skills and Knowledge among ASNAF Community in Malaysia. *Economics & Sociology*, 11(2), 229-247. https://doi.org/10.14254/2071-789X.2018/11-2/16
- Bird, S. R., Sapp, S. G., & Lee, M. Y. (2001). Small business success in rural communities: Explaining the sex gap. *Rural Sociology*, *66*(4), 507-531. https://doi.org/10.1111/j.1549-0831.2001.tb00082.x
- Boyles, M. (2022, February 1). What is Creative Problem-Solving & why is it Important? HarvardBusinessSchoolOnline.Retrievedfromhttps://online.hbs.edu/blog/post/what-is-creative-problem-solving#:~:text=Creative%20problem%20problem% 20problem% 20problem% 20problem%20problem% 20problem% 20pr
- Brown, S. (2007). Seven Skills for the Aspiring Entrepreneurs. *Business & Economic Review*, 53(2), 16-18.
- Bygrave, W. D., & Hofer, C. W. (1991). Theorizing about entrepreneurship. *Entrepreneurship Theory* and Practice, 16(2), 13-22. https://doi.org/10.1177/104225879201600203
- Caird, S. (1991). The enterprising tendency of occupational groups. *International Small Business Journal*, 9(4), 75-81. https://doi.org/10.1177/026624269100900405
- Carland, J. A., & Carland, J. W. (1991). An empirical investigation into the distinctions between male and female entrepreneurs and managers. *International Small Business Journal*, 9(3), 62-72. https://doi.org/10.1177/026624269100900304
- Castellan, C. (2010). Quantitative and Qualitative Research: A View for Clarity. *International Journal of Education*, 2. https://doi.org/10.5296/ije.v2i2.446
- Chwolka, A., & Raith, M. G. (2012). The value of business planning before start-up: A decision-theoretical perspective. *Journal of Business Venturing*, 27, 385-399. https://doi.org/10.1016/j.jbusvent.2011.01.002
- Cohen, J. H. (2005). Remittance outcomes and migration: Theoretical contests, real opportunities. *Stud Int Comp Devel.*, 40, 88-112. https://doi.org/10.1007/BF02686290
- Constant, A. F., & Zimmermann, K. (2016). Diaspora Economics: New Perspectives. International Journal of Manpower, 37(7), 1-28. https://doi.org/10.1108/IJM-07-2016-0151
- De Clercq, D., Menzies, T. V., Diochon, M., & Gasse, Y. (2009). Explaining nascent entrepreneurs' goal commitment: An exploratory study. *Journal of Small Business and Entrepreneurship*, 22(2), 123-139. https://doi.org/10.1080/08276331.2009.10593446

- Elo, M., Taube, F., & Servais, P. (2022). Who is doing "transnational diaspora entrepreneurship"? Understanding formal identity and status. *Journal of World Business*, 57(1). https://doi.org/10.1016/j.jwb.2021.101240
- Emejor, C. (2013). Nigeria's Diaspora remittances rose to \$21.89B in 2012. Daily Independent.
- Esterline, C., & Batalova, J. (2022, March 17). Frequently Requested Statistics on Immigrants and Immigration in the United States. *Migration Policy Institute*. Retrieved from https://www.migrationpolicy.org/article/frequently-requested-statistics-immigrants-and-immigrati on-united-states#:~:text=How%20many%20U.S.%20residents%20are,of%20approximately%209 50%2C000%20from%202020
- Fairlie, R. (2013). Minority and immigrant entrepreneurs: Access to financial capital. *International Hand Book on Economics of Migration*, 153-175. https://doi.org/10.4337/9781782546078.00016
- Fairlie, R. W. (2012). Immigrant Entrepreneurs and Small Business Owners, and their Access to Financial Capital. United States Small Business Administration. Retrieved from https://www.sba.gov/sites/default/files/rs396tot.pdf
- Farrington, S. M. (2012). Does personality matter for small business success? South African Journal of Economic and Management Sciences, 15, 382-401. https://doi.org/10.4102/sajems.v15i4.243
- Gnimassoun, B., & Anyanwu, J. (2019, January). The Diaspora and Economic Development in Africa. In African Development Bank Working Papers No. 308. Retrieved from https://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/WPS_No_308_The_Diasp ora_and_Economic_Development_in_Africa.pdf
- Guba, E. G. (1978). Toward a methodology of naturalistic inquiry in educational evaluation. In Monograph 8. Los Angeles: UCLA Center for the Study of Evaluation.
