

12-2012

FACTORS THAT PREDICT HISPANIC/ LATINO ENTREPRENEURS' INTENTIONS TO USE THIRTEEN ENTREPRENEURIAL BEHAVIORS

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FACTORS THAT PREDICT HISPANIC/LATINO ENTREPRENEURS' INTENTIONS
TO USE THIRTEEN ENTREPRENEURIAL BEHAVIORS

A Dissertation Presented to
the Graduate School of
Clemson University

In Partial Fulfillment
of the Requirements for the Degree
Doctor of Philosophy
International Family and Community Studies

by
Rosanna Saladin-Subero
December 2012

Accepted by:
Dr. Susan Limber, Committee Chair
Dr. Katherine Hawkins
Dr. Bonnie Holaday
Dr. Kathleen Robinson

ABSTRACT

The purpose of this study was to determine what attitudinal, normative, and control beliefs most significantly predicted Hispanic business owners' intentions to engage in 13 entrepreneurial behaviors. In 2011, Hispanic business owners from five cities in Greenville Country, South Carolina were invited to participate. Only owners of for-profit business that had been in operation for a year or more participated. Seventy four Hispanic business owners were interviewed or completed an online survey.

Entrepreneurship activities are promoted as a major way to alleviate poverty and develop rural areas in particular and the economy in general (UNCTAD, 2008). Knowing what promotes entrepreneurship among minorities will help alter or create business growth policies and regulations accordingly (Rothschild, 1999), as well as contribute to the development of effective training programs for nascent and existing business owners. Aizen's Theory of Planned Behavior (1980, 1991, 2002a, 2002b, 2006) was used as the framework for constructing a survey to examine stated intentions, and concomitant attitudes, norms, and control beliefs related to the use of 13 entrepreneurial behaviors. The central hypothesis of the study was that the more favorable the attitudes and subjective norms, and the greater the perceived control, the stronger will be a person's intention to perform each of the 13 entrepreneurial behaviors examined.

Each of 13 entrepreneurial behavioral intentions had a different pattern of attitudinal and behavioral control antecedents that were significant in explaining the variance in intention scores. The normative belief measure proved to not be significant in

explaining the variance in any of the 13 entrepreneurial behavioral intention scores. The antecedents that were significant in explaining the variance in two or more of the 13 behavioral intentions were Attitude 3.12 (my business is likely to be success if I ... specified entrepreneurial behaviour); Attitude 3.1 (degree of importance in doing the specified behaviour); Behavioral control antecedent 3.6 (degree of agreement that they are confident they can do the behaviour specified); and Behavioral control 3.7 (degree of agreement that doing the specified behaviour is within their control).

Several of the modifiers were significant in explaining the variance in antecedent beliefs. Among those most often significant with two or more antecedents linked with two or more behavioral intentions were Life satisfaction scores, the self-reported presence of entrepreneurial characteristics, their ratings of how successful their business currently is, and whether their business made a profit last fiscal year.

The criteria used to judge success was comprised of eight factors. Financially based criteria were of lower priority (but still valued as important) than were satisfaction- and recognition-based criteria. Respondents who prioritized financially based criteria as higher in importance did not equally value recognition- and satisfaction-based criteria, whereas those valuing satisfaction and recognition based criteria equally valued financially based criteria. Whether parents and/or grandparents owned a business was significant in explaining the variance in several of the sense of business community factors; their evaluation of the Hispanic community's value of entrepreneurial activities, and their evaluation of the business community in Greenville County.

DEDICATION

I dedicate this dissertation to God, my family, friends, co-workers, and volunteers. I thank God for every door He has opened throughout this journey and for giving me the opportunity to realize another dream.

To my mother, for being “the wind beneath my wings”. Her examples of endurance, energy, passion, and compassion have always been my greatest inspiration.

To my daughter, for sacrificing many hours of “mommy and daughter time”. My love for her is my motivation to excel, to make a difference, and to set the example. Thank you for existing and for being my inspiration.

To my husband, for sharing his companionship and friendship. His love has given me strength in times of desperation and has helped me up in times of fall.

To my brother, Juan Karlos, and my sister, Betzabel, for believing in me and supporting every one of my professional adventures. To my extended family, Karla and July, for always being there and sharing this success with me.

To my friends and volunteers, sharing moments of happiness and sadness with you helped me to stay strong during this process. Special thanks go to Genaro and Rosa Marin, Evelyn Lugo, Carmen Herrera, and Maureen Moreira for their direct support throughout the implementation of the study.

ACKNOWLEDGEMENTS

To Kathleen Robinson, PhD, who has served as a mentor and a role model throughout the course of this professional journey. You gave me your invaluable support, knowledge, experience and friendship for which I am eternally grateful.

To the South Carolina Hispanic Chamber of Commerce for their partnership and belief in this project. A special recognition goes to Evelyn Lugo, President; Ramon Nieves, Marketing Director; Gustavo Nieves, Policy Director, and Fred Rodriguez, Finance Director. Without your input and support for implementation, this dissertation would have not been possible.

To Susan Limber, PhD, for your support and valuable recommendations. Your expert advice contributed greatly to this study.

To Bonnie Holaday, PhD, for your constant support. I appreciate your passion and care for students.

To Larry Cooley, President of MSI, for his contribution to this study. Your work in entrepreneurship training motivated me to pursue this study and bring it to realization.

To Katherine Hawkins, PhD, your support and words of encouragement were essential. Your professional expertise and advice played an important role in completing successfully this study.

To the leadership and co-workers at the Institute on Family and Neighborhood Life and the Center for Community Services, who gave me support during this entire process.

To the small business leaders who participated in this study, thank you for your support during data collection.

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CHAPTER ONE

THE STUDY PROBLEM

Introduction to the problem

Entrepreneurship in the United States

Worldwide, community leaders promote entrepreneurship activities as a major way to alleviate poverty and develop rural areas in particular and the economy in general (UNCTAD, 2008). It is widely recognized that small businesses are the backbone of an economy. The role of the entrepreneur is to discover and exploit business opportunities.

They do so because they have access to information on the existence of such opportunities gathered through experience, social relationships, active search, or simply because their entrepreneurial attitudes and intentions prompt them to act (Aizen, 2006; Baughn, Cao, My-Le, Lim, & Neupert, 2006; Cuervo, 2005; McClelland, 1961).

Building a strong business climate in a community strengthens the necessary community support mechanisms, including educational opportunities, and decreases the barriers to an individual's willingness and motivation to perform a desired behavior (Rothschild, 1999), in this instance to engage in effective entrepreneurial practices. When community leaders provide an environment in which entrepreneurs can interact, entrepreneurial success and the level of business activity (e.g. share of market, gross domestic product, sales volumes, etc.) tend to be higher (Bosma, Van Praag, & De Witt, 2000) and the modes of entrepreneurial activity tend to be more diverse (Licht & Siegel, 2006).

Current business owners are more likely to develop greater entrepreneurial competence and change business practices when there is a supportive policy, education, and regulatory environment. Knowing what promotes entrepreneurship among minorities will also help alter or create business growth policies and regulations accordingly (Rothschild, 1999).

Human behavior, including the use of effective entrepreneurial behaviors, is guided by beliefs about the likely consequences of behavior, the normative expectations of others, and the presence of perceived control factors that may facilitate or impede performance (Aizen, 2011). In order to affect positive change in business owners' use of effective entrepreneurial behaviors, more needs to be known about such beliefs. This study aims to contribute to this understanding.

Hispanic/Latino Entrepreneurship

Minorities in particular benefit from gaining opportunities to develop businesses (Portes & Rumbaut, 2006). Hispanic immigrants in the United State have faced tough times as they settled in a new culture, faced unnecessary discrimination due to broken immigration and labor policies, and sought to find employment. Some find it easier to start their own businesses than to find steady work that pays a wage decent to support their families (Skinnar and Young, 2008).

In 2007, Hispanics represented about 12.5% of the U.S. population and 40.6% of the total minority population (U.S. Census Bureau, 2007, the most recent statistics available). Moreover, relative to business start-ups by Hispanics, this group owned

approximately six percent of all U.S. businesses and 39% of all minority firms (U.S. Census Bureau, 2007).

In 2010, The Kauffman Entrepreneurial Activity Index (KEAI) reported that Latino entrepreneurial activity has been on an upward trend since 2005 (Fairlie, 2010). According to the KEAI report, Latino entrepreneurial activity increased from 0.32% in 2005 to 0.46% in 2009.

One of the most visible population trends in the Southeastern U.S. is the rapid growth of Latinos. Between 1990 and 2004, the states with the largest rate of Hispanic population growth included North Carolina (575% growth), Arkansas (508% growth), Georgia (450% growth), and South Carolina (327% growth) (South Carolina Commission for Minority Affairs, 2006).

In fact, the U.S. Bureau of the Census reports that South Carolina's foreign-born population grew more rapidly between 2000 and 2005 than did that of any other state in the United States (Consortium for Latino Immigration Studies, 2007). In a qualitative needs assessment of 60 Hispanic entrepreneurs in South Carolina conducted by the Darla Moore School of Business at the University of South Carolina, the data showed that many Hispanics expressed the desire to open their own small businesses in their local communities (Aguinago, et al., 2001). In 2005, 40% of Hispanics resided in four counties in South Carolina: Greenville, Beaufort, Spartanburg, and Richland (South Carolina Population Report, Budget and Control Board, Office of Statistics, 2007).

Another trend in the Southeastern U.S. is the visible difference in resources available to foreign-born versus resources available to native-born immigrants. In a

study using the 2000 Public Usable Microdata Samples (PUMS), Wang & Li (2007) investigated how the rate of self-employment varied within the same ethnic minority group in three representative Southern metropolitan areas: Miami, Atlanta, and Charlotte.

The results showed that the ethnic diversity, history of immigration, and the economic structure in each local area had provided different opportunities and challenges for Hispanics to start up and maintain their own businesses. Supportive socio-demographic, socio-economic, and cultural contexts are as important as certain attitudinal, normative, and perceived behavioral control factors in shaping Hispanics intentions to engage in effective entrepreneurial practices.

Wang and Li's (2007) study found that for Hispanics in the Miami area, being foreign-born and living in the U.S. for more than 20 years, were better predictors of self-employment than being native-born. On the other hand, being native-born was positively related with self-employment in Atlanta and Charlotte, rather than being foreign-born. Especially in Charlotte, a newly arrived Hispanic immigrant was less likely to be self-employed compared to the immigrant with 20 years of residence in the U.S.

This finding may not be too surprising, but the phenomena was not as straightforward as it first appeared. The study also found that the probability of self-employment was much lower, if an individual was a Mexican national than if they were a Cuban national (Wang & Li, 2007). Understanding one's national origins and length of residency appeared to be important in predicting the probability of self-employment among Hispanics.

Despite the challenges faced by Hispanics in the Southeast region of the United States, opportunities to succeed as entrepreneurs have emerged. According to the preliminary results from the 2007 U.S. Business Owners Survey, South Carolina had 5,965 Hispanic-owned firms with or without employees. At the county level, the 2002 U.S. Business Owners Survey reported 387 Hispanic/Latino-owned firms in Greenville County, South Carolina. These were the latest figures available at the time the study was conducted.

Therefore, South Carolina was among the states with the higher increased numbers of Hispanic-owned business between 2002 and 2007, (i.e. 97.8% increase) (U.S. Census Bureau, 2007). The other states with higher percentages of increase were North Carolina (135.3%), Arkansas (160.6%), Pennsylvania (106.8%), and Tennessee (102.7%).

South Carolina has also seen an increase in regional efforts to promote and enhance entrepreneurship. Ten at the Top (TATT) is one example of this regional effort (Ten at the Top, 2010). This organization, by mission, fosters a spirit of cooperation and collaboration among public, private, and nonprofit leaders from across the ten-county Upstate South Carolina region.

The organization has identified economic and entrepreneurial vitality as one of the five drivers that will ensure their 2030 growth vision. The TATT's economic and entrepreneurial vitality driver and task force focuses on promoting and cultivating an entrepreneurial spirit, strengthening opportunities, and enhancing job skills (Ten at the Top, 2011).

South Carolina, by policy, is promoting entrepreneurship training for minorities, including Hispanics (South Carolina Department of Commerce Workforce Division, 2009a,b). The State has recently acknowledged that much more needs to be done to promote entrepreneurship among Hispanics and other minorities so that the small business sector and economy are enhanced and the trend in attracting knowledgeable workers continues to grow (Clayton & Morgan, 2009). However, the approaches to training and support used to reach minorities appear to be much the same as used for the majority population, even though a growing literature identifies major motivational, behavioral, and social support differences exist among Hispanics and other minority groups (Granier, 2006; U.S. Census Bureau, 2007).

A greater understanding of the attitudinal, normative, and perceived control factors that facilitate or impede Hispanic entrepreneur's engagement in effective entrepreneurial practices is important to maximize training dollars and design intervention strategies effectively (UNCTAD, 2004). Knowing what dynamics are present will assist all organizations that promote small business development in Greenville County, South Carolina, particularly those targeting Hispanic/Latino business owners. Such knowledge is critical to supporting effectively Hispanic entrepreneurs and for them to have opportunities to contribute to the county's overall economic well-being.

Significance

Human behavior, including the use of effective entrepreneurial behaviors, is guided by beliefs about the likely consequences of behavior, the normative expectations of others, and the presence of control factors that may facilitate or impede performance

(Aizen, 2011). Better understanding of the factors that Hispanic business owners consider when intending to engage in a variety of entrepreneurial behaviors will help trainers design learning experiences with these factors in mind (UNCTAD, 2004).

Removing barriers to what business owners perceive to be negative, as well as positive results of possibly engaging in certain promoted entrepreneurial behaviors, will help policy makers and regulators better design effective policies and regulations (Rothschild, 2000). Increasing our understanding of who greatly influences beliefs about engaging in specific entrepreneurial behaviors will help leaders know how to target intervention messages and who to involve in business management discussions (Rothschild, 2000).

According to Granier's (2006) qualitative analysis involving 13 interviews with Hispanic business owners, factors that affect business success include active involvement of local technical assistance providers; community activists; and financial service providers in Gainesville and Vidalia, Georgia; population growth and local demographics; availability of financial and technical services; and the geographic location of existing businesses. Thus, with the trend in Hispanic immigration growth and the increasing attention in entrepreneurship, South Carolina should continue experiencing an increase in successful Hispanic-owned businesses in the near future.

Statement of the problem

Since increasing educational and support opportunities for Hispanics, as well as other minorities, is a policy direction in South Carolina (South Carolina Department of Commerce Workforce Division, 2009a,b) having greater understanding of beliefs

regarding the use of effective business practices will make a significant contribution to better targeted education, policy and regulatory improvements. In addition, in order for an economy to prosper, it has to have successful business activity (UNCTAD, 2010) from all groups within the population. Otherwise, poverty continues to flourish.

For entrepreneurs to run a successful business, they have to intend to behave in ways that they perceive will lead to business success (Aizen, 1991). For policy makers and community leaders to support business start-ups appropriately, they have to see that such businesses make a difference.

For an economic difference to occur, nascent and existing entrepreneurs, including Hispanic entrepreneurs, need support and training that are culturally appropriate so that Hispanics' contributions to the region's economy can truly prosper. Appropriate educational experiences, policies, and regulations need to foster entrepreneurship among Hispanics (Rothchild, 1999). This study should inform such efforts.

Purpose of this study

The purpose of this study was to determine what attitudinal, normative, and control beliefs most significantly predicted Hispanic business owners' intentions to engage in 13 entrepreneurial behaviors. The Theory of Planned Behavior (TPB) was used to conceptualize the directions of this study.

Study questions

The study's primary research questions were as follows.

Q1. What attitudinal, normative, and perceived behavioral control factors are significantly associated with selected Hispanic/Latino entrepreneurs' behavioral intentions and provide the strongest statistical power to predict entrepreneurial intentions?

Q2. What outcomes do owners perceive are associated with specified entrepreneurial behaviors?

Q3. Who are the referents that owners most identify with and which of these referents are significantly associated with positive normative beliefs?

Q4. What circumstances would make it more likely that business owners would engage in specified entrepreneurial behaviors?

Q5. In what ways do selected psychological, demographic, socio-economic and cultural factors modify Hispanic business owners' attitudinal, normative and behavioral control beliefs regarding the use 13 entrepreneurial practices?

Summary

Chapter One reviewed the importance of understanding the factors that motivate Hispanic entrepreneurs to behave in ways that they feel lead to positive business results. In the next chapter, the theory of planned behavior provides the conceptual base to identify the study's key factors that past research has found shape intended entrepreneurial behavior.

CHAPTER TWO

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

Government, community leaders, and private industry spend considerable resources promoting entrepreneurship. Such is the case in South Carolina. People are encouraged to start businesses (South Carolina Department of Commerce Workforce Division, 2009a,b; Ten at the Top, 2010), and are encouraged to provide capital to those that do.

Minorities are a particular target audience in South Carolina (Clayton & Morgan, 2009; South Carolina Department of Commerce Workforce Division, 2009a,b). Thus, it is thought that entrepreneurship can be learned, entrepreneurial behaviors can be changed and improved, that there are behaviors that best promote entrepreneurship, and that communities can grow the economy through business start-ups and business management improvement.

Residents, including minorities, are asked to consider changing jobs, becoming entrepreneurial, and managing their business. Much of the U.S.'s current entrepreneurship policy, education, and regulatory processes assume entrepreneurial behavior change is possible. It is assumed that small business ownership can be promoted by using the right intervention strategy depending on the environmental context and people's resistance or willingness to start and grow businesses (Rothchild, 1999).

This study draws on the theory of planned behavior (TPB) to identify important factors to examine in studying Hispanic business owners in Greenville County, South Carolina. The theory of reasoned action (TRA) (Aizen & Fishbein, 1980; Fishbein &

Aizen, 1975) and its extension, the Theory of Planned Behavior (TPB) (Aizen & Madden, 1986; Aizen, 1985, 1991, 2002a) are the most known and widely adopted theories used to model the influence of motivations and intentions on behavior, both planned and actual (Richetin, Perugini, Adjali, & Hurling, 2008).

In this Chapter, the Theory of Planned Behavior was used as the conceptual framework to highlight literature that explained the factors affecting an entrepreneur's intended behaviors. A systematic review was conducted of the English-language and Spanish-language literature to examine socio-demographics, motivations, attitudes, and beliefs of Hispanic entrepreneurs regarding entrepreneurial behaviors in the United States and Latin America within the theoretical framework of the Theory of Planned Behavior.

The following keywords were used in different combinations to search for relevant research studies: entrepreneurial behaviors, entrepreneurial motivation, entrepreneurial attitudes, Hispanic entrepreneurs, minorities' entrepreneurship, Theory of Planned Behavior, Theory of Reasoned Action, and Hispanic business owners, and business success. Both quantitative and qualitative studies were reviewed. The inclusion criteria were studies of socio-demographic and cultural factors influencing entrepreneurial behaviors among Hispanic entrepreneurs/business owners in the U.S. and particularly in the Southern region.

The Theory of Planned Behavior and related studies

TPB is designed to predict human behavior in a given context (Aizen, 1991). TPB research has predicted everything from whether or not a person is apt to speed, get screened for cancer, smoke, buy locally grown produce, engage in e-commerce, web

discussions, and engage in socially unacceptable behaviors, as well as use effective entrepreneurship practices. (See Armitage and Conner (2001), Godin and Kok (1996), Ravis, Sheeran, & Armitage (2009), and Aizen (2012) for an analysis of major studies and what behaviors were examined.)

Intentions

Individuals are likely to perform a specific type of behavior, in our case entrepreneurial behaviors, if they intend to do so. Intentions to behave in certain ways are affected by three things: (1) their beliefs that a behavior(s) will result in particular valued outcomes, (2) beliefs about what significant referents (e.g. family, relatives, friends, and co-workers) would want them to do relative to the behavior specified, and (3) beliefs regarding how much control they have to behave as specified (Aizen, 1985, 1991; Lam & Hsu, 2006).

Behavioral intentions is a central construct in TPB and is defined as how likely it is that one will undertake a particular behavior or set of behaviors. Intentions summarize the motivational factors that influence the performance of behaviors (Webb & Sherren, 2005; Aizen, 1991) and indicate how hard a person is willing to try to behave in the way specified. What one says they want to do, will do, and should do are three different aspects of intention (Hurtz & Williams, 2009). Behavioral intention is considered an immediate antecedent of actual behavior.