- Gundry, K. L., & Welsch, H. (2001). The ambitious entrepreneur: High growth strategies of women-owned enterprises. *Journal of Business Venturing*, 16, 453-470. https://doi.org/10.1016/S0883-9026(99)00059-2
- Halaweh, M. (2012). Integration of Grounded Theory and Case Study: An Exemplary Application from e-Commerce Security Perception Research. *The Journal of Information Technology Theory and Application*, 13, 3.
- Hanson, J. L., Balmer, D. F., & Giardino, A. P. (2011). Qualitative research methods for medical educators. *Academic Pediatrics*, 11, 375-386. https://doi.org/10.1016/j.acap.2011.05.001
- Hargis, M. B., & Bradley, Don B. (2011). Strategic human resources management in small and growing firms: Aligning valuable resources. Academy of Strategic Management Journal, 10(2), 105-125. Retrieved from http://www.thecasecentre.org
- Harris, H., Aziz, K., & Norhashim, M. (2012). Success strategies of SMEs in the creative sector in Malaysia: A case study of Les Copaque. *International Journal of Management Practice*, 5(3), 287-299. https://doi.org/10.1504/IJMP.2012.048077
- Holmberg-Wright, K., & Hribar, T. (2016). Soft skills—The missing piece for entrepreneurs to grow a business. *American Journal of Management*, *16*(1), 11-18.
- Hornaday, J. A., & Abound, J. (1971). Characteristics of successful entrepreneurs. Personnel Psychology, 24(2), 141-153. https://doi.org/10.1111/j.1744-6570.1971.tb02469.x
- Horner, R. H., Swaminathan, H., Sugai, G., & Smolkowski, K. (2012). Considerations for the systematic analysis and use of single-case research. *Education & Treatment of Children*, 35, 269-290. https://doi.org/10.1353/etc.2012.0011

Published by SCHOLINK INC.

- Hsu, R. C., Lawson, D., & Liang, T. P. (2006). Factors affecting knowledge management adoption of Taiwan small and medium-sized enterprises. *International Journal of Management and Enterprise Development*, 4(1), 30-51. https://doi.org/10.1504/IJMED.2007.011454
- Hunt, L. (2014). In defense of qualitative research. *Journal of Dental Hygiene (Online)*, 88(2), 64-65. Retrieved from http://jdh.adha.org
- Johnson, J. D. (1990). Effects of Communicative Factors on Participation in Innovations. *The Journal* of Business Communication (1973), 27(1), 7-23. https://doi.org/10.1177/002194369002700102
- Johnson, S. (2017, January 13). SME financing through diaspora remittances. *The Guardian*. Retrieved from https://guardian.ng
- Jones, O., & Jayawarna, D. (2010). Resourcing new businesses: Social networks, bootstrapping and firm performance. *Venture Capital*, *12*, 127-152. https://doi.org/10.1080/13691061003658886
- Jowkar, B., Kojuri, J., Kohoulat, N., & Hayat, A. A. (2014). Academic resilience in education: The role of achievement goal orientations. *Journal of advances in medical education & professionalism*, 2(1), 33-38.