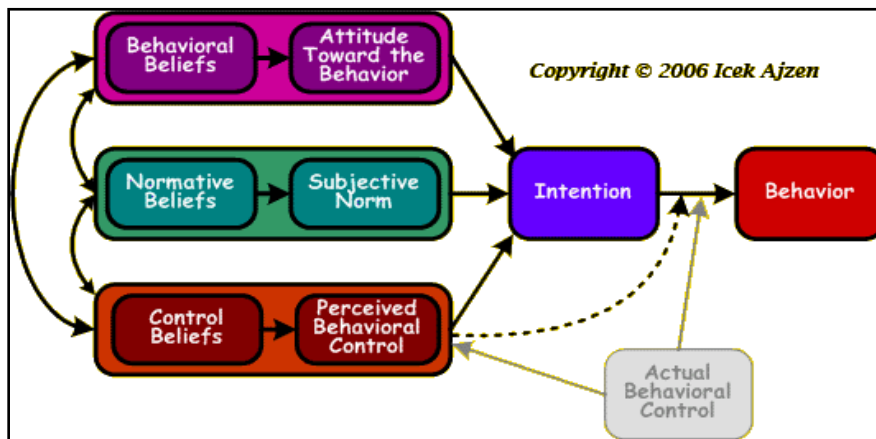
The literature notes several dimensions to intentions to do things (Tubbs & Ekeberg, 1991). Fishbein and Stasson (1990) distinguished between desires and self-predictions. Desires are what the individual wants to do, while self-predictions are what

the individual believes they will actually do in the future (self-prediction) (Hurtz & Williams, 2009). The third dimension defined in the literature is what the person thinks they should do in a particular situation based on the sense of responsibility and/or felt obligations (Hurtz & Williams, 2009). Therefore, there is a distinction made by some researchers between what a person says they want to do, probably will do, and thinks they should do. Thus, the cognitive and affective processes behind intentions to behave are multidimensional and fairly complex.

While intended and actual behaviors are different, intended behavior is used by researchers as the best predictor of behavior (Aizen, 1985, 1991; Lam & Hsu, 2004; Ravis, Sheeran, & Armitage, 2009). Aizen found that the stronger a person's intention to behave in a certain way, the more likely the person will perform in that way (Aizen, 1991). A meta-analysis of research studies since Aizen's theory was first introduced confirmed his hypothesis (Ravis, Sheeran, & Armitage, 2009).

In TPB, intention is based on three things: attitudes a person has about the behavior, subjective norms, and perceived behavioral controls. The nature and strength of intention is predictable by examining these three factors (Figure 2.1).

Figure 2.1 Aizen's Theory of Planned of Behavior



Source: Aizen, I. (2006). Used with permission.

Attitudes

An attitude is an individual's overall evaluation of a specific behavior (Aizen, 1991, 2006). Two major factors predict how attitude is formed and affects the strength of behavioral intention. First, beliefs about the consequences of engaging in a certain behavior help shape behavioral intentions (i.e. what will result if I do something). Second, attitude is a person's corresponding favorable or unfavorable judgments about the possible consequences of the behavior (i.e. Will it be good or bad if I act? Will it be pleasant or unpleasant?) (Aizen, 1991; Aizen & Fishbein, 1980). Therefore, understanding what a person believes to be the result (positive and negative) about behaving in specific ways, combined with the positive or negative strength of an attitude's effect on intention and action helps indicate the likelihood of actually behaving in the manner specified.

Aizen (2005) also defined attitude as a disposition to respond to an object, event, person, or institution. An attitude towards a behavior, taking risks, such as is the degree to which taking risks positively or negatively valued (Aizen, 2011). For example,

Hispanic business owners make positive or negative evaluations about the use of a particular entrepreneurial behavior (Hurtz & Williams, 2009).

A person may value positively or negatively the use of certain entrepreneurial behaviors based on their behavioral beliefs (Hurtz & William, 2009). Behavioral beliefs are also linked to the outcomes they think will occur, if they act in certain ways (Aizen, 2011). This is the “expectancy” dimension of an attitude. Attitudes can be expressed in thoughts, feelings and expressions of behavioral intentions to, for example, start and operate a business (Aizen, 2005; Robinson, Stimpson, Huefner, & Hunt, 1991; Van Wyk, Boshoff, & Bester, 2003)

Behavioral beliefs shape attitudes in TPB. Business owners make a subjective evaluation of the probability that engaging in certain business behaviors will produce a given prized outcome. While business owners may have many behavioral beliefs relative to any particular entrepreneurial behavior, TPB indicates that only a relative few are accessed at a given moment (Hurtz & Williams, 2009).

It is the beliefs that are accessed at a given moment, combined with a person’s values of the expected outcomes that determine the prevailing attitude toward the behavior in question. Furthermore, “the evaluation of each outcome contributes to the attitude in direct proportion to the person’s subjective probability that the behavior will produce the outcome in question” (Aizen, 2011).

Attitudes that are accessed are heavily utility-based (Hurtz & Williams, 2009). If a specific behavior is positively valued and if one believes that behaving that way will produce the outcomes desired, one is apt to behave that way. The training and

development literature indicates that these expectancy-value perceptions have a significant relationship to a person's motivation to be trained and to modify entrepreneurial behavior (Birdi et al., 1997; Clark, Dobbins, & Ladd, 1993; Maurer & Palmer, 1999; Maurer & Tarulli, 1994; Noe & Wilk, 1993; Tharenou, 2001).

Researchers have captured the utility dimension of attitudes by asking how useful respondents think a particular behavior will be to accomplish specific on-the-job tasks.

Many of the studies on attitudes and motivations do not distinguish the concepts and lack a compelling theoretical framework. Thus, using TPB as a framework, allows for greater precision in sorting out the different types of motivations that are at work and how they are related to the intention to behave and actual performance. Taking risks congers up different attitudes than, for example, persisting to overcome obstacles and challenges. Below, a few of the key studies are reviewed. These studies do not necessarily use TPB as their conceptual framework, so scale items may switch from what one would normally find under TPB's behavioral beliefs, subjective norms, or behavioral controls.

Attitudinal beliefs highlighted in prior studies

There are many studies related to attitudes regarding achievement and achievement behaviors and their link to behavioral intentions, actual performance, and business success. When people valued achieving their goals they tended to create situations that satisfy this need and engaged in activities that have a high degree of individual responsibility for outcomes, require individual skill and effort, and have a moderate degree of risk (Cassidy & Lynn, 1989; Collins, Hanges, & Locke, 2004; Hart,

Stasson, Fulcher, & Mahoney, 2008; McClelland, 1961). Achievement related attitudes also contributed to the entrepreneur's inclination to engage in risk-taking behavior, and tend to believe strongly that people can take their fate in their own hands, which in the literature are described as self-efficacy (Beugelsdijk & Noorderhaven, 2004).

Studies on achievement motivations had highlighted additional behavioral beliefs that appear strong in entrepreneurs. The belief that people need to take personal responsibility for the decisions made and that hard work are needed to achieve one's goals are two strong beliefs. Also, the belief that it is good to get immediate feedback on the decisions made and that repetitive or routine work is boring and not a good use of time or talent were also found to be present in effective entrepreneurs (McClelland, 1961, 1965, 2003).

One study conducted with 56 owners of pharmaceutical retail outlets in Addis Ababa, Ethiopia, explored the relationship between attitudes regarding achievement and innovation, and business success (Gebremeskel, 2009). Respondents were asked to rate (on a scale of good to bad) their business compared to their perception of other similar businesses' performance. The study found a moderate relationship between entrepreneurial attitude and business success, although the reported probability level was not significant below the .05 level ($r = 0.24$, $p = 0.088$). Their findings suggested that the stronger the overall entrepreneurial attitude, the better the entrepreneur was in achieving success in their business (Gebremeskel, 2009). The overall attitudes identified were a desire to achieve and innovate.

Cassidy and Lynn (1989) argued that there are seven underlying factors which reinforce individuals' achievement strivings. The individual's desire to work hard, to attain a personally defined standard of excellence, to climb a socially acceptable ladder of success, and their desire to compete with and outperform others were examined. Their desire to accumulate money and material wealth, their desire to solve difficult, challenging problems, and their perception that they are confident in their ability to solve such problems were also examined (Cassidy & Lynn, 1989; Hart, Stasson, Fulcher, & Mahoney, 2008).

Despite the reasonable reliability of Cassidy and Lynn's measurement of the motives behind a person's desire to achieve, their scale's underlying factor structure remains unclear (Hart, Stasson, Fulcher, & Mahoney, 2008). They were not using a TPB framework which may have helped clarify scale items.

Three of the factors proposed by Cassidy and Lynn (1989) were studied before by Spence and Helmreich (1983). These factors were the presence of a strong work ethic, a perception of one's ability to master the tasks involved in operating a successful business, and being fairly competitive for market share. These findings appear to be a combination of attitudes about behavior, subjective norms, and perceived controls as defined in TPB.

Similarly, another study conducted in India, suggested that a person's desire to engage in business activities had at least five motivational dimensions (Vijaya & Kamalanabhan, 1998): entrepreneurial, work, social, individual, and economic attitudes and beliefs about starting and operating a business. The first dimension defined the business owner's attitudes about risk, dependency, excellence, competence, and

providing financial support to others. The second dimension, the work core, included the strength of the desire to a) exploit one's innate talent and potential in a profession, b) use one's skills of decision-making and problem solving in a career, c) be creative and innovative in an endeavor, and d) the desire to achieve something that others usually do not.

The third dimension, the social core included the desire to a) assume a leadership role where one had access to power and influence over others, b) attain high social status, and c) earn the respect of people. The fourth dimension, the individual core, measured the entrepreneur's preferred work style and lifestyle. Finally, the economic core included the desire to: a) get over money shortages, b) make money to clear debts, c) supplement the family income, d) make the family rich, e) get the best monetary returns for one's talent, and f) ensure financial stability for his/her children.

Chu, Benzing, and McGee (2007) studied the attitudes of 356 Ghanaian and Kenyan entrepreneurs relative to owning their own business. These respondents believed that being a business owner would help them increase their income, create a job for themselves and for their family, allow them to be their own boss, prove to themselves and others that they could do it, and gain public recognition. These respondents believed that two entrepreneurial behaviors would lead to success: hard work and good customer service.

Another study conducted with 139 Turkish entrepreneurs found three attitudes were associated with why they started their own business: they thought it would increase their income, help them obtain job security, and secure independence. They believed that

having good social skills and good customer service (i.e. behavioral intentions) were critical for their success (Benzing, Chu, & Kara, 2009).

One aspect of judging whether or not to do something is judging what is apt to be the outcomes. It appears that low-risk taking behavior is associated with business people thinking the outcomes will be less successful and may lead to business failure. For example, a study of a random sample of 400 entrepreneurs and 540 non-entrepreneurs in Brazil found that failed entrepreneurs were significantly less risk-taking than successful entrepreneurs (Djankov, Qian, Roland, & Zhuravskaya, 2008) and Lussier (1995) found a large body of research confirming that risk taking was associated with business success.

Business success as a major perceived outcome of entrepreneurial action

As individuals evaluate whether or not they will behave in certain ways, they are evaluating possible outcomes and results of those actions. When outcomes are perceived as positive, it is more likely to influence individuals' intentions to behave. A sense of what behaviors produce what outcomes and whether or not they are evaluated as positive and negative is developed as they operate a business and by what important individuals say.

It is challenging to establish a causal link between what individual entrepreneurs do and concrete business outcomes (Grossmann, 2005). Many scholars have used different measures of business success and there is no one set of business success criteria applied in the practice or research literatures. Two major approaches to examining business outcomes are measurement of entrepreneurs' criteria for evaluating their own

success or failure, and other stakeholders' use of qualitative and quantitative measures of business outcomes, success and failures.

Often financial ratio data are used when researchers, government and community leaders measure success or failure (Lofstrom & Wang, 2007). The amount of profit over expenses present when one examines the entire liabilities and assets available is what is meant by financial ratio data. However, others have questioned using financial ratio data as a measure of success (Corman & Lussier, 1991).

Financial ratio data tended to be a poor predictor of bankruptcy, among other things (El-Zayaty, 1986) and Storey (1989) suggested that other criteria, including qualitative measures, were just as significant predictors as were financial ratio data. While financial ratio data are used and important, perhaps because these type of data are easier to obtain, other quantitative and qualitative criteria are needed to determine success.

Lussier (1995) reviewed the criteria used to measure success and failure of businesses. He defined failure as a business that had gone into either Chapter 7 or 11 because of their inability to pay their creditors. Businesses that went out of business without a loss of creditors were not considered failures but rather discontinued businesses. The standard used to judge profit was that the business met at least industry-average profits (Lussier, 1995). Lussier (1995) identified fifteen criteria frequently used (See Table 2.1). His summary is useful in summarizing factors significantly associated with business success.

Additional quantitative measures of business performance effectiveness used by researchers and community leaders include business survival rates (Robb, 2002), sales volume, annual assets, and number of employees (Bosma, Van Praag, & De witt, 2000; Cheung & Chow, 2006); increases in gross revenue (Danes, Stafford, & Teik-Cheok Loy, 2007). Otley (2002) suggested that business performance be measured by examining a combination of financial and non-financial indicators such as short-term profitability, the balance scorecard (i.e. income and assets beyond expenses), market share, rate of productivity, product leadership, personnel development, employee attitudes, public responsibilities, and the balance between short-range objectives and long-range objectives (Otley, 2002).

Entrepreneurial training programs have also used various business success indicators to evaluate the effects of their training on changes in participants' businesses. Friedrich and Freese (1990) measured the impacts of their entrepreneurship training program by examining increases in sales, profits, number of customers, and number of employees. The United Nations Conference on Trade And Development's (UNCTAD) entrepreneurial capacity building program (Grossman, 2005) suggested measuring 'hard impacts' or performance changes achieved by entrepreneurs by evaluating changes in the number of employees, rate of inventory turnover, profit increases, output changes, investment increases, and increases in market share.

Table 2.1 Lussier's (1995) Review of Business Success and Failure Factors

1.Capital	Businesses that start under-capitalized have a greater chance of failure than firms that start with adequate capital
2.Record keeping and financial control	Businesses that do not keep updated and accurate records and do not use adequate financial controls have a greater chance of failure than firms that do
3.Industry Experience	Businesses managed by people without prior industry experience have a greater chance of failure than firms managed by people with prior industry experience
4.Management Experience	Businesses managed by people without prior management experience have a greater chance of failure than firms that are managed by people with prior management experience
5.Planning	Businesses that do not develop specific business plans have a greater chance of failure than firms that do
6.Professional Advisors	Businesses that do not use professional advisors have a greater chance of failure than firms using professional advisors
7. Education	People without any college education who start a business have a greater chance of failure than people with one or more years of college education
8. Staffing	Businesses that cannot attract and retain quality employees have a greater chance of failure than firms that can
9. Product/Service Timing	Businesses that select products/services that are too new or too old have a greater chance of failure than firms that select products/services that are in the growth stage
10.Economic Timing	Businesses that start during a recession have a greater chance of failure than firms that start during expansion periods
11.Age	Younger people who start a business have a greater chance of failure than older people starting a business do
12.Partners	A business started by one person has a greater chance of failure than a firm started by more than one person
13.Parents	Business owners whose parents did not own a business have a greater chance of failure than owners whose parents did own a business
14.Minority	Minorities have a greater chance of failure than non-minorities
15.Marketing	Business owners without marketing skills have a greater chance of failure than owners with marketing skills

Source: adapted from Lussier, R. N. (1995).

In addition to examining financial ratio data and other quantitative measures noted above, some researchers and evaluators have examined the criteria used by multiple stakeholders associated with entrepreneurs' context. In this approach, business effectiveness and success evaluations are socially constructed (for example Otley, 2002; Walker & Brown, 2004). Stakeholders connected to a person's business use different criteria. The business owner's view of success may be very different from how significant others view success.

Cheung and Chow (2006) studied success factors of young entrepreneurs in Hong Kong. They suggested four measurements are important in understanding business success. The first measure was how happy and involved the family was with the entrepreneur's business activities. The second measure was the nature and extent of the contributions that the business made to society. The third measure was the ways the entrepreneurial activity contributed to the individual's and community's health and quality of life, and the fourth was whether or not the entrepreneur had a balanced life and enjoyed life in general (Cheung & Chow, 2006).

Walker and Brown (2004) found that entrepreneurs and community leaders judged business success using both financial and non-financial lifestyle criteria, with the latter being more important. They surveyed 290 small business owner-managers in Western Australia. Personal satisfaction and achievement, pride in the job, and a flexible lifestyle were generally valued higher than wealth creation by a significant group of entrepreneurs (Walker & Brown, 2004).

Understanding what entrepreneurs perceive as business success and the factors that affect this success, may help program managers and community leaders better target their interventions aimed at stimulating successful businesses by appealing to and addressing goals that are meaningful to the individuals as well as the community. For policy makers, understanding how entrepreneurs define business success may enhance the development of policies that foster more small business development within the community and provide individuals with better support.

For the purpose of this research, entrepreneurs' evaluation of business success was linked to each intended entrepreneurial behavior examined. In TPB, perceived result is part of the attitudinal dimension of intended behavior. Specifically, one dimension of behavioral beliefs that was examined was perceived results. People were asked if they engaged in a specific behavior (for example, take risks), and what they thought the result (positive and negative) would be. They were also asked whether or not the result identified was good or bad (value assessment).

The study also drew largely from the work of Walker and Brown (2004), and Lussier (1995) to formulate a few measures to examine business success. The criteria used were a mixture of financial and non-financial indicators. (See Chapter Three for details.)

Subjective norms

The second major factor that shapes intended behavior is subjective norms, a person's estimate of the social pressure on him/her to engage or not engage in the target behavior(s) (Aizen, 1991, 2006, 2011). Two determinates of subject norms are usually examined by researchers: 1) the person's estimate of how other people significant to them would like him/her to behave (identified by Aizen (2011) as normative beliefs), and 2) the motivation to comply with what they think these significant others' opinions are (motivation to comply) (Aizen, 1991; Aizen & Fishbein, 1980).

In this study, the researcher was most interested in what social pressures Hispanic business owners felt worked for or against doing each of the entrepreneurial behaviors listed in the survey and which are defined in a subsequent section of this review.

In TPB, social pressures are defined as what a person thinks significant others expect them to do or not do relative to the specified behavior. The strength of each normative belief is weighted by the person's perceived willingness to comply with what significant others think the person should do or not do (Aizen, 2006, 2009, 1991). It is hypothesized that the willingness to comply with each significant person contributes to the subjective norm in direct proportion to the person's subjective probability that the referent thinks the person should perform the behavior in question (Aizen, 2006; Aizen, 1991). In other words, a Hispanic business owners intentions to, for example, learn new business knowledge and skills is greatly affected by whether or not significant others, such as family, friends, respected colleagues or business associates, or respected community leaders, think they should learn new business knowledge and skills (Chang, Kellermanns, & Chrisman, 2007).

Prior studies related to entrepreneurial subjective norms

In Chang, Kellermanns, and Chrisman's (2007) study of Hispanics' planned entrepreneurial behaviors, the authors found that, in minorities communities, the subjective norms toward entrepreneurship significantly predicted entrepreneurial intentions. This finding suggested that community norms may be important primarily among members of close-knit ethnic groups. This may be because members of minority groups may be disadvantaged relative to the majority population (i.e. language barriers, cultural barriers); thus, they tend to depend more upon the goodwill of their neighbors and, consequently, are more sensitive to the norms that prevail in the minority community.

A rather large body of research supports the influence of subjective norm perceptions on behavioral intentions (Hurtz & Williams, 2009). In addition, the training and development literature has linked subjective norms and related constructs, such as support from referent individuals, to training participation and motivation to enhance competencies (Birdi et al., 1997; Fishbein & Stasson, 1990; Maurer & Palmer, 1999; Noe & Schmitt, 1986; Noe & Wilk, 1993; Tharenou, 2001).

Family members as important referents in shaping norms

Significant people in both work and non-work contexts have a likely influence on one's desire to develop work-related knowledge and skills (Hurtz & Williams, 2009). Family members, for example, may encourage an individual to not take risks to facilitate maintaining personal or family goals (e.g. financial worth) or may discourage activities, if they think they are interfering with family activities or functions (Garofano & Sales, 2005).