- Kamei, S. (2011). Diaspora as the "sixth region of Africa": An assessment of the African union initiative, 2002-2010. *Diaspora Studies*, 4(1), 59-76. https://doi.org/10.1163/09763457-00401004
- Kanu, A. M. (2015). The effect of corruption on small and medium enterprises: Perspective from a developing country. *International Journal of Small Business and Entrepreneurship Research*, 3(3), 12-27. Retrieved from http://www.eajournals.org
- Karadag, H. (2015). Financial management challenges in small and medium-sized enterprises: A strategic management approach. *Emerging Markets Journal*, 5(1), 26-40. https://doi.org/10.5195/emaj.2015.67
- Kirsten, C. L. (2013). The impact of training courses on financial management skills of South African small-business owners. *The International Business & Economics Research Journal (Online)*, 12(7), 825-n/a. https://doi.org/10.19030/iber.v12i7.7971
- Knight, E. (2010). Gender Differences in Defining Infidelity (Master's thesis). Humboldt State University, Arcata, California. Retrieved from https://scholarworks.calstate.edu/downloads/fb494b67x
- Kozan, M. K., & Akdeniz, L. (2014). Role of strong versus weak networks in small business growth in an emerging economy. *Administrative Sciences*, *4*, 35-50. https://doi.org/10.3390/admsci4010035
- Kushnirovich, N., & Heilbrunn, S. (2008). Financial Funding of Immigrant Businesses. Journal of Developmental Entrepreneurship, 13(2), 167-184. https://doi.org/10.1142/S1084946708000910
- Kusumawijaya, I. K. (2019). The Prediction of Need for Achievement to Generate Entrepreneurial Intention: A Locus of Control Mediation. *International Review of Management and Marketing*, 9(4), 54-62. https://doi.org/10.32479/irmm.8330
- Laihonen, H., & Lonnqvist, A. (2010). Knowledge-based value creation: Grasping the intangibility of service operations in Finland. *International Journal of Knowledge Based Development*, 1, 331-345. https://doi.org/10.1504/IJKBD.2010.038042
- Latham, S., & Braun, M. (2011). Economic recessions, strategy, and performance: A synthesis. *Journal* of Strategy and Management, 4, 96-115. https://doi.org/10.1108/17554251111128592

- Littunen, H. (2000). Entrepreneurship and the characteristics of entrepreneurial personality. *International Journal of Entrepreneurial Behavior & Research*, 6(6), 103-121. https://doi.org/10.1108/13552550010362741
- Lloyd, W. (2018). Entrepreneurial motivation: The impact of cultural capital on the "who is motivated". *International Journal of Business and Globalisation*, [in press]. Retrieved March 31, 2023, from https://www.researchgate.net/profile/Warren_Lloyd2/publication/328489552_Entrepreneurial_mo tivation_the_impact_of_cultural_capital_on_the_%27who%27_is_motivated/links/5bd098f6a6fdc c6f79ff139b/Entrepreneurial-motivation-the-impact-of-cultural-capital_on_the-who-is-motivated. pdf
- Lohr, S. L. (1999). Sampling: Design and Analysis. Duxbury Press, Pacific Grove, CA.
- Louise, V. S. (2016). How do entrepreneurs measure success in South Africa? *Journal of Business and Retail Management Research*, 11(1).
- Mars, M. (2016). *Exploring Skills That Liberian Small-Business Entrepreneurs Use to Succeed in Business* (Doctoral dissertation). Retrieved from ProQuest Dissertations & Theses.
- Marshall, C., & Rossman, G. (2011). *Designing qualitative research* (5th ed.). Thousand Oaks, CA: Sage.
- Mavunga, G. (2014). Practicing customer service by trial and error: An investigation into the extent and nature of customer service training/education received by owners of small business enterprises in central Johannesburg. *Mediterranean Journal of Social Sciences*, 5(20), 1475-1485. https://doi.org/10.5901/mjss.2014.v5n20p1475
- McClelland, D. C. (1961). *The Achieving Society*. Free Press, New York. https://doi.org/10.1037/14359-000
- McClelland, D. C., & Winter, D. C. (1965). Need for achievement and entrepreneurship: A longitudinal study. *Journal of Personality and Social Psychology*, 1, 389-392. https://doi.org/10.1037/h0021956
- McClelland's
 Need
 Theory.
 (n.d.).
 Retrieved
 from

 https://courses.worldcampus.psu.edu/welcome/psych484/lesson02_08.html#:~:text=The%20need
 %20for%20achievement%20(designated,personal%20improvement%20and%20self%2Dsuccess
- Merrilees, B., Rundle-Thiele, S., & Lye, A. (2011). Marketing capabilities: Antecedents and implications for B2B SME performance. *Industrial Marketing Management*, 40(20), 368-375. https://doi.org/10.1016/j.indmarman.2010.08.005
- Miner, J. B. (1997). A psychological topology of successful entrepreneurs. London: Quorum Books.
- Moeller, L., & Valentinov, V. (2012). The commercialization of the nonprofit sector: A general systems theory perspective. *Systematic Practice and Research*, 25, 365-370. https://doi.org/10.1007/s11213-011-9226-4
- Mohar, Y. M. S., Singh, J., & Kishore, K. (2007). Relationship Between psychological characteristics and entrepreneurial inclination: A Case Study of Students at University Tun Abdul Razak. *Journal of Asia Entrepreneurship and Sustainability*. ProQuest Information and Learning Publishers.
- Morse, J. M. (1994). Designing funded qualitative research. In N. K. Denizin, & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (2nd ed.). Thousand Oaks, CA: Sage.
- Moustakas, C. E. (1994). *Phenomenological research methods*. Sage Publications, Inc. https://doi.org/10.4135/9781412995658

- Muda, M. S., Halim, M. A. S. A., & Amin, W. A. A. W. M. (2011). Malaysian craftspreneur operations: Assessing the relationships between sustainable entrepreneurship involving entrepreneurial motivation, growth, and performance. *Journal of Sustainability Science and Management*, 6(2), 275-284.
- Murphy, F., & Yielder, J. (2010). Establishing rigour in qualitative radiography research. *Radiography*, *16*, 62-67. https://doi.org/10.1016/j.radi.2009.07.003
- Murray, H. A. (1938), Explorations in Personality (p. 164). New York: Oxford University Press.
- Navis, C., & Glynn, M. (2011). Legitimate Distinctiveness and the entrepreneurial identity: Influence on investor judgements of new venture plausibility. *Academy of Management Review*, 36, 479-499. https://doi.org/10.5465/AMR.2011.61031809
- Newland, K., & Plaza, S. (2013). What We Know About Diasporas and Economic Development. *Migration Policy Institute*, 5(1), 1-14. Retrieved from https://www.migrationpolicy.org
- Newland, K., & Tanaka, H. (2010). Mobilizing diaspora entrepreneurship for development. In K. Newland (Ed.), *Diasporas: New partners in global development policy* (pp. 25-59). MPI, Washington DC.
- Newland, K., & Tanaka, H. (2011, November 8). Mobilizing Diaspora Entrepreneurship for Development. *Migration Policy Institute*. Retrieved from https://www.migrationpolicy.org/article/mobilizing-diaspora-entrepreneurship-development
- Nkongolo-bakenda, J., & Chrysostome, E. V. (2013). Engaging diasporas as international entrepreneurs in developing countries: In search of determinants. *Journal of International Entrepreneurship*, 11(1), 30-64. https://doi.org/10.1007/s10843-012-0098-1
- Nnabue, T. (2016). Success Strategies among Immigrant Small Business Owners in the Southeastern United States (Unpublished doctoral dissertation). Walden University, Minnesota MN.
- Ogrezeanu, A., Purcărea, A. A., & Ogrezeanu, A. (2017). THEMATIC CONTENT ANALYSIS APPLIED FOR USERFRIENDLY SOFTWARE APPLICATIONS. In *Paper presented at the (8)* (pp. 195-205).
- Oliveira, M., Bitencourt, C., Teixeira, E., & Santos, A. C. (2013). Thematic content analysis: Is there a difference between the support provided by the MAXQDA® and NVivo® software packages? In *Paper presented at the 304-XII*.