Support from family members can enhance entrepreneurs' motivation and determination to build successful firms (Cliff & Jennings, 2005; Davies-Netzley, 1999). Family members provide various kinds of support. It can be emotional, financial, educational, and/or managerial (Raijman, 2001). Oftentimes, evidence of support is found in the amount of influence family members have over the business and the amount of involvement family members have in establishing and managing the business. When a family member(s) is involved in the business they become a significant referent which affects normative beliefs and subjective norms relative to certain intended entrepreneurial behaviors (Cliff & Jennings, 2005; Davies-Netzley, 1999).

Family members are a potential source of information. They provide complementary resources, managerial capabilities, their own personal networks, funds, and guarantees. Family can provide an incentive for reinvestment, generate legitimacy for the business among their own personal networks, and provide a strong incentive to manage the business successfully, when the business serves in some way the interests of the family (Cuervo, 2005).

A family's involvement in a business varies in many ways including in the extent and quality of business ownership, governance, and management involvement. Recently, studies have explored the various ways in which family members are involved in an attempt to establish a scholarly definition of a family business and to distinguish how family businesses are different from other types (Cliff & Jennings, 2005; Klein, Astrachan, & Smyrnios, 2005).

Klein, Astrachan, and Smyrnios's (2005) proposed that the extent of family influence, as well as all the various ways in which the family is involved in business activities of one or more of its members, could be explored using three domains of influence: Power, Experience, and Culture. The authors used a random sample of 10,000 company CEOs in Germany in their study.

They defined power as the dominance that family members had over the control of business activities (Klein, Astrachan, & Smyrnios, 2005). Their power scale measured the proportion of shares, the percentage of top management positions, and the proportion of board seats held by the family. The experience domain referred to the summed experience that the family brought to the business and was operationalized by identifying

the generation in charge of management and ownership. The culture domain referred to values and commitments that family members said they had relative to owning and operating a family business (Cliff & Jennings, 2005; Klein, Astrachan, & Smyrnios, 2005).

Other authors have provided suggestions about how family resources affect an entrepreneur's business success and may shape entrepreneurial intentions. These resources may include family members' previous experiences in starting and managing a business (Gadar & Yunus, 2009) the leadership, financial, and management characteristics of family members (Djankov, et al.2008); the financial capital available through the family, knowledge about business practice, and experience in starting and managing businesses (Davies-Netzley, 1999).

In a qualitative study conducted by Davies-Netzley (1999) with 22 Latina and 67 white women entrepreneurs in the U.S., family influence was an important factor affecting Latina women entrepreneurs' decision to enter into business (Davies-Netzley, 1999). The Latina entrepreneurs in the Davies-Netzley study were more affluent than most other Latino families in the United States (i.e. middle-class homes, had a high-school diploma, and were able to accumulate the capital necessary to start their own business). The findings showed that a higher percentage of Latinas than other ethnic groups used family sources to secure capital for their business start-up, and some of these women used family members as employees.

Gadar and Yunus (2009) examined what were the most important factors that motivated women entrepreneurs and the correlation between entrepreneurial incomes and

their personal profiles. One of their findings was that family background might affect women's decision to start up a business. Forty six percent of the women entrepreneurs' studied inherited the family business and 54 percent did not. This factor explained 2.6% of the variance and had an eigenvalue equal to 1.665.

In Djankov, Qian, Roland, and Zhuravskaya's (2008) study, the authors found that having family members who were knowledgeable and experienced in business efforts had the strongest influence on individuals' motivation to become an entrepreneur. However, success as an entrepreneur was determined primarily by the individual's characteristics (for example, how knowledgeable the individual was). Their findings suggest family networks play an important role in the decision to become an entrepreneur but do not necessarily guarantee success in the venture (Djankov, Qian, Roland, & Zhuravskaya, 2008).

Other authors also have found similar results regarding the effect of close family networks and business success. Bosma, Van Praag, and De Witt (2000) studied the determinants of successful entrepreneurship in the Netherlands. The authors used the EIM firm founders survey, a large Dutch data panel consisting of 2,000 people who were starting up their business in 1994. The researchers asked for detailed information about each entrepreneur, their environment and their strategies. In 2005, 1,100 respondents from the 2004 survey were contacted again to provide information on their achievements annually. Business success was measured by the profits of the firm, employment created, and the survival period of the firm (Bosma, Van Praag, & De Witt, 2000).

Bosma et al. (2000) found that the emotional support of the spouse appeared important to the profit and survival of the business. Entrepreneurs that had this support made about 80% more profit than their counterparts that had to do without this support, and raised the expected survival time of the business by around 50%. However, rather contradictory to conventional wisdom, the authors also found that getting help and feedback from self-employed members of the family was negatively associated with the amount of profits experienced. Entrepreneurs that got feedback from self-employed family members earned about a third of the profits made by their counterparts.

Given the current literature, it appears that for Hispanic entrepreneurs, as well as other cultural groups, family, spouses, and friends may be important significant referents that entrepreneurs used to shape their subjective norms, which in turn shape behavioral intention.

Perceived behavioral control

A third major determinate of intention to behave is perceived behavioral control, which is a person's perception of the ease or difficulty in behaving in the targeted way (Aizen, 1991; Huchting, Lac, & LaBrie, 2008). Two predictors of perceived behavioral control are often examined. First, an individual's personal assessment of the presence or absence of facilitators and inhibitors of the behavior (e.g. time, money and skills) referred to as control beliefs. The second predictor is perceived power, which is a personal evaluation of the impact of facilitator and inhibitor factors in facilitating or impeding a specific behavior (Aizen, 1991; Huchting et al., 2008; Lam & Hsu, 2006).

The inclusion of behavioral control within the Theory of Planned Behavior was found to significantly improve the models' predictive ability of human behaviors in a variety of settings (Aizen & Driver, 1991; Han, Hsu, & Sheu, 2010; Oh & Hsu, 2001), particularly since subjective norms have been a weaker predictor of intention in current research results.

Perceived behavioral controls can be an accurate or inaccurate reflection of actual behavioral controls. One can misjudge the presence of inhibitors and facilitators and they they have less control to do what they desire to do and is actually present. One can assume they have less personal power to effect positive change in their business than they actually could have. Perceived behavior control along with intention are used in TPB to predict behavior and outcomes (Aizen, 1991,2006,2009).

Three factors studied as behavioral control beliefs in previous studies

Previous research has examined three different factors when studying behavioral control beliefs: locus of control, self-efficacy, and the facilitators and inhibitors of action needed to be successful. Each are briefly reviewed.

Difference between perceived behavioral control and locus of control. When a person determines the amount of influence another person(s), event(s), or they personally have on their ability to engage in certain behaviors (Colquitt et al., 2000), it is considered locus of control. A construct originally developed by Rotter (1954), locus of control measures the degree to which people think consequences are derived from their own actions. People with higher degrees of locus of control have been associated significantly with higher levels of the need for achievement and low outer-directedness (Rotter, 1975,

1966, 1954). Weiner's (1980) studies found peoples' locus of control were attributed four causes, two of which were internal locus of control and two external other control: ability (an internal stable cause), effort (an internal unstable cause), task difficulty (an external stable cause) or luck/chance (an external, unstable cause).

Aizen (2002a) distinguished between locus of control and perceived behavioral control within his theory of planned behavior. His concept of perceived behavioral control refers to people's belief that they are capable of performing a given behavior, whereas locus of control is considered a 'generalized belief that events in one's life are caused by internal factors (ability, motivation, etc.) as opposed to external factors (chance, other people, nature etc.)' (Aizen, 2012).

Entrepreneurial specific locus of control, in Aizen's discussion has to do with a broad range of behaviors and events, not control over performance of a particular behavior. He does not equate internal control with high perceived behavioral control, nor is external control equated with low perceived behavioral control. If an individual said they lacked ability, Aizen would consider this an internal causal factor, but it would produce a sense of low perceived behavioral control. Moreover, in a similar fashion, performance of a particular entrepreneurial behavior may depend on the cooperation of others (such as employees, an external factor), but the respondent might believe that they nevertheless have high behavioral control because they are confident of obtaining the needed cooperation from others (Aizen, 2012). Thus, perceived behavioral control is the focus of this study, not locus of control per se.

Self-efficacy. Another factor studied as a sub-set of behavioral control beliefs is Bandura's (1986) self-efficacy construct and refers to the confidence that a person has that they have the capacity to behave and to overcome any obstacles that may be encountered if he/she desires. Aizen calls self-efficacy "capacity" in his theory of Planned Behavior (Aizen, 2011). Confidence in one's ability to start a new business increases entrepreneurial alertness and, therefore, leads to the creation of more new businesses (Verheul, Uhlaner, & Thurik, 2003). In addition, Maurer and Tarulli (1994) discovered that a person's confidence in their ability to improve their career-related work skills was significantly related to their intentions to engage in employment-related training activities.

Entrepreneurship self-efficacy is an individual's confidence in performing a specific task important for entrepreneurship (Chowdhury & Endres, 2009). Self-efficacy has been proposed to be important for the entrepreneurial process because of the ambiguous situations faced by the entrepreneur (Shane & Locke, 2003).

Believing in one's ability to access and create the necessary personal resources and use necessary competencies to attain a certain level of achievement in managing a business is very important (Bandura, 1997). Such belief is also linked to initiating and persisting at behavior under uncertainty, setting higher goals, and reducing threat-rigidity and learned helplessness (Bandura 1986), and to nurturing entrepreneurial motivation among prospective entrepreneurs (Chowdhury & Endres, 2009).

Sequeira, Mueller, and McGee (2007) studied a sample of 308 individuals from varying racial and ethnic backgrounds who were actively engaged in nascent

entrepreneurial behavior to determine the extent to which social network ties and entrepreneurial self-efficacy affected the development of entrepreneurial intentions and nascent behavior. The authors found that individuals with high self-efficacy were also more likely to engage in observable nascent behavior such as writing a business plan or saving money to invest in a business.

Self-efficacy influences individuals' choices of activities and performance. Zhao, Seibert, and Hills (2005) found that self-efficacy and the belief they could succeed in an entrepreneurial role affected the choice of becoming entrepreneurs in 265 master of business administration students ($\beta=.49$, $p < .01$). The study also found self-efficacy could mediate risk propensity in entrepreneurial intentions. Individuals who reported higher propensity to take risk judged themselves to be more capable of performing entrepreneurial tasks (Zhao, Seibert, & Hills, 2005).

Baughn, Cao, My-Le, Lim, and Neupert (2006) examined normative, social, and cognitive factors related to the interest in becoming an entrepreneur, using a sample of 782 business students in China, Vietnam, and the Philippines. In their study, normative issues included the extent to which a country's culture, values, and norms support entrepreneurial activity. The social dimension included the interpersonal connections and social support available to the nascent entrepreneur, constituting needed social capital.

The cognitive issues included the knowledge and skills involved in establishing and operating a new business. Essentially, they explored self-efficacy as the major cognitive factor affecting entrepreneurial behavior (Baughn, Cao, My-Le, Lim, &

Neupert, 2006). Their findings showed different levels of self-efficacy between male and females participants in the study. Women tended to score lower than men did.

Inhibitors and facilitators of desired action. A third perspective on control that has been studied using TPB is the presence or absence of facilitating and inhibiting factors such as time and resources that would allow or prohibit behavior. Related to this notion would be the availability, or lack thereof, of entrepreneurship development opportunities. If a community or region does not offer small business development training opportunities fairly close to where the entrepreneur lives, then entrepreneurs' willingness to learn new things may be hampered.

Skinnar and Young (2008) examined Hispanic entrepreneurs in the Las Vegas Metropolitan Area. There are some indications of the presence or absence of facilitators and inhibitors found in their study. The authors identified several "push" factors and "pull" factors in entrepreneurs' decision to start a business.

The push factors included factors that entrepreneurs thought blocked opportunities to pursue wage and salary employment in the primary job market such as low prospective returns in wage/salary work, discrimination, language barriers, incompatible education or training, and blocked promotional paths. On the other hand, "pull" factors included entrepreneurs' perceived personal independence, human capital, ethnic enclave support, individual characteristics, and role models present. They also examined marital status, age, U.S. tenure, gender, and education's effects on business ownership.

The results showed that pull factors were more important than push factors in the decision to own a business among Hispanics. Some of the pull factors mentioned most frequently included always wanted a business, had the relevant skills, wanted to make more money, the opportunity presented itself, and offers a better quality of life among others (Skinnar & Young, 2008). Again, this study did not use TPB for its conceptual framework so their scale items were a combination of behavioral beliefs, subjective norms, and perceived behavioral controls.

The prediction of behavior based on stated intentions

In the TPB, attitudes, subjective norms, and perceived behavioral controls are the critical components of one's motivations (Aizen, 1991, 2009, 2011). In combination, attitudes, subjective norms, and perceived behavioral controls form behavioral intention. Hypothetically, the more favorable the attitude and subjective norm, and the greater the perceived control, the stronger should be the person's intention to perform the behavior in question (Aizen, 2011).

Given a sufficient degree of actual control over the behavior, people are expected to carry out their intentions when the opportunity arises (Rivis, Sheeran, & Armitage, 2009). When the sample is large enough, path analysis within structural equation modeling is used to analyze results. The strength of each belief is aggregately weighted by the evaluation of the outcome (behavioral beliefs), motivation to comply with the salient referents' opinions (normative beliefs), and perceived outcome of the control factor (behavioral control beliefs), respectively (Kim & Han, 2010; Fishbein, &

Aizen, 2009). Various forms of regression analysis have also been used, particularly on lower N samples.

One study tested the major components of the full model implied by Aizen's theory of planned behavior (Chang, Kellermanns, & Chrisman, 2007). The study used a sample of 383 Hispanic nascent entrepreneurs who participated of a Small Business Management course designed for Hispanic entrepreneurs and administered by a Small Business Development Center (SBDC) in a New England state, from which only 86 responses were received.

Chang, Kellermanns, and Chrisman (2007) study found that the TPB is a useful approach for studying entrepreneurship in ethnic communities. Their findings showed that perceptions are related to entrepreneurial intentions, but not venture creation. The findings suggested that the model underlying the theory of planned behavior was useful for predicting entrepreneurial behavior and appeared to be sufficiently robust to assist in better understanding how contextual factors might influence entrepreneurial decisions.

Meta-analyses on strength of TPB variables to predict intentions

In two major meta-analyses of the use and results of application of the TPB to a wide variety of behavioral studies, including changes in entrepreneurship behavior, it was found that attitude, subjective norm, and planned behavioral control explained between 39% (in a study of 185 research studies done by Armitage and Conner, 2001) and 42% (in a study of 76 research studies done by Godin and Kok, 1996) of the variance level in intention. In addition, intention and planned behavioral control explained 29% (Armitage & Conner, 2001) and 34% (Godin & Kok, 1996) of the variance levels in actual behavior

(Armitage & Conner, 2001; Godin & Kok, 1996, Trafimow, Sheeran, Conner, & Finlay, 2002).

While these variances were statistically significant, to increase the sufficiency of the model's ability to predict certain types of behavior, researchers have added additional factors. Among the added factors were measures of self-identity (Sparks & Shepherd, 1992; Armitage & Conner, 1999a, 1999b); personal, descriptive, or moral norms held (Beck & Aizen, 1991; Ravis & Sheeran, 2004; Harland, Staats, & Wilke, 1999; Trafimow & Finlay, 1996); personality traits (Courneya, Bobick, & Schinke, 1999); level of trying (Mathur, 1998); anticipated regret (Sheeran & Orbell, 1999); and past behavior (Bagozzi, 1981).

Entrepreneurship

Entrepreneurship defined

Scholars in the field of entrepreneurship studies have not reached a consensus on a definition of the term (Audretsch, 2002; Cunningham & Lischeron, 1991; Godin, Clemens, & Veldhuis, 2008), even though they have been analyzing it for over 20 years. Several authors have proposed different approaches to define entrepreneurship. Wortman (1987) proposed a distinction between individual entrepreneurship and corporate entrepreneurship. Carland et al. (1984) made distinctions between entrepreneurs and small business owners. Additionally, Cunningham & Lischeron (1991) examined different schools of thoughts and their unique viewpoints on what an entrepreneurs should do.

One group of researchers viewed entrepreneurship as a mixture of individual and environmental factors (Martin & Osberg, 2007; Verheul, Wennekers, Audretsch, & Thurik, 2001). They defined entrepreneurship as a combination of the creation of opportunities by community and business leaders and an individual's characteristics, abilities, and willingness to pursue the creation of a particular business outcome.

Other authors have focused more on the outcome of entrepreneurial efforts when defining entrepreneurship. For Gartner, for example, entrepreneurship is the creation of a new organization (Gartner, 1988; Wortman, 1987). Others have proposed a broader definition of entrepreneurship encompassing acts of organizational creation, renewal, or innovation that occur within or outside an existing organization (Sharma & Chrisman, 1999).

A recent attempt to reach a consensus on the definition of entrepreneurship was made by the Centre for Entrepreneurship and Markets at the Fraser Institute (Godin, Clemens, & Veldhuis, 2008). Similar to Cunningham and Lischeron (1991), the authors analyzed several schools of thought in an attempt to provide the first step towards a comprehensive definition of entrepreneurship.

Their findings showed that there are six common elements in the definition of entrepreneurship which emerge from the different schools of thought. These elements are: the creation of an enterprise; engagement in innovation; the development of a business process; the willingness to take risks; use of a spectrum of entrepreneurial actions; and economic changes which result from the entrepreneurial efforts. These six

elements support Gartner's view that entrepreneurship is comprised of a combination of individual and environmental factors.

According to Gartner, "the creation of an organization is a very complicated process, influenced by many factors" (Gartner, 1988, p. 64). For the purpose of this study, entrepreneurship is defined as Gartner defines it. Entrepreneurship is what individuals do to create new organizations or modify existing organizations so that they accomplish desired individual and societal results.

The theory of reasoned action and its expanded theory, TBP, postulate that there is greater likelihood of engaging in a particular behavior or set of behaviors, if one intends to engage in that behavior (Aizen, 1985, 1991; Fishbein & Aizen, 1975). Actual behavior is a function of compatible intentions and perceptions of behavioral control.

The amount of control one perceives they have moderates the effect of the intention to act. In other words, when one perceives they have control, for example, taking risks, then their intentions to take risks have the strongest possible effect on actually taking risks (Aizen, 2009). Entrepreneurial behavior is, in TPB terms, the manifest, observable response(s) in a given business situation with respect to the target of intended outcomes desired (Aizen, 2009).

Fishbein and Stasson (1990) and others used TPB and the above definition of entrepreneurial behavior to examine managers' voluntary development activities in response to peer and subordinate feedback (Tharenou, 2001). TPB constructs predicted the degree to which employees developed certain managerial and work skills (Hurtz & Williams, 2009; McCarthy & Garavan, 2006;). While trainers often cannot change the

larger context in which entrepreneurs conduct business, they can strengthen entrepreneurs' intentions to use certain behaviors linked in the research literature to business success (Hurtz & Williams, 2009).

In entrepreneurship training situations, nascent and current business owners examine a set of business behaviors and indicate to what degree they use these behaviors. Training programs highlight effective behavior, advocate its use, and explore results of use. Follow-up studies evaluate change in behavioral intention, and if funds permit, change in objective business indicators of success. Practicing entrepreneurial behaviors were found to improve performance over time (L. Cooley phone interview, August, 2010; Hurtz & Williams, 2009; UNCTAD, 2004). By targeting specific entrepreneurial behavioral changes, business performance improves.

Entrepreneurial practices identified

One worldwide application of this theoretical framework is the United Nations Conference on Trade and Development (UNCTAD) entrepreneurship training programs, called EMPRETEC. While its early work was framed on precursors to TPB, specifically McClelland's motivation theory (1961) and Cooley's application of behavior modification theory (1989), later modifications and related applications by others have used TPB as a base for its design, statement of significance, and credibility (L. Cooley, telephone interview, February 8, 2011).

The entrepreneurial behaviors promoted through the UNCTAD training program were identified through two commissioned research studies that had the oversight and guidance from the U.S. National Science Foundation. Through these studies, 32

entrepreneurial behaviors were identified that appeared to be present in successful entrepreneurs across multiple cultures, nations, and business contexts (Grossmann, 2005).

Table 2.2 identifies the 32 entrepreneurial behaviors found through UNCTAD’s research, grouped into 10 key competency areas, called Personal Entrepreneurial Competencies or PECs (UNCTAD, 2004, 2008). In this study, the 10 PEC were used as the base for what is referred to in TPB as intentional entrepreneurial behavior.

Table 2.2 UNCTAD’s Personal Entrepreneurial Competencies and Behaviors

<p>1. Opportunity Seeking and Initiative</p> <p>1.1 Does things before asked or forced to by events.</p> <p>1.2 Acts to extend the business into new areas, products or services.</p> <p>1.3 Seizes unusual opportunities to start a new business, obtain financing, equipment, land work space or assistance.</p>
<p>2. Risk Taking</p> <p>2.1 Deliberately calculates risks and evaluates alternatives.</p> <p>2.2 Takes action to reduce risks or control outcomes.</p> <p>2.3 Places self in situations involving a challenge or moderate risk.</p>
<p>3. Demand for Efficiency and Quality</p> <p>3.1 Finds ways to do things better, faster, cheaper.</p> <p>3.2 Acts to do things that meet or exceed standards of excellence.</p> <p>3.3 Develops or uses procedures to ensure work is completed on time.</p> <p>3.4 Develops or uses procedures to ensure that work meets agreed upon standards of quality.</p>
<p>4. Persistence</p> <p>4.1 Takes action in the face of a significant obstacle.</p> <p>4.2 Takes repeated actions or switches to an alternative strategy to meet a challenge or overcome an obstacle.</p> <p>4.3 Takes personal responsibility for the performance necessary to achieve goals and objectives.</p>
<p>5. Commitment to the Work Contract</p> <p>5.1 Makes a personal sacrifice or expends extraordinary effort to complete a job.</p> <p>5.2 Pitches in with workers or in their palce to get a job done.</p> <p>5.3 Strives to keep customers satisfied and places long-term good will over short- term gain.</p>
<p>6. Information seeking</p> <p>6.1 Personnally seeks information from clients, suppliers or competitors.</p> <p>6.2 Does personal research on how to provide a product or service.</p> <p>6.3 Consults experts for business or technical advice.</p>
<p>7. Goal setting</p> <p>7.1 Sets goals and objectives that are personally meaningful and challenging.</p> <p>7.2 Articulates clear and specific long range goals.</p> <p>7.3 Sets measurable short term objectives.</p>

Source: Adapted from United Nations Conference on Trade and Development (UNCTAD, 2008).

**Table 1.2 UNCTAD’s Personal Entrepreneurial Competencies and Behaviors
(Continued)**

<p>1. Opportunity Seeking and Initiative</p> <p>1.1 Does things before asked or forced to by events.</p> <p>1.2 Acts to extend the business into new areas, products or services.</p> <p>1.3 Seizes unusual opportunities to start a new business, obtain financing, equipment, land work space or assistance.</p>
<p>2. Risk Taking</p> <p>2.1 Deliberately calculates risks and evaluates alternatives.</p> <p>2.2 Takes action to reduce risks or control outcomes.</p> <p>2.3 Places self in situations involving a challenge or moderate risk.</p>
<p>3. Demand for Efficiency and Quality</p> <p>3.1 Finds ways to do things better, faster, cheaper.</p> <p>3.2 Acts to do things that meet or exceed standards of excellence.</p> <p>3.3 Develops or uses procedures to ensure work is completed on time.</p> <p>3.4 Develops or uses procedures to ensure that work meets agreed upon standards of quality.</p>
<p>4. Persistence</p> <p>4.1 Takes action in the face of a significant obstacle.</p> <p>4.2 Takes repeated actions or switches to an alternative strategy to meet a challenge or overcome an obstacle.</p> <p>4.3 Takes personal responsibility for the performance necessary to achieve goals and objectives.</p>
<p>5. Commitment to the Work Contract</p> <p>5.1 Makes a personal sacrifice or expends extraordinary effort to complete a job.</p> <p>5.2 Pitches in with workers or in their palce to get a job done.</p> <p>5.3 Strives to keep customers satisfied and places long-term good will over short- term gain.</p>
<p>6. Information seeking</p> <p>6.1 Personnally seeks information from clients, suppliers or competitors.</p> <p>6.2 Does personal research on how to provide a product or service.</p> <p>6.3 Consults experts for business or technical advice.</p>
<p>7. Goal setting</p> <p>7.1 Sets goals and objectives that are personally meaningful and challenging.</p> <p>7.2 Articulates clear and specific long range goals.</p> <p>7.3 Sets measurable short term objectives.</p>
<p>8. Systematic planning and monitoring</p> <p>8.1 Plans by breaking large tasks down into time-constrained sub-tasks.</p> <p>8.2 Revises plans in light of feedback on performance or changing circumstances.</p> <p>8.3 Keeps financial records.</p> <p>8.4 Uses financial records to make business decisions.</p>
<p>9. Persuasian and networking</p> <p>9.1 Uses deliberate strategies to influence or persuade others.</p> <p>9.2 Uses key people as agents to accomplish own objectives.</p> <p>9.3 Acts to develop and maintain business contracts.</p>
<p>10. Independence and Self-confidence</p> <p>10.1 Seeks autonomy from the rules or control of others.</p> <p>10.2 Sticks with own judgment in the face of opposition or early lack of success.</p> <p>10.3 Expresses confidence in own ability to complete a difficult task or meet a challenge.</p>

Source: Adapted from United Nations Conference on Trade and Development (UNCTAD, 2008).

Modifiers

This study included several factors that were thought to possibly be significant predictors of the variance in scores of the attitudinal, normative and behavioral control beliefs measured. They are examined in the following sections.

Psychological and demographic modifiers

Age

Lussier (1995) found that younger entrepreneurs were less successful than older entrepreneurs in examining several research studies. Ravis, Sheeran, and Armitage (2009) indicated in their meta-analysis that age particularly affected the perceived behavioral control dimension of behavioral intentions.

Life satisfaction

Another possible modifier of entrepreneurial intention is life satisfaction. Life satisfaction is a person's global evaluation of his or her life (Diener, Emmons, Larsen, & Griffin, 1985). Life satisfaction has emerged in scholarly work as one of the three components of subjective well-being, along with pleasant affect, and unpleasant affect (Diener & Seligman, 2004; Diener & Suh, 1997; Diener, Emmons, Larsen, & Griffin, 1985). Affect refers to pleasant and unpleasant emotions, whereas life satisfaction refers to a cognitive sense of satisfaction with life.

Diener, Emmons, Larsen, and Griffin (1985) referred to life satisfaction as a cognitive judgmental process that is dependent upon a comparison with what is an appropriate standard set by each individual. It is not imposed externally. Thus, how

satisfied people are with their present status quo is judged by a standard he or she sets for him or herself.

Blanchflower and Oswald (1998) indicated that high life satisfaction ratings are a good indicator of entrepreneurial potential and presence. They examined young people's employment, attitudes and entrepreneurial behavior among four sub-samples (i.e. people under 20 years old, under 30, over 30, and all). Their study found that self-employed young men and women had higher life-satisfaction than did other young people with similar characteristics.

The authors examined life satisfaction as being "better-off" in terms of well-being (not just income). They apparently used one question to explore life satisfaction, "On the whole, are you very satisfied, fairly satisfied, not very satisfied, or not at all satisfied with the life you lead?" (Blanchflower & Oswald, 2007, 7).

Subjective well-being is most likely to be experienced when people work for and make progress towards personal goals that derive from their important values (Diener & Suh, 1997). Entrepreneurs oftentimes seek personal goals. "Desirable outcomes, even economic ones, are often caused by well-being rather than the other way around" (Diener & Seligman, 2004, 1). Furthermore, people high in well-being seem to have better social relationships than people low in well-being, and people with high well-being scores tend to earn higher incomes and perform better at work than people who report low well-being.

What the relationships are between generalize life satisfaction and behavioral beliefs, subjective norms, and perceived behavior controls is unknown and no studies

could be found that examined these connections. This study does make these connections as it relates to entrepreneurship behavioral intentions.

Gender

Hanson and Blake (2009) recognized that gender is not a one-dimensional concept, rather gender intercepts with other dimensions of identity, importantly with class, race, ethnicity, and age. For this reason, this study included measures of income level, national origin, age, marital status, and gender.

Some research data have shown that women participate significantly in entrepreneurship activities. Nevertheless, they also show that women's participation rates across countries are still lower than those of men (Fairlie, 2009; GEM, 2000). According to the 2010 Kauffman Entrepreneurial Activity Index (KEAI) report, male-owned business activity increased sharply from 0.35% in 2005 to 0.43% in 2009, while women-owned business activity increased slightly from 0.24% in 2005 to 0.25% in 2009 (Fairlie, 2010).

While women may be influenced by many of the same factors that affect men, when they make entrepreneurial decisions, differences between males and females still prevail (Minniti & Arenius, 2003). These differences may be motivational (Kepler & Shane, 2007; Pearce, 2005). There may be differences in how men and women relate socially (Hanson & Blake, 2009), or in how they behave (Rivis, Sheeran, & Armitage, 2009).

In a study conducted by the Small Business Administration Office of Advocacy (Kepler & Shane, 2007), using a sample of 685 new business people who indicated that

they were in the process of starting a business, males and females had different motivations for starting their business. The sample was recruited from the Panel Study of Entrepreneurial Dynamics (PSED), which was a self-report survey capturing views from entrepreneurs of very small ventures. The study found that gender did not affect new venture performance, but several factors such as differing expectations, reasons for starting a business, motivations, opportunities sought, and types of businesses started did vary between males and females (Kepler & Shane, 2007).

In particular, male entrepreneurs were more likely than female entrepreneurs to start businesses, to want to make money, and believe that starting a business was more important than spending time with one's family (Kepler & Shane, 2007). In this same research study, male entrepreneurs were significantly more likely than female entrepreneurs to see themselves as community leaders. This finding suggests that male entrepreneurs may be more highly motivated to start businesses in order to achieve recognition than women are. Finally, male entrepreneurs had significantly higher expectations for their new businesses than did female entrepreneurs.

Langowitz and Minniti (2007), in their study of women's entrepreneurial propensity, found that when women thought opportunities existed (a behavioral belief), were confident of their entrepreneurial skills (a perceived behavioral control) and knew other entrepreneurs (a subjective norm) they were apt to start a business (Langowitz & Minniti, 2007).

Gender also affects the nature of the entrepreneur's network composition, the effectiveness of the networks for the entrepreneurial activities, and the way these

networks actually work (Hanson & Blake, 2009). One research study explored gender differences in the relationship between social networks and business revenue growth (Batjargal, Hitt, Webb, Arregle, & Miller, 2009). The authors conducted telephone interviews with a sample of 637 entrepreneurs across four countries: China, France, Russia, and United States. The findings suggested that new ventures initiated by men enjoyed higher revenue growth than those started by women, and that this difference might be explained in part at least by differences in men's and women's network sizes.

Within South Carolina, four percent (4.41%) of Hispanic businesses were owned by other than individuals, 27.9% of Hispanic businesses were owned by women, and 67.69% were owned by men (U.S. Census Bureau). No data were available that accounted for the number of Hispanic female and male business owners at the county level. Therefore, 2007 Census Bureau percentages of male/female ownership at state level were used to determine the estimated number of businesses that are male and female owned in Greenville County. When this was done, it was estimated that of the 766 Hispanic businesses estimated for Greenville County, there were approximately 213 female-owned, 519 male-owned, and 34 "other" –owned Hispanic businesses.

Cultural modifiers

Several cultural modifiers were included in this study as possible significant predictors of the variance in the antecedents to intentions. These are reviewed in the following sections.

Culture of origin

Hofstede's (1981, 2011) landmark work in the early 1980's shaped many scholars' concepts of work-related cultural values. He studied national level work-related cultural values, beliefs, and related behaviors. His thesis was that all cultures have distinct work-related values, beliefs, and prized work-related behaviors that affect what individuals do. When a person moves from one culture to another or when entrepreneurs from one culture interact with people from another culture, tensions in belief, values, and behaviors thought appropriate may arise.

Relevant to this study is research that indicates that the culture of origin, and its accompanying work-related values, may influence Hispanics behavior when they move to the U.S. Depending on where one moves within the U.S., the regional culture may or may not be compatible with the culture of origin's work-related values and beliefs.

Culture is the collective programming of the mind that distinguishes one group or category of people from another (Hofstede, 2001). Culture influences the development of and reinforces people's beliefs and values. The cultural attitudes one has provide the incentives to exploit entrepreneurial opportunities as they are the main source of the values, beliefs, and life-skills needed to engage in entrepreneurial activities (Cuervo, 2005; Rajjman, 2001; Rajjman & Tienda, 1999; Robles & Cordero-Guzmán, 2007).

Differences in culture may prompt different types of entrepreneurial behavior and attitudes (Sahin, Nijkamp, & Baycan-Levent; Thomas & Mueller, 1998; Verheul, Wennekers, Audretsch, & Thurik, 2001). Culture may also prompt variations in entrepreneurial orientations (Thomas & Mueller, 1998). Because culture is a powerful

force in shaping personality and behavior patterns within a group or society, it “induces people to behave in ways that sustain the culture” (Segall, Dasen, Berry, & Poortinga, 1999, p. 35). For an entrepreneur, norms relative to being an entrepreneur are also powerful in aiding or hindering a person’s actual movement towards starting and continuing a business.

Culture has consequences on work-related norms (Hofstede, 1981, 2011). Norms may be described as what a society and the people within the immediate context of a person value or prize. Every society has developed cultural norms by which its members internalized motives and role expectations (Segall, Dasen, Berry, & Poortinga, 1999).

Giannetti and Simonov (2003) suggested that a culture’s pro-entrepreneurial norms matter because they may affect the perceived status attributed to different occupations, the desire for prestige, and popularity. Individuals are more likely to become entrepreneurs in municipalities where entrepreneurship is more widespread, even after controlling for individual characteristics and local conditions such as wages, rate of unemployment, and employment in the public sector.

O’Keefe and O’Keefe (2004) explored similarities and differences in Brazilian and U.S. manager’s way of doing business using Hofstede’s cultural dimensions (Hofstede, 2011) to compare and contrast the business behaviors typically found in each nation that could act as major sources of misunderstandings and impede the growth of business relations. Their findings suggested that the differences in national culture’s dimensions may explain differences in behaviors and perceptions of own and other’s behavior, creating conflict in business relationships (O’Keefe & O’Keefe, 2004)

In a study comparing the influence of cultural values on entrepreneurial intentions among the German and British students, Perks, Bouncken, and Imcharoen (2008) used the constructs developed by Hofstede and Hofstede (2005). Using a sample size of 273 students, the authors measured how individualism, context, and uncertainty avoidance affected the students' entrepreneurial intentions. Perks et al. (2009) found that levels of individualism were not associated with stronger intention to start a business among young British students. However, in the case of Germany, individualism and uncertainty avoidance were significant factors influencing entrepreneurial intentions.

Based on Hofstede's (2011) dimensions of national cultures and variation in gender roles, Van Deusen and Mueller (2006) explored the influence of gender and cultural dimensions on entrepreneurship in 26 countries. The authors used secondary data from 30 countries over a period of five years from 2000-2004. They found that high masculine and high individualistic cultures predicted how likely it would be that people would start a new business. However, they also found that low uncertainty avoidance and low power distance did not predict likelihood to start new ventures (Van Deusen & Mueller, 2006).

Gibson (2007), using Hofstede's Cultural Dimensions (1983), explored the differences in cultural values that encouraged Asian, Hispanic, and African American women in the U.S. to become business-owners. The authors found that despite cultural differences, the common motivation to own a business still prevailed among the researched women. For example, the women from all these national cultures wanted to own a business in order to balance work and family obligations.

In another study, Vandello and Cohen (1999) explored patterns of individualism and collectivism across the United States. Their study found that southern states exhibited stronger collectivistic tendencies than were found in the Mountain West and Great Plains. Vandello and Cohen found that South Carolina was among the 15 states with higher scores on the collectivism index (e.g., where a higher score indicated higher collectivism).

To examine the effects of the culture of origin on their intentions to run a business in South Carolina, this study asked individuals what nation they emigrated from and when. Since various Hispanic/Latino nations have differing work-related national cultural patterns, comparisons were made to see how culture of origin modified intentions.

In addition to the culture of origin being a significant modifier, the entrepreneur's level of acculturation is also a possible modifier of intention and success.

Acculturation

First coined by Redfield (1936), acculturation refers to the psychological, behavioral and attitudinal changes that occur when individuals and groups come into continuous contact with one another (Berry, 1997; Ryder, Alden, & Paulhus, 2000). There are two predominant theories of acculturation. The unidimensional theory of acculturation views it as a continuum of progressive immersion the person's culture of origin into the dominant or host culture (Gordon, 1995). In this view, people theoretically give up their original culture and take on new values, beliefs and behaviors of the dominant or host culture.

The bi-dimensional theory of acculturation view acculturation as what happens to a person as they adhere to the dominant culture and maintain their culture of origin (Berry, 1997; Magana, De la Rocha, Amsel, Fernandez, & Rulnick, 1996). One (unidimensional) views acculturation as the process of giving up one's cultural tradition and adopting a new one; while the other (bi-dimensional) views acculturation as sorting out what one wants to prize, believe, value based on two or more cultural traditions.

Conceptually, acculturation is an interactive, developmental, multi-factorial, and multidimensional process (Cuellar, Arnold, & Maldonado, 1995) and affects individuals at different behavioral, affective, and cognitive levels. It is both a group and individual phenomenon. It can affect the culture of the group as well as change the individual (Berry 1997; Berry & Sam, 1996). Three key factors that appear to influence this change process are voluntariness, mobility, and permanence (Berry, 1997).

Individuals from one culture may voluntarily encounter another cultural group in a significant way or they may be forced into contact (e.g. refugee, immigration, or unwanted colonization). Some may stay for a rather extended period, but plan to return when politically or economically feasible. Some may settle into a new culture permanently and others may move from culture to culture. These conditions affect the nature of acculturation.

The extent to which an immigrant values maintaining their own cultural heritage and identity, and the extent to which they value being associated with people from the host culture results in four types of acculturation attitudes: integration, assimilation,

separation, and marginalization (Berry, 2003). Integration attitudes involve valuing their own cultural heritage while also interacting with people within the host culture.

Assimilation involves valuing mostly interaction with people from the host culture and separating oneself from major contacts with others who come from their culture of origin. Separation involves keeping one's own cultural heritage without being associated very much with the host culture. Marginalization involves an attitudinal strategy of interacting as little as possible with the host culture to avoid what is perceived to be discriminatory attitudes and practices found in the dominant culture.

Based on Berry (1997), Berry and Kim (1988), Berry and Sam (1996), Drachman (1992), Hardwood (1994), and Hovey and King (1997), three contextual factors are taken into account when examining the effects of acculturation from a bi-dimensional perspective. The prior immigration context is the first factor. The political, economic, and social environments of the country of origin are studied. The person's demographics before immigration and the reason for immigration are noted. The role a person has in the decision to immigrate, and prior knowledge or contact with host society also are examined.

The degree and nature of the separation from social networks and loss of significant others and the immigration context including type of immigration group are identified. The route of immigration and the level of danger in the immigration journey, as well as the duration of immigration journey are reviewed.

The second factor examined is the settlement context. The political, economic, and social environment present, the nature of immigration policies, and societal attitudes

toward immigrants are noted. The third factor examined is individual identity. One's age at time of settlement, legal and residency status, the cultural distance between culture of origin and culture of settlement, length of time in the new culture, and expectation for life in the new culture are noted.

While there are many different types of acculturation measurements, two assessment tools specifically measure acculturation among Hispanics. Both of these tools create a score that indicates the level of acculturation (i.e. more or less acculturated). The Bidimensional Acculturation Scale (BAS) and ARSMA-II measurement scale correct some of the problems of the unidimensional measures first created (Cuellar, Arnold, & Maldonado, 1995; Marín & Gamba, 1987). These newer versions measure adaptation challenges in both the host culture and culture of origin. However, they still have limitations.

The BAS relies only on language-based items to derive an acculturation score (Marín & Gamba, 1987) that hinders determining the rate and kind of adaptation occurring on other domains, such as attitudes, values, and maintenance of traditions and customs (Cabassa, 2007). Self-reported language proficiency and use on various dimensions of daily living are examined. (See questions 4.19 through 4.21 in Appendix A.) ARSMA—II provides stronger measures by including different cultural domains and not relying solely on language-based items to capture the acculturation process. In addition, BAS has measurement problems because of the way items are stated which tend to skew responses towards the positive (Cabassa, 2007).

In addition, Cabassa (2007) encouraged researchers to expand the generalizability of the BAS and ARSMA-II across Hispanic groups including Cubans, Puerto Ricans, South and Central Americans. ARSMA-II was used originally with Mexican Americans (but has been modified to other Hispanic nationalities).