- Onwuchekwa, I. C. (1998). A Strategic Managerial Conceptual Analysis for Designing entrepreneurial Organization. In M. P. M. Esomonu (Ed.), *Entrepreneurship practices in Education, Umunze*. Research and Publication Unit, Federal College of Education (Technical).
- Peterson, D. R., Barrett, J. D., Hester, K. S., Robledo, I. C., Hougen, D. F., Day, E. A., & Mumford, M. D. (2013). Teaching people to manage constraints: Effects on creative problem-solving. *Creativity Research Journal*, 25, 335-347. https://doi.org/10.1080/10400419.2013.813809
- Petty, N. J., Thomson, O. P., & Stew, G. (2012). Ready for a paradigm shift? Part 2: Introducing qualitative research methodologies and methods. *Manual therapy*, 17(5), 378-384. https://doi.org/10.1016/j.math.2012.03.004
- Phillips, M., & Knowles, D. (2010). Performance and Performativity: Undoing Fictions of Women Business Owners. Wiley Online Library, 19(4), 416-437. https://doi.org/10.1111/j.1468-0432.2010.00528.x
- Plaza, S., & Ratha, D. (2011). DIASPORA FOR DEVELOPMENT IN AFRICA. [Project The World Bank version]. https://doi.org/10.1596/978-0-8213-8258-5

- Porter, L. W., Steers, R. M., Mowday, R. T., & Boulian, P. V. (1974). Organizational commitment, job satisfaction, and turnover among psychiatric technicians. *Journal of Applied Psychology*, 59(5), 603-609. https://doi.org/10.1037/h0037335
- Prasad, S., Tata, J., & Guo, X. (2012). Sustaining small businesses in the United States in times of recession. *Journal of Advances in Management Research*, 9, 8-28. https://doi.org/10.1108/09727981211225626
- Reiter, S., Stewart, G., & Bruce, C. S. (2011). A strategy for delayed research method selection: Deciding between grounded theory and phenomenology. *The Electronic Journal of Business Research Methods*, 9, 35.
- Ritvala, T., & Salmi, A. (2011). Network mobilize and target firms: The case of saving the Baltic Sea. *Industrial Marketing Management*, 40, 887-898. https://doi.org/10.1016/j.indmarman.2011.06.023
- Rowley, J. (2012). Conducting research interviews. *Management Research Review*, 35(3/4), 260-271. https://doi.org/10.1108/01409171211210154
- Roy, A., Sekhar, C., & Vyas, V. (2016). Barriers to internationalization: A study of small and medium enterprises in India. *Journal of International Entrepreneurship*, 14(4), 513-538. https://doi.org/10.1007/s10843-016-0187-7
- Russell-Ciardi, M. (2008). The museum as a democracy-building institution: Reflections on the shared journeys program at the lower east side tenement museum. *The Public Historian*, *30*(1), 39-52. https://doi.org/10.1525/tph.2008.30.1.39
- Sabella, A. R., Farraj, W. A., Burbar, M., & Qaimary, D. (2014). Entrepreneurship and economic growth in West Bank, Palestine. *Journal of Developmental Entrepreneurship*, 19(01), 1450003. https://doi.org/10.1142/S1084946714500034
- Sadeh, A., & Feniser, C. (2021). Uncertainty and managers' skills in industrial innovation processes. Les Ulis: EDP Sciences. https://doi.org/10.1051/matecconf/202134305001
- Salancik, G. (1977). Commitment and the Control of Organizational Behavior and Belief. In B. Staw,
 & G. Salancik (Eds.), *New directions in organizational behavior* (pp. 1-54). Chicago: St. Clair Press.
- Sarrazin, M. S. V., Cram, P., Mazur, A., Ward, M., & Reisinger, H. S. (2014). Patient perspectives of dabigatran: Analysis of online discussion forums. *The Patient*, 7(1), 47-54. https://doi.org/10.1007/s40271-013-0027-y
- Schumpeter, J. A. (1934). *The Theory of Economic Development*. Cambridge, MA: Harvard University Press.