Several studies have explored the impact of acculturation on earnings for self-employed Hispanics. Torres (1988) found a positive relationship between command of the English language and income, whereas Olson, Solis-Zuiker, and Montalvo (2000) found a negative relationship between acculturation and self-employed individuals' income. Self-employed individuals had a lower income than those employed in business owned and operated by others.

Olson et al. (2000) explored whether acculturation provided financial benefits to Hispanics selecting self-employment. Using a sample of 169,582 Hispanic persons, they found that acculturation variables were associated with higher incomes among Hispanic persons. However, the nature of these effects differed between Hispanics in the self-employed, and wage and salary sector.

U.S. citizenship and having spent a longer period in the United States since immigrating were positively associated with higher incomes for Hispanic wage earners, whereas for self-employed Hispanics, U.S. citizenship was not significantly related to income and only very recent immigration affected income levels. Their major finding was that acculturation, with the exception of command of the English language, appeared to yield relatively less economic benefit for self-employed Hispanic persons than for Hispanic wage earners (Olson, Solis-Zuiker, & Montalvo, 2000).

Solis Zuiker, Katras, Montalto, and Olson (2003), examined whether gender differences in income exist for self-employed Hispanics residing in California. They found that the level of acculturation affected differently the income of Hispanic self-employed men and Hispanic self-employed women. Women with lower acculturation levels had significantly lower income levels than men who also had low acculturation ratings. Their sample consisted of 7,760 Hispanic self-employed persons (64% self-employed men and 36% self-employed women). The authors measured acculturation through a combination of variables that included educational attainment, spoke English, immigrated to the United States, and paid property taxes (Solis Zuiker, Katras, Montalto, & Olson, 2003).

Wang and Li (2007) studied how foreign-born status and the length of stay in the U.S. influenced conditions to engage in entrepreneurial activities in Hispanics living in three southern metropolitan areas: Atlanta, Miami, and Charlotte. The authors analyzed how Hispanic immigrants from different nationalities performed differently in each urban area. Two factors, the more proficient Hispanic individuals was in their use of English and the longer their stay in the destination society, were positively related to greater opportunity to become entrepreneurs (Wang & Li, February 2007).

Socio-economic modifiers

There are also selected socio-economic modifiers that may affect business owner's intention to use various entrepreneurial behaviors. These are reviewed in the next section.

Educational level

Lussier (1995) found in his meta-analysis that entrepreneurs that had more education were more successful than those with a lower educational level. The Theory of Planned Behavior recognizes the importance of background factors (Aizen, 2005) and divides them into personal, social, and information factors. According to the TPB, the educational level fits into social factors, in addition to age, gender, race, ethnicity, income, and religion. Personal factors includes general attitudes, personality traits, values, emotions, and intelligence. Information factors includes experience, knowledge, and media exposure.

According to the TPB, these background factors as general attitudes influences intentions and behavior indirectly by their effects on behavioral, normative, or control beliefs. The theory suggests that education and other personal, social, and information backgrounds influence intentions and behaviors; however, these influences are mediated through beliefs and attitudes concerning the behavior of interest.

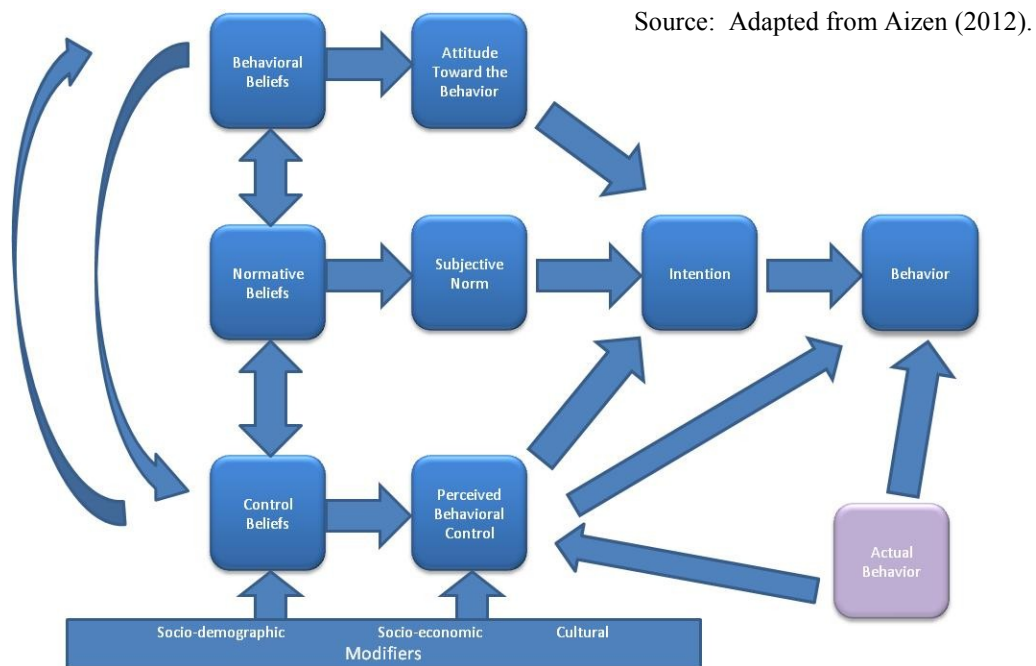
Income level

Lussier (1995) found in his meta-analysis that entrepreneurs who had higher total family income levels were more successful, as well as those that started business with appropriate levels of capital were more successful. As previously indicated, Hispanics tend to get their capital from family members more than do other ethnic and racial groups.

The study's logic model

This study used Aizen's Theory of Planned Behavior to explain Hispanic business owner's self-reported intentions to use 13 entrepreneurial behaviors attributed in the literature to success and effectiveness. The logic model for the study is presented in Figure 2.2. The central hypothesis is that when attitudes and subjective norms regarding a given entrepreneurial behavior are more positive, and they believe they have control over others and circumstances, and are confident in their own and others abilities to do what is desired, and there are more facilitators and less inhibitors that would keep them from being able to do what they desire, intentions to engage in entrepreneurial behaviors will be stronger.

Figure 2.2 Attitudinal, Normative, and Behavioral Control Antecedents to Hispanic/Latino Entrepreneurs Intentions to Use Selected Entrepreneurial Behaviors



Based on the theoretical framework and literature review presented, the next section summarizes the study's research purposes, and identifies hypotheses.

Hypotheses

The purpose of this study was to determine what attitudinal, normative, and control beliefs most significantly predicted Hispanic business owners' intentions to engage in 13 entrepreneurial behaviors. The study's hypotheses are reviewed below. Because this was a pilot study and no other similar studies could be found, the significance among variables is predicted but directionality is not.

1. The more favorable the attitudes and subjective norms, and the greater the perceived control, the stronger will be the person's intention to perform each of the 13 entrepreneurial behaviors examined.

2. Women will differ statistically from men in their attitudes, norms and behavioral control beliefs related to 13 entrepreneurial behaviors.

3. There will be significant statistical differences between native and non-native born Hispanics' attitudinal, normative and control beliefs regarding 13 entrepreneurial behaviors.

4. Hispanic business owners who have lived in the U.S. for at least five years will have significantly different attitudes, norms, and control beliefs related to 13 entrepreneurial behaviors from those who have lived less time in the U.S.

5. Highly acculturated Hispanic business owners will differ statistically from less acculturated Hispanics' in their attitudes, norms and control beliefs regarding 13 entrepreneurial behaviors.

6. Hispanic business owners with higher life satisfaction scores will differ statistically in some of their attitude, norm and control beliefs related to each of 13 entrepreneurial behaviors.

7. Business owners with higher educational levels will have higher scores on attitude 3.12, how likely it will be that their business will be successful if they engage in the specified entrepreneurial behavior, and will differ significantly in their attitudes, norms and control beliefs related to doing at least some of the 13 entrepreneurial behaviors.

8. Business owners who have higher household income levels will have higher intention scores related to each of the 13 entrepreneurial behaviors.

9. The criteria that business owners use to judge business success will vary but financially based criteria will not be seen as more important than other kinds of criteria.

Summary

In Chapter Two, the Theory of Planned Behavior provided the conceptual framework to highlight literature that explained the factors affecting Hispanic business owners' intended entrepreneurial behaviors. Specifically, three factors were examined: 1) the attitudinal beliefs and values about perceived outcomes should they engage in a specific entrepreneurial behavior, and whether or not outcomes were judged positively or negatively; 2) the subjective norms gain through the influence of significant referents,

and their influence in shaping intentions, and 3) perceived controls over what they intend to do that will lead to perceived positive results.

Key socio-cultural, socio-economic and demographic factors were identified that may selectively modify intentions, and antecedent attitudes, norms, and perceived control beliefs. Finally, based on the review of literature, a few hypotheses were formulated.

Chapter Three explains the study design and methodology.

CHAPTER THREE

METHODOLOGY

Study Design

In 2011, an exploratory, quantitative, cross-sectional, combined interview and online survey study was conducted that examined Hispanics/Latino business owners' beliefs and intentions to engaged in 13 entrepreneurial behaviors. The strength (i.e. higher intention measurement scores) of Hispanics/Latino business owners' intentions to use thirteen entrepreneurial behaviors was the dependent variable in this study.

All data were gathered at one point in time using an online survey, and due to low response, an on-site interview procedure was added. The inquiry was both inductive and deductive in that it tested hypotheses based on past studies, and, in other cases, developed hypotheses based on responses gathered.

The purpose of this study was to determine what attitudinal, normative and control beliefs significantly predicted Hispanic business owners' intentions to engage in 13 entrepreneurial behaviors. The Theory of Planned Behavior (TPB) was used to conceptualize the analytic directions of this study.

Research questions

The study's primary research questions were as follows.

Q1. What attitudinal, normative, and perceived behavioral control factors are significantly associated with selected Hispanic/Latino entrepreneurs' behavioral intentions and provide the strongest statistical power to predict entrepreneurial intentions?

Q2. What outcomes do owners perceive are associated with specified entrepreneurial behaviors?

Q3. Who are the referents that owners most identify with and which of these referents are significantly associated with positive normative beliefs?

Q4. What circumstances would make it more likely that business owners would engage in specified entrepreneurial behaviors?

Q5. In what ways do selected psychological, demographic, socio-economic and cultural factors modify Hispanic business owners' attitudinal, normative and behavioral control beliefs regarding the use 13 entrepreneurial practices?

Hypotheses

The primary hypotheses were as follows:

1. The more favorable the attitudes and subjective norms, and the greater the perceived control, the stronger will be the person's intention to perform each of the 13 entrepreneurial behaviors examined.

2. Women will differ statistically from men in their attitudes, norms and behavioral control beliefs related to 13 entrepreneurial behaviors.

3. There will be significant statistical differences between native and non-native born Hispanics' attitudinal, normative and control beliefs regarding 13 entrepreneurial behaviors.

4. Hispanic business owners who have lived in the U.S. for at least five years will have significantly different attitudes, norms, and control beliefs related to 13 entrepreneurial behaviors from those who have lived less time in the U.S.

5. Highly acculturated Hispanic business owners will differ statistically from less acculturated Hispanics' in their attitudes, norms and control beliefs regarding 13 entrepreneurial behaviors.

6. Hispanic business owners with higher life satisfaction scores will differ statistically in some of their attitude, norm and control beliefs related to each of 13 entrepreneurial behaviors.

7. Business owners with higher educational levels will have higher scores on attitude 3.12, how likely it will be that their business will be successful if they engage in the specified entrepreneurial behavior, and will differ significantly in their attitudes, norms and control beliefs related to doing at least some of the 13 entrepreneurial behaviors.

8. Business owners who have higher household income levels will have higher intention scores related to each of the 13 entrepreneurial behaviors.

9. The criteria business owners use to judge business success will vary, but financially based criteria will not be seen as more important than other kinds of criteria.

Logic model for the study

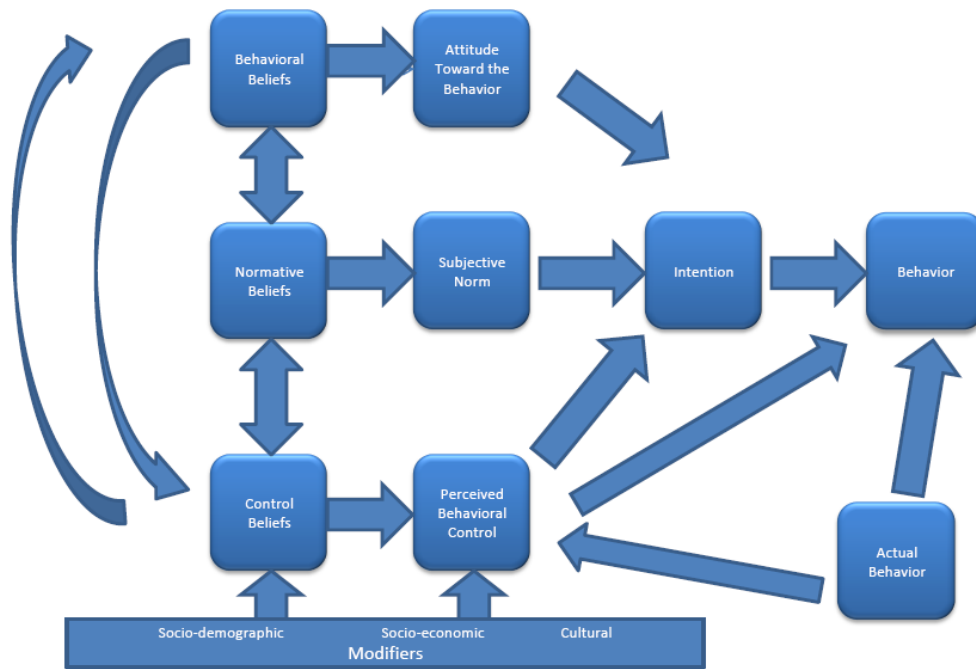
The conceptual relationship among variables is illustrated in Figure 3.1.

Setting and population served

The Upstate is the fastest growing region in South Carolina. The Upstate includes 10 counties located along the I-85 corridor in the west corner of the state. The population

estimate for the S.C. Upstate in 2010 was 1,362,073 (U.S. Census Bureau, 2010), representing one third of the entire population of South Carolina.

Figure 3.1 Attitude, Normative, and Perceived Behavioral Control Factors Affecting Entrepreneurial Behavioral Intentions in Hispanic Business Owners in Greenville County



Source: Adapted from Aizen (2012).

The recent population growth was fueled by growth in business activity, residents’ growing families, and immigration of new residents from other parts of the nation and world. Between 2000 and 2010, the fastest growing ethnic group was Hispanics and Latinos with a 138% increase (Ten at the Top, 2010). Among the ten counties in the Upstate, Greenville is one of the five counties with the highest numerical concentration of Hispanics, as well as the highest percentage of Hispanic immigrant growth (Young, 2005).

Five cities in Greenville County were included in this study: Greenville, Mauldin, Fountain Inn, Simpsonville, and Greer. These five cities were selected because the researcher already had some familiarity with the area, Hispanic families and business owners because of her work with the Community Services Center located in Fountain Inn. In addition, she had established a professional relationship with leaders at the South Carolina Hispanic Chamber of Commerce that had a membership list of Hispanic business owners in Greenville County. Table 3.1 provides the percentage of Hispanic population in the five cities included in this study.

Table 3.1 Total Population and Percentage of Hispanic Residents in Six Selected Cities in Greenville County of South Carolina

City	Year	Total population*	Hispanic population %
Greenville	2010	58,409	5.9
Simpsonville *	2000	14,352	4.6
Fountain Inn	2010	7,799	6.0
Mauldin	2010	22,889	7.7
Greer	2010	25,515	14.5

Source: Citydata.com (estimates not available at U.S. Census Bureau).

* Source: U.S. Census Bureau 2000 and 2006 Population Estimates.

The study was designed originally as an online survey of South Carolina Hispanic Chamber of Commerce members and business owners identified through personal and professional contacts made through the Community Services Center. However, the researcher was only able to get 14% (N=10) to complete the survey online so interviews were conducted with 86% (N=64) the sample.

Sample

A convenience sample of Hispanic/Latino small business owners living in Greenville County, S.C. was surveyed online and through personal interviews. For this study, Hispanic/Latino origin referred to individuals who were born in or were a descendant from any Latin American or Caribbean country.

Only owners of business who had been in operation for one year or longer were included in this study. Only for-profit businesses were surveyed due to the differences between the for-profit and not-for-profit sectors in family involvement allowed by law and industry practice, as well as differences in how nonprofit and for-profit businesses are started, governed, managed, financed, evaluated, and profits distributed.

Sample size

Information from the 2007 U.S. Business Owners Survey (US Census, 2012) on the number of Hispanic-owned businesses by county was not available at the time this survey was conducted. However, data from the 2002 U.S. Business Owners Survey (US Census, 2012) showed that Greenville County, South Carolina reported 387 Hispanic/Latino-owned firms. On the other hand, Reference USA (2012) reported an average of 235 businesses in Greenville County with Hispanic last names business owners.

Since the population of Hispanic businesses was very uncertain, the sample selection was based on non-probabilistic sampling methods using a Power Analysis. For this purpose, the critical effect size (f^2) for the test was determined using Cohen's (1992)

formula. Cohen's f^2 is one of several effect size measures used as an F-test for multiple regressions and to estimate sample size.

The f^2 effect size measure for multiple regressions is defined as:

$$f^2 = \frac{R^2}{1 - R^2} \quad \text{Where } R^2 \text{ is the squared multiple correlation.}$$

The average R^2 was determined by examining the meta-analysis of results from past studies of TPB studies as presented by Armitage and Conner (2001). The average R^2 achieved in past studies on intentions was $R^2 = .39$. In studies that included self-reports of actual behaviors, along with examination of attitudes, subjective norms, and perceived behavioral control beliefs related to intentions, the average $R^2 = .31$.

Based on these studies' results, the critical average effect size obtained for behavioral intentions was $f^2=0.6393443$ where $R^2 = .31$; and for self-reported actual behaviors along with TPB variables was $f^2=0.4492754$ where $R^2 = .39$. Seeking 99% power at the 1% significance level, the sample size was calculated using both effect sizes and then averaged. Table 3.2 and Table 3.3 show the protocol of the sample size calculation using G*Power analysis 3.1.2.

After averaging the sample results of these two calculations, a total of 50 subjects were required as the estimated sample size needed to find similar effects. Ultimately, data were collected from 74 Hispanic business owners.

Table 3.2 Sample Calculation for Multiple Regression of Attitude, Subjective Norms and Perceived Behavioral Control Beliefs with Intention where $R^2 = .39$, $p < .001$

t tests - Linear multiple regression: Fixed model, single regression coefficient			
Analysis: A priori: Compute required sample size			
Input:	Tail(s)	=	Two
	Effect size f^2	=	0.639344
	α err prob	=	0.01
	Power (1- β err prob)	=	0.99
	Number of predictors	=	3
Output:	Noncentrality parameter δ	=	5.181936
	Critical t	=	2.711558
	Df	=	38
	Total sample size	=	42
	Actual power	=	0.991208

Table 3.3 Sample Calculation for Multiple Regression of Attitude, Subjective Norms and Perceived Behavioral Control Beliefs with Inclusion of Self-reported Actual Behavior Where $R^2 = .31$, $p < .001$.

t tests - Linear multiple regression: Fixed model, single regression coefficient			
Analysis: A priori: Compute required sample size			
Input:	Tail(s)	=	Two
	Effect size f^2	=	0.449275
	α err prob	=	0.01
	Power (1- β err prob)	=	0.99
	Number of predictors	=	3
Output:	Noncentrality parameter δ	=	5.104701
	Critical t	=	2.669985
	Df	=	54
	Total sample size	=	58
	Actual power	=	0.991089

Sample identification process

Hispanic business owners in the five cities were identified using several different processes. Professional organizations serving business owners in Greenville County were asked if they would invite their membership to participate. In addition, two secondary sources (South Carolina Hispanic Business Directory and Reference USA) were used to identify existing Hispanic owned business. Finally, to recruit additional business owners who may not have been affiliated with any of the professional

associations (Granier,2006), a snowball sampling technique was used to identify additional business owners. Once a business was visited, using the listings obtained through the South Carolina Hispanic Business Directory (Hispanic Connections, Inc., 2012) and Reference USA (2012), every Hispanic business within a 10 miles radius that had a Hispanic identifier (such as a Hispanic word in the business name) was visited and owners invited to participate.

Recruitment procedures

Recruitment of partners

Professional and philanthropic organizations serving entrepreneurs in the area, and organizations specifically serving Hispanic/Latino entrepreneurs were asked to endorse this survey and make it available through their existing communication channels to individuals who were Hispanic, owned a business, and affiliated with their organization.

The South Carolina Hispanic Chamber of Commerce collaborated as a primary partner. They endorsed the research study, and invited their members to complete it online. They sent several invitations to their membership over a three-month period. When it became clear that few members were participating in the online survey and that personal contact and interviews needed to occur, they provided their confidential list of members so that the interviewer could contact each personally.

In addition to the participation of the South Carolina Hispanic Chamber of Commerce, other organizations' leaders were asked if they would be willing to invite Hispanic business owners who were members of their organization to participate in this

study. The organizations approached were the Hispanic American Women Association (AHAM), the Small Business Administration and Centers in Greenville County, South Carolina Regional Economic Development Center, SC Institute for Minority Economic Development, and Hispanic Connections, Inc. However, none of them agreed to invite their membership to participate in the study.

Recruitment and training of interviewers

When it became clear that personal contact with business owners was necessary to secure participation and that some may want to be interviewed rather than completing a survey, five individuals were found who were willing to work with the researcher to interview business owners. Two of the five ultimately helped the research do interviews. All interviewers were certified through the Collaborative Institutional Training Initiative (CITI) certification program required by Clemson University's Internal Review Board. IRB approved the change in research protocol.

Each interviewer was trained to consistently conduct an interview with business owners. Research participants were given the option of being interviewed or completing a hard copy of the survey. In either case, each owner was contacted in person at their business location and the study was explained. For participants who wanted to complete a hard copy of the survey, the interviewer came back at an agreed upon time to pick up the completed questionnaire.

The interviewer training included a review of the purpose of the survey, the content of the survey, and how to conduct an interview without introducing interviewer bias. (See Appendix D for Interviewer Training Materials.) As part of the training, each

interviewer was asked to conduct the interview using the interview guide (i.e. questionnaire) to become familiarized with the time length and vocabulary used in the questionnaire. Each interviewer was given a letter of introduction written on Clemson University Letterhead, as well as a list of potential Hispanic-owned businesses located in the city in which they were assigned to conduct interviews.

In summary, interviewers recruited subjects based on personal contact with Hispanic business owners, references received from owners and community leaders, and by a snowball technique. Participating business owners were asked to refer their friends and acquaintances or neighbors' business within the area.

Recruitment of Hispanic business owners

Two different procedures were used to issue invitations to participate in this research study. Both are described in this section.

First, an invitation was issued online to all SC Hispanic Chamber of Commerce members. An online invitation contained information about the principal investigator, the purpose of the study, insured confidentiality and voluntary participation, and reviewed of risks and benefits to participation and the incentive available to those willing to complete the entire survey (Appendix A). The invitation letter included the option of completing the questionnaire either in English or in Spanish, and each option was linked to an online version of the questionnaire where the business owners could complete the questionnaire through Survey Monkey.

Following this online invitation to the South Carolina Hispanic Chamber of Commerce's membership, the researcher made a phone call to each member to secure

their participation in the online survey. Very few (N=10) responded positively using this approach.

The second approach was made in person and at participants' place of business. If participants agreed to participate, they (N=64) were given the option of completing the questionnaire at their own convenience or of being interviewed at a time and place convenient to them and their schedule.

Interviewers discussed all required IRB disclosures prior to starting the interview, including purpose, risk, benefits, confidentiality, ability to answer or not answer any questions they wished. As a result, many participants chose not to complete some of the questions, mainly those asking for sensitive information such as income level.

Eighty six percent (N=64) completed the survey after having been contacted at their business and personally invited to participate. The remaining 14% (N=10) completed the survey online.

Data Collection

Consent and confidentiality

Prior to beginning the research project, the Clemson University Internal Review Board (IRB) approved the research proposal. They also approved the change in data collection procedure that occurred due to the inability to secure enough participants using an online survey procedure (See Appendix E.). The investigator requested a waiver of signature of consent to guarantee anonymity and as a motivator to participate in the study. Neither, the online nor printed survey asked for respondents' personal and

business identifiers (i.e. name of person interviewed, name of business, business address, etc.).

If the participant elected to receive one of the two incentives offered (explained further below), they completed a form that was separate from the questionnaire so that the incentive (i.e. either membership or computer) could be sent to respondents.

Incentive forms were kept separately from completed questionnaires.

Incentive given

As an incentive to complete the survey, two options were given to the participants. For those who were not currently members of the SC Hispanic Chamber of Commerce, they could opt to receive a 20% discount on a year's annual membership fee (value = \$13 discount). Additionally, for those who were members and those who were not members of the SCHCC, they could enter a sweepstakes drawing for a free Dell Inspiron Mini 1018 Netbook with a 10.1" screen valued at approximately \$280. The SC Hispanic Chamber of Commerce kindly offered to purchase the computer for the winner.

Those who chose to receive the incentives were prompted to complete a one-page form asking for contact information so that the membership or computer could be sent. If the respondents decided to apply for the incentives during a personal visit and in order to guarantee confidentiality, interviewers separated the incentive form from the completed questionnaire, folded it, and placed it in an envelope separated from the completed questionnaire. This procedure was done to ensure anonymity and that the information could not be associated with a participant's responses on the questionnaire.

For those participants who completed the questionnaire through Survey Monkey, the online questionnaire prompted them to select the option of applying for the incentives. Once selected to receive the incentive, the one-page questionnaire containing personal information was saved to a separated file and not linked to the questionnaire.

Despite the effort in providing participants with some kind of incentive in order to increase the participation rate, only 54% of respondents who did participate applied for one of the two incentives.

Instrument development

Instrument development during pilot study phase

The instrument was developed using a two-step process. (See Appendix C.) A preliminary version of the survey instrument was constructed based on the investigator's past business experience, as well as precedent literature. This instrument was tested in a pilot study described in the next section. The instrument followed the theory of planned behavior traditions, and contained "direct measures" on all 13 entrepreneurial behaviors, as well as "in-depth measures" for two of the entrepreneurial behaviors (i.e. learn new knowledge and skills and persisting in the face of obstacles). The direct and in-depth measures were developed using Fishbein and Aizen's (2010) questionnaire construction guidelines.

For the direct measures, five to six measures were formulated to assess each of the major antecedent constructs to intended behavior as conceptualized in the theory of planned behavior model: Attitudes, perceived subjective norms, perceived behavioral controls linked to entrepreneurship behavioral intentions and past behaviors. These

measures examined all 13 entrepreneurship behaviors under investigation. Seven-point bipolar adjective scales were employed. Participants were asked to circle the number that best described their personal opinions.

In the initial questionnaire that was prepared for the pilot study, in-depth TPB measures were created for only two of the thirteen entrepreneurial behaviors because of the length of the questionnaire that resulted. The two chosen were 1) learning new business skills and knowledge in order to be an effective business owner and 2) persisting to overcome obstacles and challenges in their business.

Translation process

With the exception of the Life Satisfaction scale, which was available in Spanish from the original authors, the questionnaire was developed in English and translated into Spanish. To ensure accuracy and culturally appropriate language in the Spanish questionnaire, it was back-translated into English by an independent translator.

The back-translation process involved two steps: 1) translation from the original language (English to Spanish) to the target language (Spanish) and 2) blind back-translation (translation from Spanish back to English by a bilingual individual unfamiliar with the original measure). The instrument was repeatedly revised until the two different versions were considered to be very similar in content and concept.

Business owners had the option of completing the survey in Spanish or English. They were given the option of being interviewed in English or Spanish.

Pilot study

Prior to IRB acceptance of the final instrument in both languages, a discussion group with Hispanic business owners selected by convenience was conducted in April 2011. The purpose of the pilot study was to discuss questionnaire clarity, cultural appropriateness, and length of time needed to complete the survey. In addition, the group helped to construct some of the attitude, subjective norm and perceived behavioral control survey items. (See Appendix C for procedures used during the pilot study.)

In total, 17 business owners, members of the South Carolina Hispanic Chamber of Commerce, were invited to the discussion group. Seven male and three female business owners actually participated in the pilot study. The average length of time for questionnaire completion was 35.6 minutes, with a length of time ranging between 23-48 minutes.

Instrument modification following pilot study

The results of the discussion group showed that 1) the questionnaire needed to have a less sophisticated language to make it more understandable to the average Hispanic business owner, and that 2) the length of time for completion had to be reduced. Following the pilot study, the questionnaire was reduced to an average time of 25 minutes by eliminating the in-depth measures for all but one entrepreneurial behavior (i.e. learning new knowledge and skills). Only direct attitude, norm and behavioral control measures to intentions for each of 13 entrepreneurial behaviors were left in the final version. The final questionnaire was comprised of four sections and included a total of 50 questions. (See English and Spanish versions of the questionnaire in Appendix A.)

The final questionnaire was submitted to Clemson University's IRB for final approval. Both the English and Spanish versions of the questionnaire were approved by the IRB. (See IRB approval in Appendix E.)

Measurement development and scoring

In this section, a few more details are provided on measurement development. The TPB variables were developed using Aizen (2011) questionnaire construction guidelines. The entrepreneurial behaviors selected for study were based on United Nations Conference on Trade And Development (UNCTAD) prior research work. The major measurements in this study are reviewed in this section.

Entrepreneurial behaviors

There is a lack of consensus in the field regarding the availability of a valid and reliable entrepreneurial behaviors measure (Bird, 2010). Various researchers have used various lists of behavior. The listing developed through the United Nations Conference on Trade And Development (UNCTAD) identified important entrepreneurial behaviors leading to success that were valid and reliable across cultural boundaries. A shorten version of UNCTAD's findings was used in this study to create a listing of 13 entrepreneurial behaviors associated with business success.

Originally, 32 entrepreneurial behaviors were identified by McClland (1989) and Cooley (1989) and grouped into 10 key Personal Entrepreneurial Competencies or PECs (UNCTAD, 2004, 2008). Due to the need to control survey length, only the ten PECs

were used as a basis to design intended entrepreneurial behavior statements. Some of the PECs contained two behaviors which were separated in Table 3.5's display.

Table 2.5 Thirteen Entrepreneurial Behaviors Examined

1. Persisting to overcome business obstacles and challenges is up to me
2. Taking calculated risks is up to me
3. Seeking business opportunities is up to me
4. Demanding business efficiency is up to me
5. Demanding quality services and products is up to me
6. Setting business goals is up to me
7. Monitoring business finances is up to me
8. Monitoring customer satisfaction is up to me
9. Networking for business purposes is up to me
10. Seeking information for business activities is up to me
11. Planning systematically in my business is up to me
12. Completing jobs is up to me
13. Learning new business skills and knowledge is up to me

Source: Adapted from United Nations Conference on Trade and Development (UNCTAD, 2008).

Cooley's original self-assessment scale, which is still currently used pre-post trainings, included 55 behaviors associated to the 10 PEC (L. Cooley, telephone interview, August 27, 2010). Using TPB as a reference, these "behaviors" were actually a combination of behaviors, attitudes, subjective norms, and perceived controls.

Cooley assured the researcher that the original studies, sponsored by USAID and overseen by NSF, did reliability and validity analysis and the properties identified in Table 2.4, Chapter Two were both valid and reliable across national samples (L. Cooley, telephone interview, August 27, 2010). However, at the time the research was conducted, these statistics were not available to report.

TPB measures

In the proposed study, TPB guidelines (Aizen, 2011) for instrument construction were used to frame the study of behavioral intention. Aizen suggested developing both direct and indirect measures for attitude, norm and control belief factors. Table 3.6 reviews the nature of the direct and indirect measures suggested by Aizen (2011). In this study, a set of direct measures were created for each of the 13 intended behaviors. Indirect measures were removed in the final version of the survey due to the length and pilot study participants encouragement to reduce the number of questions. All attitude, norm and control measures were written to focus on respondents intended use of 13 entrepreneurial behaviors.

Table 3.6 TPB Framework for Examination of Intended Behavior

Direct Measures of Intended Behavior for all 13 Intended Behaviors	
1.	Perceived Attitudes
1.1	desirability of intended behavior: ease/difficulty and pleasant/unpleasant
1.2	outcome thought to happen if engage in specified behavior
1.3	importance of doing specified behavior
2.	Perceived norm
2.1	Injunctive aspect: most people important to me (do specified behavior)
2.2	Descriptive aspect: most people like me (likely action regarding intended behavior)
3.	Perceived behavioral control
3.1	Capacity aspect: how confident they are they can do (specified behavior)
3.2	Autonomy aspect: how confident they are they can do (specified behavior)
3.3	Controllability aspect: how much control they have to do (specified behavior)
3.4	Inhibitor/facilitator aspect: what factors present that inhibit or facilitate (specified behavior)
4.	Intention: how likely it is they will intend to behave as specified
5.	Past behavior: how often they did the intended behavior during past (specified period of time)

Source: Adapted from Fishbein, & Aizen, 2010

Most of the TPB questions were individual measurements rather than scales. Typically, more than one measurement are used to examine each construct within each antecedent. The measurements within each construct are summed, and a total score

achieved which is used in regression or structural equation analyses. This scoring process could not be used because there was only one question (measurement) per construct and it did not make sense to sum scores related to different constructs, even if they were all (for example) an attitudinal belief. Therefore, scores achieved on each of the attitude, norm, and behavioral control measures were used in the multivariate generalized linear regression analysis. Each of the measurements for all TPB related variables are explained in the next four sections.

Intentions and past behavior

Respondents were asked how likely it was that they intended to engage in each entrepreneurial behavior within the next six months. To determine the connection between future intentions and the kinds of entrepreneurial behaviors used within the past six months one question was asked regarding their use of each of the 13 entrepreneurial behaviors within the past six months (Table 3.7).

Table 3.7 Intention and Past Behavior Variables

<i>TBP Variables</i>	<i>Response Scale</i>	<i>Measurement Items</i>
<p>Intention 3.8. How likely is that you intend to do the following relative to you business in the next six months?</p> <p>Within the next 6 months, I intend to ...</p>	<p>1=unlikely 2 3 4 5 6 7=likely</p>	<p>3.8.1 Persist to overcome business obstacles and challenges 3.8.2 Take calculated risks to extend business areas, products, services 3.8.3 Seek business opportunities 3.8.4 Demand business efficiency 3.8.5 Demand quality services and products 3.8.6 Set Business goals 3.8.7 Monitor business finances 3.8.8 Monitor customer satisfaction 3.8.9 Network for business purposes 3.8.10 Seek information for business activities 3.8.11 Plan systematically 3.8.12 Complete jobs 3.8.13 Learn new business skills and knowledge</p>

Table 3.7 Intention and Past Behavior Variables (Continued)

<i>TBP Variables</i>	<i>Response Scale</i>	<i>Measurement Items</i>
<p>Past Behavior 3.9. Tell us whether you agree or disagree with each of the following statements.</p> <p>In the past 6 months, I have AT LEAST ONCE done the following . . .</p>	<p>1=strongly disagree 2 3 4 5 6 7= strongly agree</p>	<p>3.9.1 Persisted to overcome business obstacles and challenges 3.9.2 Took calculated risks to extend my business areas, products, services 3.9.3 Sought business opportunities 3.9.4 Demanded business efficiency 3.9.5 Demanded quality services and products 3.9.6 Set Business goals 3.9.7 Monitored my business finances 3.9.8 Monitored customer satisfaction 3.9.9 Networked for business purposes 3.9.10 Sought information for business activities 3.9.11 Systematically planned 3.9.12 Completed jobs in spite of obstacles 3.9.13 Learned a new business skill and knowledge</p>

Attitudes about entrepreneurial behavior

Four questions were developed based on TPB’s guidelines to examine respondents attitudinal belief relative to their intention to engage in each of 13 different entrepreneurial behaviors. These four questions were Aizen’s (2011) recommended ‘direct’ measures (Table 3.8). The participants had to rate the importance to business success, degree of pleasantness and difficulty, and whether they anticipated a positive outcome (business success), if they engaged in each of the 13 selected entrepreneurial behaviors. The individual scores for each of the four attitudinal beliefs were used in the regression analyses. In the case of the thirteenth behavior (i.e. learning new skills and knowledge), ten resources identified during the pilot study were specifically named. Respondents were asked to indicate their level of agreement that having each resource would enable them to learn new skills and knowledge.

Table 3.8 Attitudinal Measures Used to Examine Use of 13 Entrepreneurial Behaviors

<i>Attitude Variables</i>	<i>Scale and Scoring</i>	<i>Measurement Items</i>
<p>3.1. How important to your business' success is doing each of these things?</p>	<p>1=extremely unimportant; 2=Not important; 3=somewhat not important; 4=neither important or unimportant; 5=somewhat important; 6=Important; 7=extremely important</p>	<p>3.1.1 Persisting to overcome business obstacles and challenges 3.1.2 Taking calculated risks to extend business into new areas, products or services 3.1.3 Seeking business opportunities 3.1.4 Demanding business efficiency 3.1.5 Demanding quality services and products 3.1.6 Setting business goals 3.1.7 Monitoring business finances 3.1.8 Monitoring customer satisfaction 3.1.9 Networking for business purposes 3.1.10 Seeking information for business activities 3.1.11 Planning systematically 3.1.12 Completing business related jobs 3.1.13 Learning new business skills and knowledge</p>
<p>3.2. Please indicate how pleasant or unpleasant doing each of the following things is.</p>	<p>1=Very unpleasant, 2=somewhat unpleasant, 3=unpleasant, 4=sometimes unpleasant sometimes not; 5=somewhat pleasant, 6=pleasant, 7=very pleasant</p>	<p>3.2.1 Persisting to overcome business obstacles and challenges 3.2.2 Taking calculated risks to extend business into new areas, products or services 3.2.3 Seeking business opportunities 3.2.4 Demanding business efficiency 3.2.5 Demanding quality services and products 3.2.6 Setting business goals 3.2.7 Monitoring business finances 3.2.8 Monitoring customer satisfaction 3.2.9 Networking for business purposes 3.2.10 Seeking information for business activities 3.2.11 Planning systematically 3.2.12 Completing business related jobs 3.2.13 Learning new business skills and knowledge</p>
<p>3.3. How easy or difficult is it for you to do each of the following things?</p>	<p>1=Extremely difficult, 2 3 4 5 6 7=Extremely easy</p>	<p>3.3.1 Persisting to overcome business obstacles and challenges 3.3.2 Taking calculated risks to extend business into new areas, products or services 3.3.3 Seeking business opportunities 3.3.4 Demanding business efficiency 3.3.5 Demanding quality services and products 3.3.6 Setting business goals 3.3.7 Monitoring business finances 3.3.8 Monitoring customer satisfaction 3.3.9 Networking for business purposes 3.3.10 Seeking information for business activities 3.3.11 Planning systematically 3.3.12 Completing business related jobs 3.3.13 Learning new business skills and knowledge</p>
<p>3.12. How likely is it that, if you do the following things, it will lead to making your business successful?</p>	<p>1=very unlikely; 2 3 4 5 6 7=very likely</p>	<p>3.12.1 Persist to overcome business obstacles and challenges 3.12.2 Take calculated risks to extend business areas, products, services 3.12.3 Seek business opportunities 3.12.4 Demand business efficiency 3.12.5 Demand quality services and products 3.12.6 Set Business goals 3.12.7 Monitor business finances 3.12.8 Monitor customer satisfaction 3.12.9 Network for business purposes 3.12.10 Seek information for business activities 3.12.11 Plan systematically 3.12.12 Complete jobs 3.12.13 Learn new business skills and knowledge</p>

Table 3.8 Attitudinal Measures Used to Examine Use of 13 Entrepreneurial Behaviors (Continued)

<i>Attitude Variables</i>	<i>Scale and Scoring</i>	<i>Measurement Items</i>
<p>For entrepreneurial behavior #13 only</p> <p>3.14. Tell us whether you agree or disagree with the following statements.</p>	<p>1=disagree; 2 3 4 5 6 7=agree</p>	<p>3.14.1 Having enough time to devote to learning will enable me to learn new business skills and knowledge within the next year.</p> <p>3.14.2 Having a need to increase my knowledge and skills within the next year will enable me to make an effort to learn new business skills or knowledge.</p> <p>3.14.3 Having learning opportunities close to my business will enable me to make an effort to learn new business knowledge or skills within the next year.</p> <p>3.14.4 Having learning opportunities that match my learning needs will enable me to make an effort to learn new business skills and knowledge within the next year.</p> <p>3.14.5 Having the freedom from running daily business activities would enable me to engage in learning opportunities within the next year.</p> <p>3.14.6 Having the finances available to implement what is learned would enable me to engage in learning opportunities within the next year.</p> <p>3.14.7 Having courses prepared on a single topic would enable me to engage in learning opportunities within the next year.</p> <p>3.14.8 Having courses that are taught in my preferred language would enable me to engage in learning opportunities within the next year.</p> <p>3.14.9 If I'm motivated to expand my business that would enable me to engage in learning opportunities within the next year.</p> <p>3.14.10 Having qualified instructors would enable me to engage in learning opportunities within the next year.</p>

Subjective norms

Respondents were asked to indicate how much they agreed that important people to them approved of their engaging in each of the 13 entrepreneurial behaviors. (See Table 3.9.) Another question (3.5) explored which individuals and groups influenced their decision to engage in each specified entrepreneurial behavior. This question explored what Aizen referred to as the injunctive aspect of a behavior (i.e., people important to me think that/approve that I engage in a specified entrepreneurial behavior).