- Schwarze, C. L. (2008). Involving the Accounting Profession in the Development of Financial Management Skills of Micro-enterprise Owners in South Africa. *Meditari Accounting Research*, 16(2), 39-151. https://doi.org/10.1108/10222529200800017
- Shane, S., & Eckhardt, J. (2005). The individual-opportunity nexus. In Z. J. Acs, & D. B. Audretsch (Eds.), Handbook of Entrepreneurship Research: An Interdisciplinary Survey and Introduction (pp. 161-191). New York, NY: Springer. https://doi.org/10.1007/0-387-24519-7_8
- Shane, S., & Venkataraman, S. (2000). The promise of entre- preneurship as a field of research. *Academy of Management Review*, 25(1), 217-226. https://doi.org/10.5465/amr.2000.2791611
- Shaver, K. G., & Scott, L. R. (1991). Person, process, choice: The psychology of new venture creation. *Entrepreneurship Theory & Practice*, *16*, 23-45. https://doi.org/10.1177/104225879201600204

- Simpeh, K. (2011). Entrepreneurship theories and Empirical research: A Summary Review of the Literature. *European Journal of Business and Management*, *3*(6), 1-8. Retrieved from http://iiste.org
- Smith, B., & Bempah, O. (2017). Determinants of sound budgeting and financial management practices at the decentralised level of public administration. *OECD Journal on Budgeting*, 16(2), 109-128. https://doi.org/10.1787/budget-16-5jg19mnf3vr1
- Smits, S. J., McLean, E. R., & Tanner, J. R. (1993). Managing high-achieving information system professionals. *Journal of Management Information Systems*, 9(4), 103. https://doi.org/10.1080/07421222.1993.11517981
- Somado, H. F. (2016). Exploring critical success factors for sustainable togolese-owned small businesses in the united states (Order No. 10149376). Available from ABI/INFORM Collection. (1831548757).
- Styan, D. (2007). The Security of Africans Beyond Borders: Migration, Remittances and London's Trans-National Entrepreneurs. *International Affairs*, 83(6), 1171-1191. https://doi.org/10.1111/j.1468-2346.2007.00680.x
- Suroso, A., Anggraeni, A. I., & Andriyansah. (2017). Optimizing SMEs' business performance through human capital management. *European Research Studies*, 20(4), 588-599. https://doi.org/10.35808/ersj/913
- Tan, C. N. L. (2011). Knowledge management acceptance: Success factors amongst small and medium-size enterprises. American Journal of Economics and Business Administration, 3(1), 73-80. https://doi.org/10.3844/ajebasp.2011.73.80
- Tebes, J. K., Irish, J. T., Puglisi, V. M. J., & Perkins, D. V. (2004). Cognitive transformation as a marker of resilience. *Subst Use Misuse*, *39*(5), 769-788. https://doi.org/10.1081/JA-120034015
- Teixeira, A. N. (2009). A produção televisiva do crime violento na modernidade tard á. Thesis, UFRGS, Porto Alegre.
- Thomas, O. O., Adekunle, T. A., Olarewaju, A. A., & Folarin, E. A. (2015). FINANCIAL MANAGEMENT AS A TOOL FOR THE GROWTH OF SMALL BUSINESS ENTERPRISES IN LAGOS STATE: AN EMPIRICAL APPROACH. Indian Journal of Commerce and Management Studies, 6(1), 17-24.
- Treffinger, D. J., Isaksen, S. G., & Dorval, K. B. (2003). Creativeproblemsolving (CPS veresion 6.1 TM) a contemporary framework for managing change. Retrieved from http://www.cpsb/resources/downloads/public/CPSVersion61B.pdf
- Trotter R. T. (2012). Qualitative research sample design and sample size: Resolving and unresolved issues and inferential imperatives. *Preventive medicine*, 55(5), 398-400. https://doi.org/10.1016/j.ypmed.2012.07.003
- Tung, R. (2008). Brain circulation, diaspora, and international competitiveness. *Eur Manag J.*, 26, 298-304. https://doi.org/10.1016/j.emj.2008.03.005
- Vemuri, S. R. (2014, November 5). Formation of Diaspora Entrepreneurs. In ZenTra Working Paper in Transnational Studies (Working Paper No. 41/2014). https://doi.org/10.2139/ssrn.2519432
- Verd, J. M., & López Andreu, M. (2011). The Rewards of a Qualitative Approach to Life-Course Research. The Example of the Effects of Social Protection Policies on Career Paths. *Forum Qualitative Socialforschung/Forum: Qualitative Social Research*, 12(3), 24.