Table 3.9 Norm Variables

<i>Norm Variable</i>	<i>Scale</i>	<i>Measurement Items</i>
<p>3.4. Do you agree or disagree with the following statements?</p> <p>Most of the <u>people</u> who are <u>important to me</u> approve of my . . .</p>	<p>1=strongly disagree 2 3 4 5 6 7=strongly agree</p>	<p>3.4.1 Persisting to overcome business obstacles and challenges 3.4.2 Taking calculated risks to extend business into new areas, products or services 3.4.3 Seeking business opportunities 3.4.4 Demanding business efficiency 3.4.5 Demanding quality services and products 3.4.6 Setting business goals 3.4.7 Monitoring business finances 3.4.8 Monitoring customer satisfaction 3.4.9 Networking for business purposes 3.4.10 Seeking information for business activities 3.4.11 Planning systematically 3.4.12 Completing business related jobs 3.4.13 Learning new business skills and knowledge</p>
<p>3.5. Please list the individuals or groups who would approve or think you should do each of the following things in order to become an successful business owner. (write in question)</p>	<p>(analyzed based on above but not used in scoring for TPB analysis)</p> <p>Coding on write in: 1=wife 2=husband 3=spouse 4=children 5=friends 6=mother 7=father 8=my family 9=business partner 10=uncle 11=son 12=clients 13=employees</p>	<p>3.5.1 Persisting to overcome business obstacles and challenges 3.5.2 Taking calculated risks to extend business into new areas, products or services 3.5.3 Seeking business opportunities 3.5.4 Demanding business efficiency 3.5.5 Demanding quality services and products 3.5.6 Setting business goals 3.5.7 Monitoring business finances 3.5.8 Monitoring customer satisfaction 3.5.9 Networking for business purposes 3.5.10 Seeking information for business activities 3.5.11 Planning systematically 3.5.12 Completing business related jobs 3.5.13 Learning new business skills and knowledge</p>

Perceived controls

Three behavioral control questions were asked. One explored capacity (confidence levels), another controllability and the final one, inhibitors and facilitators to use of 13 entrepreneurial behaviors. The capacity variable asked respondents how confident they were that they could do each of 13 entrepreneurial behaviors under investigation. The controllability question asked respondents how much it was up to

them (i.e. within their control) to be able to engage in each of the 13 behaviors. Seven point Likert type scales were used. (See Table 3.10.).

The facilitating/inhibiting factor was examined by asking respondents whether they thought the resources necessary would be accessible to them within the next six month to engage in each behavior. To explore one entrepreneurial behavior a bit more (i.e. learning new skills and knowledge) respondents were also asked if 13 facilitators or inhibitors that had been identified by participants in the pilot study would be present within the next year to prompt them to learn new skills and/or knowledge. The scores from each of the behavioral control items were used separately in the regression analysis.

Table 3.10 Behavioral Control Measures Used in This Study

Behavioral Control Variables	Scale and Scoring	Measurement Items
3.6 I am confident that in running my business I can	7=very confident 6 5 4 3 2 1=not at all confident	3.6.1 Persist to overcome business obstacles and challenges 3.6.2 Take calculated risks to extend business areas, products, services 3.6.3 Seek business opportunities 3.6.4 Demand business efficiency 3.6.5 Demand quality services and products 3.6.6 Set Business goals 3.6.7 Monitor business finances 3.6.8 Monitor customer satisfaction 3.6.9 Network for business purposes 3.6.10 Seek information for business activities 3.6.11 Plan systematically 3.6.12 Complete jobs 3.6.13 Learn new business skills and knowledge
3.7. Do you agree or disagree with the following statements? (by "up to me" we mean is within your control)	1=disagree 2 3 4 5 6 7=agree	3.7.1 Persisting to overcome business obstacles and challenges is up to me 3.7.2 Taking calculated risks is up to me 3.7.3 Seeking business opportunities is up to me 3.7.4 Demanding business efficiency is up to me 3.7.5 Demanding quality services and products is up to me 3.7.6 Setting Business goals is up to me 3.7.7 Monitoring business finances is up to me 3.7.8 Monitoring customer satisfaction is up to me 3.7.9 Networking for business purposes is up to me 3.7.10 Seeking information for business activities is up to me 3.7.11 Planning systematically in my business is up to me 3.7.12 Completing jobs is up to me 3.7.13 Learning new business skills and knowledge is up to me

Table 3.10 Behavioral Control Measures Used in This Study (Continued)

Behavioral Control Variables	Scale and Scoring	Measurement Items
<p>3.10. Tell us whether you agree or disagree with the following statements.</p> <p>All the necessary resources to do each of the following things are accessible to me within the next 6 months to . . .</p> <p><u>For entrepreneurial behavior # 13 only:</u> <u>3.6+3.7+3.10+3.13</u></p> <p>3.13. Please tell us how much you agree with each of the following statements.</p>	<p>1= strongly disagree; 2 3 4 5 6 7=strongly agree</p> <p>1=disagree; 2 3 4 5 6 7=agree</p>	<p>3.10.1 Persist to overcome business obstacles and challenges 3.10.2 Take calculated risks to extend business areas, products, services 3.10.3 Seek business opportunities 3.10.4 Demand business efficiency 3.10.5 Demand quality services and products 3.10.6 Set Business goals 3.10.7 Monitor business finances 3.10.8 Monitor customer satisfaction 3.10.9 Network for business purposes 3.10.10 Seek information for business activities 3.10.11 Plan systematically 3.10.12 Complete jobs 3.10.13 Learn new business skills and knowledge</p> <p>3.13.1 It is likely that I will have enough time to devote to learning new business skills and knowledge within the next year. 3.13.2 It is likely that I will have a need to increase my business knowledge and skills within the next year. 3.13.3 It is likely that I will have business related learning opportunities close to my business. 3.13.4 It is likely that business related learning opportunities will match my learning needs. 3.13.5 It is likely that I can be free from running my business to engage in business related learning opportunities. 3.13.6 It is likely that learning new business knowledge and skills will be a waste of time. 3.13.7 It is likely that business related learning opportunities that will be available will not match my needs. 3.13.8 It is likely that I will not have the finances to do anything with what I learn. 3.13.9 It is likely that my personality will interfere with me taking the opportunity to learn new business skills and knowledge. 3.13.10 It is likely that I will have the financial resources available to pay for the cost of learning opportunities 3.13.11 It is likely that business related learning opportunities will be available that match my language preference. 3.13.12 It is likely that my motivation to expand my business will drive me to attend business related learning opportunities 3.13.13 It is likely that qualified instructors will be available to make it useful to attend a business related learning opportunity</p>

Modifiers

Selected modifiers were examined to determine the affect they had on intended behavior, attitudes, norms, and perceived control beliefs, and on perceptions of their success. These included selected socio-demographic, socio-economic, and cultural modifiers and are summarized in Table 3.11.

Table 3.11 Selected Modifiers to Attitude, Norms, and Control Beliefs Examined

Socio-demographic Factors	Gender 4.4 Age 4.5 Marital Status 4.8 Number of children 4.11.2 Have Children (Yes/No; 4.11.1) Length of residency 4.6 Birth country 4.7 Reported presence of entrepreneurial characteristics 3.15
Socio-economic Factors	Income level 4.9 Educational level 4.10 Extent of civic involvement 4.16 Attitudes about community 4.15 Profit Last Fiscal Year 2.1 Age of business 2.2 # of full and part time employees (size of business) 2.4.1-2.4.3 Employee change 2.5 Economy's effect on business 2.6 Parents owned business 4.4 Extent of family involvement in business 4.1 Family influence on business decision making 4.2 Perceptions of Greenville Country's Receptivity to entrepreneurship 4.15 Extent/Nature of community involvement 4.16 Perception of degree Greenville Country business leaders care about their business' survival and thriving 4.17
Cultural Factors	Generational Status 4.12 Birth Country 4.7 Acculturation (Highly acculturated, bi-cultural, low acculturation in use of language 4.19; proficiency in languages 4.20, and use of languages for media use 4.21) View of Hispanic community's regard for Hispanic entrepreneurship 4.18

Table 3.11 Selected Modifiers to Attitude, Norms, and Control Beliefs Examined (Continued)

Life Satisfaction	Diener et al's (1985) Satisfaction With Life Scale 2.12
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To examine two of the modifiers, life satisfaction and acculturation, existing measurement scales were used and are explained below.

General life satisfaction

Life satisfaction was examined using Diener et al's (1985) Satisfaction With Life Scale (Table 3.12). Diener, Emmons, Larsen, and Griffin (1985) developed a life satisfaction scale to measure global life satisfaction and was comprised of 5 questions. The scale was based on the assumption that subjects must be asked for an overall judgment of their life in order to measure the concept of life satisfaction (Diener, Emmons, Larsen, & Griffin, 1985).

Table 3.12 Diener et al's (1985) Satisfaction With Life Scale

Instructions: Below are 5 statements that you may agree or disagree with. Using the scale below, indicate how strongly you agree or disagree with each statement. There is no right or wrong answers so please state your true opinion.
Scale: 1=Strongly Disagree; 2=Disagree; 3=Slightly Disagree; 4=Neither agree nor disagree; 5=Slightly Agree; 6=Agree; 7=Strongly Agree
Factors 1. In most ways, my life is close to my ideal. 2. The conditions of my life are excellent. 3. I am satisfied with my life. 4. So far, I have gotten the important things I want in life. 5. If I could live my life over, I would change almost nothing.

Source: Diener, E. (2012). Used with permission.

A series of studies were done by Diener et al. (1985) to construct the satisfaction with life scale (SWLS). The findings indicated that the scale was a single factor, multi-item measure of life satisfaction, showing good internal consistency and reliability and

with a content appropriate for a wide range of age groups reporting a coefficient alpha of .87, and a two-month, test-retest stability coefficient of .82.

In the development stage of the SWLS, the authors conducted three studies to validate the scale. The first study tested the psychometric properties of the scale and was conducted with 176 undergraduate students enrolled in an introductory psychology classes at the University of Illinois. The SWLS was administered in a group settings, and two months later 76 of the subjects were given the scale again. In the first study, the mean score was 23.5 with a standard deviation of 6.43. Additionally, the two month test-retest correlation coefficient was $r = .82$ and coefficient alpha was .87. By an inspection of the eigenvalues and tolerance levels, a single factor emerged accounting for 66% of the variance.

In the second study, Diener et al. (1985) examined the relationship between the SWLS and other measures of subjective well-being and other personality measures. Two different samples of undergraduate students served as subjects at this time: the 176 students used in study 1 and a different group of 163 undergraduate students enrolled in introductory psychology classes. In both samples, there were moderately strong correlations with all the subjective well-being except the AIM, which was a measure of emotional experience.

In the third study, Diener et al. (1985) assessed the psychometric properties of the scale with a geriatric population. With a sample of 55 elderly people volunteered for the project, a part of interviewers interviewed the participants about their life for about one hour, and at the end of the section, subjects completed a print version of the SWLS. In

this third study, the mean score of the SWLS was 25.8, and the item-total correlations for the five SWLS were $r = .81, .63, .61, .75,$ and $.66$.

Further validation of the scale, conducted by Pavot, Diener, Colvin, and Sandvik, (1991) offered evidence for validity of SWLS with other self-reported measure of satisfaction and the unitary factor structure. In Study 2, the correlation between peer reports and family reports of life satisfaction was $r=.54, p<.001$. The correlation between self-reported and peer reported life satisfaction was $r=.55, p<.001$; and between self-reported and family reported life satisfaction was $r=.57, p<.001$. (Pavot & Diener, 1993; Pavot, Diener, Colvin, & Sandvik, 1991).

Although, there was no evidence found that SWLS has been used in entrepreneurship studies, the scale was used in cross-cultural settings and with diverse populations in health and mental health areas (Pavot & Diener, 2008). The SWLS used in this study was the original scale developed by Diener et al. (1985). See Table 3.12. The scale was composed of 5 items and each item was scored in a range from 1 (strongly disagree) to 7 (strongly agree). The five questions all were coded to a positive direction, so the five items were added to arrive to a total score for the scale. Thus, the possible range of scores on the questionnaire were from 5 (low satisfaction with life) to 35 (high satisfaction with life), with a score of 20 representing the midpoint of the scale. Moreover, scores between 5 and 9 indicated respondents were extremely dissatisfied with life, scores from 15 to 19 indicated respondents were slightly dissatisfied with life, scores from 21-25 represented a slightly satisfaction with life, and finally scores from 31 to 35 represented a extremely satisfaction with life.

Acculturation

The level of acculturation was measured using a modification of the Bi-dimensional Acculturation Scale for Hispanics (BAS) scale of acculturation, which taps preferred speaking and reading languages related to conducting and learning about business information, and about general living situations. It was modified to include items on preferences for reading, thinking and speaking in Spanish or English relative to business related activities and entrepreneur training opportunities. (See Table 3.13.)

Marín and Gamba (1987) developed the BAS to provide a short measure of acculturation that could address the conceptual and psychometric limitations of other acculturation scales (Marín & Gamba, 1987). The BAS measures respondents' use of language to interact with people from their ethnic group or country of origin, and with those from the host culture. Therefore, it is a bi-dimensional acculturation scale. It also measures use of language when reading and thinking about business matters, and speaking with customers, business leaders, and use of Spanish and English in reading, speaking and thinking about general living situations.

The authors developed the BAS using a random sample of 254 Hispanics adults' reported preferences and abilities in 30 areas in which acculturation can have an impact on behavior. The BAS includes 24 items measuring linguistic usage, language proficiency, and electronic media usage. Half of the items refer to English use or English-language proficiency, and the other half addresses the same areas as they refer to Spanish use or proficiency.

The final scale developed by Marín and Gamba (1987) included items that had correlations greater than .45. In the original study, the scale showed an alpha coefficient of .87 for the items in the Hispanic domain and .94 for the items in the non-Hispanic domain, suggesting their data may have been skewed. Validity was established using a number of approaches, including correlations with respondents' generational status ($r = .50$ for the use of Spanish language and preference to associate with people from host culture and $r = .42$ for the use of English and preference to associate with people from country of origin or who spoke English); length of residence in the United States ($r = .46$ for the non-Hispanic domain and $r = .28$ for the Hispanic domain); age of arrival in the United States ($r = .60$ for the non-Hispanic domain and $r = .41$ for the Hispanic domain); and respondents' own assessments of their acculturation status ($r = .47$ for the non-Hispanic domain and $r = -.38$ for the Hispanic domain).

In this study, the BAS scale included 12 items measuring frequency of use of English and Spanish, 14 items measuring perceived proficiency of English and Spanish, 8 items measuring frequency of media exposure in English and Spanish, and 6 items measuring preference in language for learning activities. In total, the acculturation scale included 40 items. See Table 3.13. Half of the items in each section measured use of English language and the other half measured the use of the Spanish language.

Table 3.13 Bi-dimensional Acculturation Scale for Hispanics (BAS) Scale of Acculturation Used in Current Study (Marín and Gamba (1987) and Related Measures

<p>4.19. Tell us how often you use English or Spanish to do the following things.</p>	<p>1=Almost never 2=Sometimes 3=Often 4=Almost always</p>	<p>4.19.1 How often do you speak English? * 4.19.2 How often do you speak in English with your friends? * 4.19.3 How often do you speak in English with business employees? ** 4.19.4 How often do you speak in English with business customers? ** 4.19.5 How often do you think in English? * 4.19.6 How often do you think in English about business affairs? ** 4.19.7 How often do you speak in Spanish? * 4.19.8 How often do you speak in Spanish with your friends? * 4.19.9 How often do you speak in Spanish with business employees? ** 4.19.10 How often do you speak in Spanish with business customers? ** 4.19.11 How often do you think in Spanish? * 4.19.12 How often do you think in Spanish about business affairs? **</p>
<p>4.20. Tell us how proficient you think you are in your use of English and Spanish.</p>	<p>1=Very poorly; 2=Poorly; 3=Well; 4=Very well</p>	<p>4.20.1 How well do you speak English? * 4.20.2 How well do you read in English? * 4.20.3 How well do you understand television programs in English? * 4.20.4 How well do you understand radio programs in English? * 4.20.5 How well do you understand written materials in English dealing with operating your business? ** 4.20.6 How well do you write in English? *</p>
<p>4.20. Tell us how proficient you think you are in your use of English and Spanish.</p>	<p>1=Very poorly; 2=Poorly; 3=Well; 4=Very well</p>	<p>4.20.7 How well do you understand music in English? * 4.20.8 How well do you speak Spanish? * 4.20.9 How well do you read in Spanish? * 4.20.10 How well do you understand television programs in Spanish? * 4.20.11 How well do you understand radio programs in Spanish? * 4.20.12 How well do you understand written materials in Spanish dealing with operating your business? ** 4.20.13 How well do you write in Spanish? * 4.20.14 How well do you understand music in Spanish? *</p>
<p>4.21. How often do you do the following things?</p>	<p>1=almost never 2=Sometimes 3= Often 4=Almost always</p>	<p>4.21.1 How often do you watch television programs in English? * 4.21.2 How often do you listen to radio programs in English? * 4.21.3 How often do you listen to music in English? * 4.21.4 How often do you watch television programs in Spanish? * 4.21.5 How often do you listen to radio programs in Spanish? * 4.21.6 How often do you listen to music in Spanish? * 4.21.7 How often do you attend English speaking educational programs about business development? ** 4.21.8 How often do you attend Spanish speaking educational programs about business development? **</p>
<p>4.22. When you are learning new things about how to grow and develop your business do you prefer to . . .</p>	<p>Check all boxes that apply to your preferences.</p>	<p>4.22.1 Read written materials in Spanish? ** 4.22.2 Read written materials in English? ** 4.22.3 Attend Spanish speaking workshops/seminars? ** 4.22.4 Attend English speaking workshops/seminars? ** 4.22.5 I have no preference for either Spanish or English written materials** 4.22.6 I have no preference for either Spanish or English speaking workshops/seminars.**</p>

*BAS measurement items

**measurement items created for this study

Scores for each item were added and averaged by the number of items in each domain (Spanish and English language usage). For items measuring frequency of use of language, items in each domain were added and averaged for the 6 items. Similarly, for items measuring perceived language proficiency the scores were added and averaged for the 7 items. For the items measuring frequency of media exposure, each of the scores were added and averaged for the 4 items.

Thus, each respondent had two scores: the Hispanic domain and the Anglo domain for each category with scores ranging from 1 to 4. Following Marín and Gamba (1996), the level of acculturation were obtained by using score cutoffs of 2.5 to indicate low or high level of adherence to each domain. Highly acculturated individuals were considered those with scores of 2.5 or higher on Anglo domain and lower than 2.5 on the Hispanic domain. The individuals with scores of 2.5 or above on both domains were considered bicultural. Lastly, those individuals with scores of 2.5 or higher on the Hispanic domain and lower than 2.5 on Anglo domain were considered low acculturated.

Business success factors

The survey contained several measures related to business success and what business success meant to respondents. Respondents were asked to state whether they had a profit last fiscal year (Q2.1), how old their business was (Q2.2), whether there had been changes in employees numbers this past year (Q2.5), the effects that the national recession had on their business (Q2.6) and whether the revenues produced through their business were sufficient to meet their total financial needs (Q2.8). In addition, participants were asked directly how successful their business currently was (Q2.11).

The factors mentioned above, along with the respondents' demographic characteristics, their sense of community ratings, and the nature of the influence of their family on their business were entered as independent variables in a series of regression analyses to determine the ability of these factors to explain the variance in respondents' ratings of business success.