- Verma, N., Rangnekar, S., & Barua, M. K. (2011). Impact of need pattern on team effectiveness: A study in indian perspective. *Journal of Management and Public Policy*, *3*(1), 23-35A.
- Viejo, C., Gomez-Lopez, M., & Ortega-Ruiz, R. (2018). Adolescents' psychological wellbeing: A multidimensional measure. *International Journal of Environmental Research and Public Health*, 15(10), 2325. https://doi.org/10.3390/ijerph15102325
- Vissak, T. (2010). Recommendations for Using the Case Study Method in International Business Research. *The Qualitative Report*, 15(2), 370-388.
- Wafula, E. G., & Snipes, S. A. (2014). Barriers to health care access faced by black immigrants in the US: Theoretical considerations and recommendations. *Journal of Immigrant and Minority Health*, 16(4), 689-698. https://doi.org/10.1007/s10903-013-9898-1
- Wall, P. (2011, October 4th). Immigrants Play Key Role as City Entrepreneurs, Study Finds. In New York Times (p. F3). Retrieved from http://www.nytimes.com
- Warren, G. E., & Szostek, L. (2017). Small business strategies for sustainability beyond 10 years. International Journal of Applied Management and Technology, 16(1). https://doi.org/10.5590/IJAMT.2017.16.1.07
- Wishart, M. (2020). What are the main barriers to entrepreneurship in underrepresented groups? State of the Art Review (SOTA), 40(1), 1-6. Retrieved from https://www.enterpriseresearch.ac.uk/wp-content/uploads/2020/06/No40-What-are-the-main-barri ers-to-entrepreneurship-in-underrepresented-groups-Wishart.pdf
- Wolter, R. D. (2014). Supervision today (7th ed.). Pearson Education Limited, England.
- World Bank. (1998). *Public expenditure management handbook*. The International Bank for Reconstruction and Development, World Bank, Washington, DC.
- World Bank. (2011). Migration and remittances fact book. Washington DC: World Bank.
- World Bank. (2011). *News and broadcast: Migration and remittances Factbook 2011* (2nd ed.). Retrieved November 15, 2011, from http://go.worldbank.org/QGUCPJTOR0.
- World Bank. (2012). World development indicators, 2011-2012. Nigeria: Country Statistics. https://doi.org/10.1596/978-0-8213-9616-2
- Yallapragada, R. R., & Bhuiyan, M. (2011). Small business entrepreneurships in the United States. Journal of Applied Business Research, 27(6), 117-122. https://doi.org/10.19030/jabr.v27i6.6470
- Yang, X. X. (2016). Key success factors of small business in a southern region of California (Order No. 3729791). Available from ABI/INFORM Collection. (1725903656).
- Yin, R. (2011). Doing Qualitative Research from Start to Finish. New York: Guilford Press.
- Yin, R. K. (2009). Case study research: Design and methods (4th ed.). Thousand Oaks, CA: Sage.
- Yin, R. K. (2011). Qualitative research from start to finish. New York, NY: The Guilford Press.
- Yin, R. K. (2014). Case study research: Design and methods (5th ed.). Thousand Oaks, CA: Sage.
- Yusuf, A. (1995). Critical success factors for small business: Perceptions of south pacific entrepreneurs. Journal of Small Business Management, 33, 68-74.
- Zong, J., & Batalova, J. (2017, MAY 3). Sub-Saharan African Immigrants in the United States. Retrieved from

https://www.migrationpolicy.org/article/sub-saharan-african-immigrants-united-states