In addition to the above measures, business owners were asked to rate the importance of each of 28 criteria used to judge whether or not their business was a success using a 5 point categorical scale with an anchor of 1= "not important" and 5= "very important. These 28 business success criteria were based on Walker and Brown (2004), Lussier's (2004), Gadar and Yunus (2009) and Vijaya & Kamalanabhan's (1998) studies.

Since the final scale was created for this study based on Lussier (2004), Gadar and Yunus (2009), Vijaya and Kamalanabhan (1998), and Walker and Brown (2004) work, reliability findings are reported in Chapter Four. A factor analysis of the scale was also done to determine if latent factors better explained the respondents' use of criteria to judge success. The factors that emerged from the factor analysis were used as scales, and examined for possible effects on attitude measurement 3.12, likely business success if they engaged in a specified behavior. The results are reported in Chapter Four.

Table 3.14 Twenty Eight Factors Associated With Business Success

<p>2.10. Please rate how important each of the following factors are to you CURRENTLY in judging the success of your business.</p> <p>(items based on Walker and Brown 2004; Gadar and Yunus (2009) studies</p> <p>My business currently is successful if ...</p>	<p>1=Not important to me, 2=slightly important to me, 3=important, 4=very important, 5=extremely important to me</p>	<p>2.10.1 I am making a profit 2.10.2 I think my services are useful 2.10.3 I have customers who are satisfied 2.10.4 I am a leader in the community 2.10.5 I am satisfied with the services we provide 2.10.6 I make enough money to support my family 2.10.7 I become rich 2.10.8 I can use my business skills 2.10.9 I am the employer, never an employee 2.10.10 I get a fair price for our service 2.10.11 I am respected by my family 2.10.12 I have a reputation in the community 2.10.13 I can do something creative or innovative 2.10.14 People recognize the value of my business 2.10.15 Business income adequately supplements our total income needs 2.10.16 My hard work is recognized 2.10.17 I offer customers something unique 2.10.18 My business provides financial stability for our children 2.10.19 I can earn a living sufficient to be free from having to have another job 2.10.20 I can make enough money to clear my debts 2.10.21 I can have a freer lifestyle 2.10.22 I can earn the respect of people 2.10.23 I can enjoy the best luxuries of life 2.10.24 I am not bored 2.10.25 I can provide others with jobs 2.10.26 I can provide other family members with jobs 2.10.27 I can access concessions or loans from the government, banks, etc. 2.10.28 I compete with others and prove to be the best 2.10.29 Are there other factors you use to consider success? Write in</p>
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Family business vs. family involvement in business

There is not agreement in the literature on what constitutes a family business (Danes, Stafford, & Teik-Cheok Loy, 2007; Klein, Astrachan, & Smyrniotis, 2005). Baylor University’s John F. Baugh Center on Entrepreneurship is advancing an academic understanding of what constitutes a family business when contrasted to a business venture that may have family involvement. This study patterned several questions after Baylor University’s Center on Entrepreneurship’s work. Several questions were asked to determine the nature and extent of involvement of family members in the business’s start-up, daily operation, and effect on decision-making. (See Table 3.15.)

Table 3.15 Family Business or Family Involvement

<i>Questions</i>	<i>Response Category</i>	<i>Items</i>
2.7. From what sources did you get the capital to start your business?	(Check all that apply.)	2.7.1 Personal savings 2.7.2 Family members 2.7.3 Friends 2.7.4 Banks 2.7.5 Federal government loan program 2.7.6 Small Business Administration 2.7.7 Community-based Nonprofit Organization grant or loan program 2.7.8 Faith-based organization grant or loan program
2.9. If you have to supplement the income produced by your business in order to meet your financial needs, in what ways do you do this?	Check all that apply.	2.9.1 I have another job 2.9.2 My spouse has another job 2.9.3 My children have job(s) 2.9.4 I borrow from savings 2.9.5 Family members give me money 2.9.6 Friends give me money 2.9.7 Other (please specify)
4.1 Which family members are actively involved in the business? Check all that apply. (For example, they may be involved as partners, managers, employees, advisers)	Check all that apply.	4.1.1 None 4.1.2 Spouse 4.1.3 Son(s) 4.1.4 Daughter(s) 4.1.5 Brother(s) 4.1.6 Brother-in-law 4.1.7 Sister(s)
<i>Questions</i>	<i>Response Category</i>	<i>Items</i>
4.1 Which family members are actively involved in the business? Check all that apply. (For example, they may be involved as partners, managers, employees, advisers)	Check all that apply.	(Continued) 4.1.8 Sisters-in-law 4.1.9 Mother 4.1.10 Mother-in-law 4.1.11 Father 4.1.12 Father-in-law 4.1.13 Cousin 4.1.14 Niece(s) 4.1.15 Nephew(s) 4.1.16 Aunts 4.1.17 Uncles 4.1.18 Others (write in)

Table 3.15 Family Business or Family Involvement (Continued)

<p>4.2. Please indicate the degree to which you disagree or agree with the following statements.</p>	<p>Scale: 1=strongly disagree; 7=strongly agree</p>	<p>4.2.1 My family has influence on my business decisions. 4.2.2 My family members share similar values. 4.2.3 My family and business share similar values. 4.2.4 Family members support my business in discussions with friends. 4.2.5 Family members support my business in discussions with other employees. 4.2.6 Family members support my business in discussions with other family members. 4.2.7 Family members support my business in discussions with me. 4.2.8 Family members feel loyalty to the business. 4.2.9 Family members are proud to tell others that they are part of my business. 4.2.10 There is so much to be gained by participating with the business on a long-term basis. 4.2.11 Family members agree with my business goals, plans, and policies. 4.2.12 Family members really care about the fate of the business. 4.2.13 Deciding to be involved with the business has had a positive influence on my life. 4.2.14 I understand and support my family's decisions regarding the future of the business. 4.2.15 Family members are willing to put in a great deal of effort beyond what is normally expected to help the business be successful.</p>
<p>4.3. Did either of your parents or grandparents own and operate a business different from the one you own?</p>		<p>4.3.1 Yes, parent 4.3.2 Yes, grandparent 4.3.3 No</p>

Data management

Once data collection was completed all questionnaires were reviewed. Data from all questionnaires completed by interviewers were entered into the Survey Monkey online survey so that a complete data file containing both online survey respondents data and data from interviews were available in one file. The data file was exported into SPSS.

Frequencies were run on each variable to identify missing data or data error. All data errors were corrected. For all analyses procedures, an exclude-cases-listwise procedure was used. Frequencies and descriptive statistics including the mean, standard deviation, minimum and maximum values were run to identify potential outliers. The data were corrected for skew and is explained in the next section.

Reliability analysis

All scales were checked for reliability. Where skew was present it was corrected. The manner of adjusting for skewness depended on how much skew was present and the direction of the skew. Skew below +/- .80 was not considered a problem. For positive skew on scale scores, if skew was between .80 and 1.5, a square root transformation was used. For skew on scale scores between 1.5 and 3.0, a log₁₀ (natural log) transformation was used. No skew was present above 3.0. Negative skew was corrected by reflecting a variable (i.e. the value was subtracted from the largest value + 1). Table 3.4 presents the reliability findings on all scales used in this study.

Table 3.4 Reliability Analysis On All Scales

<i>Scale Name</i>	<i>Cronbach's Alpha</i>	<i>Sample N</i>	<i>Item N</i>	<i>Mean</i>	<i>Std Deviation</i>	<i>Variance</i>	<i>Skew</i>
Criteria Used To Judge Success 2.10	.920	52	28	105.15	15.970	255.035	.435
Life Satisfaction Scale 2.12	.710	63	5	27.05	5.332	28.433	-.791
Sufficiency of skills/knowledge & Experience 3.11	.829	66	3	13.02	1.776	3.154	-.618
Likely Conditions Present to Learn New Skills/Knowledge 3.13	.891	56	13	62.29	18.158	329.699	-.608
Conditions for Learning New Business Skills/Knowledge 3.14	.945	55	10	63.745	7.8533	61.675	.587
Reported Entrepreneurial Characteristics 3.15	.794	66	7	44.33	5.121	26.226	.390
Family Influence on Business 4.2	.929	63	15	79.84	22.238	494.509	.610
Sense of Community 4.15	.655	63	10	46.35	9.787	95.779	.792
View of Hispanic Community on Entrepreneurship 4.18	.869	64	3	16.08	4.654	21.660	.235
Acculturation-Frequency of Use of English/Spanish 4.19	.711	62	12	35.25	5.452	29.723	.214
Acculturation-Proficiency of Use of English/Spanish 4.20	.875	62	14	45.87	6.263	39.229	.214
Acculturation—use of language for various media 4.21	.768	27	8	22.81	5.456	29.772	-.430

Data Analysis

Data cleaning

Standard data cleaning practices were used including checking all scales for skew and correcting skew, if it appeared there was a need to do so. Skew transformation used square root and log10 transformation procedures. Data outliers were checked and removed if needed. All scales were checked for reliability and only reliable scales' total scores were used. All were found reliable at the .65 or higher. Scales over Cronbach's alpha .80 were transformed for skew.

Bivariate and multivariate analysis

Using descriptive statistics, a business and business owner profile was developed. Frequencies, means, and in some cases median statistics were reported. Chi-square and Pearson's correlations were performed, depending on the nominal or ordinal/interval nature of the variables examined. Correlations and covariance among significant variables and modifiers were examined while using various kinds of regression analyses. In one case, a paired sample t-test was performed. In one case, a confirmatory factor analysis was done.

Regression analysis

Various kinds of regression analyses were performed on different combination of variables. Univariate and multivariate general linear regressions and linear regressions were done, and in some cases, hierarchical regression analysis. In one instance, family involvement analysis, a logit loglinear regression analysis was calculated. The nature of the analysis procedure is identified throughout the discussion of findings.

When the sample is large enough, typically structural equation modeling is done in TPB research. With lower sample sizes, multiple regression analysis is the preferred analysis approach found in the literature reviewed. Because the total sample size for this study was 74, multivariate generalized linear regression and linear regression analyses using SPSS version 19 were done to test hypotheses and answer research questions.

Each of thirteen entrepreneurial behaviors had their own TPB variables. Thirteen separate linear regressions were done to determine the significant number of TPB variables that predicted the intention score without collinearity issues. For each regression analysis, a total model was run with all TPB variables entered as independent variables and the intention score entered as the dependent variable. While in each case the total number of variables proved to achieve significance as a model, in each instance, not all TPB variables achieved significant standardized beta coefficients or, if they did achieve significance, the tolerance, VIF, eigenvalues and and/or condition indices indicated possible problems with collinearity. Therefore, a series of regressions were run to determine the reduced model that best explained the variance in intention scores, while at the same time achieved significant standardized beta coefficients without collinearity issues.

The criteria used to determine the variables to use in the reduced model were as follows. Tolerance levels on all measures were checked to see if they were close to 0 indicating high multi-collinearity. Tolerance levels were checked also to determine the percentage of the variance in a given predictor that could not be explained by the other predictors. The VIF for all measures were checked to see if it was below 2, suggesting

that there was not a problem with collinearity. Eigenvalues for each variable were checked to determine the inter-correlation among variables. Low (close to .0) eigenvalues indicated that some of the predictors, when all were used, were highly inter-correlated and that small changes in the data values may lead to large changes in the estimates of the standardized beta coefficients. The condition index with values greater than 15 indicated a possible problem with collinearity; greater than 30, a serious problem (IBM, 2012).

Once the reduced model was determined, each significant TPB variable was used as the dependent variable and all the modifiers were used as independent variables in a regression analysis to determine the modifiers that had significance in explaining the variance in TPB variables found significant in the reduced model.

To examine whether or not the modifiers had a direct effect in predicting intention scores, the significant modifiers and TPB variables were entered as independent variables and the intention score entered as a dependent variable.

Methodological limitations of the study

This study was limited to examination of intended behavior. While the literature indicated that examination of intended behavior is a valid and reliable approximation of actual behavior, actual entrepreneurship behavior may be different from what respondents reported and their stated intentions may be different from what they really intend to do. They may have wanted to give the researcher what they thought she would want to hear.

The study used a small sample of Hispanic business owners, even though statistically valid and powerful given precedent literature prior effect sizes achieved.

Thus, the generalizability of findings is limited. The findings cannot be generalized to all Hispanic business owners in the Upstate, to Hispanic business owner in South Carolina, or to Hispanic business owners across the U.S.

Respondents participated voluntarily and these participants' beliefs may not represent the less engaged Hispanic business owners' beliefs. It may be that only Hispanic business owners that have more trust in community leaders and more willingness to participate in community efforts volunteered to participate and that this study represented more their viewpoints.

This study examined Hispanic beliefs and may not represent necessarily the prevailing beliefs and intentions of other ethnic or racial groups. Moreover, the study focused on Hispanics business owners in South Carolina in only five cities. Their beliefs were subject to influence from the local context (e.g. regulations, stressors, business climate, acceptance and support for minority businesses). The local context may have affected intentions to behave and related beliefs, and these beliefs may not be representative of other Hispanic business owners in other localities.

Summary

Chapter Three detailed methods and procedures used for this study. A brief description of the study design, setting and population served, sample and sample size calculation techniques were included. The procedure was explained for participant's recruitment, data collection, consent procedure, and confidentiality issues. Variables were described as well as selected instruments, scales used and the data analysis plan. In the next chapter, relevant findings of the study are discussed.

CHAPTER FOUR

FINDINGS

Chapter Four presents the findings from the survey. The Chapter begins by identifying what distinguishes business owners and their businesses.

Business owner profile

Over half of the respondents' parents and grandparents had owned businesses of their own that were different from the respondents' current business (Table 4.1). Forty two (41.9%) percent of respondents (N=31) indicated their parents had owned a business and 21.6% (N=16) indicated their grandparent(s) had owned their own business. Seventeen respondents (23%) had owned a business in their birth country prior to coming to the U.S. As later analysis will indicate, this becomes an important set of variables.

Table 4.1 Family Experience With Business Ownership

Family Experience With Business Ownership		Frequency	Percent	Valid Percent	Cumulative Percent
Parents Operated Business	yes	31	41.9	47.7	47.7
	no	34	45.9	52.3	100.0
	Total	65	87.8	100.0	
	No response	9	12.2		
Grandparent(s) Operated Business	yes	16	21.6	25.0	25.0
	no	48	64.9	75.0	100.0
	Total	64	86.5	100.0	
	No response	10	13.5		
Neither Parents or Grandparents Operated Business	yes	28	37.8	42.4	42.4
	no	38	51.4	57.6	100.0
	Total	66	89.2	100.0	
	No response	8	10.8		
I owned Business in birth country	Yes	17	23.0	25.4	25.4
	No	47	63.5	70.1	95.5
	Not Applicable	3	4.1	4.5	100.0
	Total	67	90.5	100.0	
	No response	7	9.5		
Total		74	100.0		

Of those who indicated age and gender, 47.8% were males and the median age range was between 41-45 years old. Seventy three percent were 45 years old or younger.

Table 4.2 Gender and Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	32	43.2	47.8	47.8
	Female	35	47.3	52.2	100.0
	Total	67	90.5	100.0	
	No response	7	9.5		
Total		74	100.0		
Age	18-25	1	1.4	1.5	1.5
	26-30	4	5.4	6.0	7.5
	31-35	7	9.5	10.4	17.9
	36-40	19	25.7	28.4	46.3
	41-45	18	24.3	26.9	73.1
	46-50	7	9.5	10.4	83.6
	51-55	9	12.2	13.4	97.0
	61-65	2	2.7	3.0	100.0
	Total	67	90.5	100.0	
	No response	7	9.5		
Total		74	100.0		

Table 4.3 provides a look at respondents' countries of birth, what generation immigration they were, and how long they have been in the U.S. Sixty five percent were from three countries: Colombia, Dominican Republic, and Mexico. The median length of residency was 13 years with a range of two years (minimum) to 40 years maximum residency length. All respondents were either first (95.5%) or second (4.5%) generation immigrants.

Table 4.3 Respondents Birth Country, Immigration Generation and Length of Residency

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Country of Birth	Colombia	12	16.2	18.2	18.2
	Dominican Republic	7	9.5	10.6	28.8
	Mexico	24	32.4	36.4	65.2
	Honduras	3	4.1	4.5	69.7
	Costa Rica	7	9.5	10.6	80.3
	Argentina	1	1.4	1.5	81.8
	Guatemala	4	5.4	6.1	87.9
	Puerto Rico	1	1.4	1.5	89.4
	El Salvador	2	2.7	3.0	92.4
	Nicaragua	1	1.4	1.5	93.9
	Cuba	1	1.4	1.5	95.5
	Uruguay	1	1.4	1.5	97.0
	USA	2	2.7	3.0	100.0
	Total	66	89.2	100.0	
	No Response	8	10.8		
What Generation Immigration	First Generation	64	86.5	95.5	95.5
	Second generation	3	4.1	4.5	100.0
	Total	67	90.5	100.0	
	No Response	7	9.5		
Length of Time in U.S.	2	2	2.7	3.0	3.0
	3	1	1.4	1.5	4.5
	4	2	2.7	3.0	7.6
	6	1	1.4	1.5	9.1
	8	4	5.4	6.1	15.2
	9	3	4.1	4.5	19.7
	10	8	10.8	12.1	31.8
	11	3	4.1	4.5	36.4
	12	7	9.5	10.6	47.0
	13	3	4.1	4.5	51.5
	14	1	1.4	1.5	53.0
	15	5	6.8	7.6	60.6
	16	2	2.7	3.0	63.6
	17	2	2.7	3.0	66.7
	18	4	5.4	6.1	72.7
	19	1	1.4	1.5	74.2
	20	4	5.4	6.1	80.3
	21	1	1.4	1.5	81.8
	22	1	1.4	1.5	83.3
	23	2	2.7	3.0	86.4
	24	1	1.4	1.5	87.9
	25	1	1.4	1.5	89.4
	27	1	1.4	1.5	90.9
	28	1	1.4	1.5	92.4
	35	2	2.7	3.0	95.5
	40	1	1.4	1.5	97.0
	41	1	1.4	1.5	98.5
42	1	1.4	1.5	100.0	
Total	66	89.2	100.0		
No Response	8	10.8			
Total	74	100.0			

The median total family income reported was between \$30,001 and \$40,000 annually (Table 4.4). The mean was \$40,001-\$50,000.

Table 4.4 Respondents Total Family Income Last Fiscal Year

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Income level	Less than \$10,000	1	1.4	1.8	1.8
	\$10,001-\$20,000	14	18.9	24.6	26.3
	\$30,001 - \$40,000	5	6.8	8.8	35.1
	\$30,001- \$40,000	11	14.9	19.3	54.4
	\$40,001 - \$50,000	6	8.1	10.5	64.9
	\$50,001 - \$60,000	3	4.1	5.3	70.2
	\$60,001 - \$70,000	5	6.8	8.8	78.9
	\$70,001- \$80,000	3	4.1	5.3	84.2
	\$90,001 - \$100,000	2	2.7	3.5	87.7
	\$100,001 to \$110,000	3	4.1	5.3	93.0
	\$110,001 - \$120,000	1	1.4	1.8	94.7
	\$140,001 - \$150,000	1	1.4	1.8	96.5
	\$160,001 - \$170,000	1	1.4	1.8	98.2
	Above \$250,000	1	1.4	1.8	100.0
	Total	57	77.0	100.0	
	No Response	17	23.0		
Total	74	100.0			

The median level of respondents' education was a technical school education, while the mode was a high school education (Table 4.5). Only 5.4% (N=4) indicated they had an elementary school education. Nearly 31% had a bachelor's degree or higher.

Table 4.5 Respondents' Educational Level

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Education Level	Elementary School (Grades 1-6)	4	5.4	6.2	6.2
	Junior High (Grades 7-8)	7	9.5	10.8	16.9
	High School (Grades 9-12)	19	25.7	29.2	46.2
	Technical School	9	12.2	13.8	60.0
	Some College	6	8.1	9.2	69.2
	Bachelor's Degree	13	17.6	20.0	89.2
	Some Graduate School	1	1.4	1.5	90.8
	Master's Degree	4	5.4	6.2	96.9
	PhD	2	2.7	3.1	100.0
	Total	65	87.8	100.0	
	No Response	9	12.2		
Total	74	100.0			

Table 4.6 summarizes the results of the three acculturation scales used in the study. For frequency of use of English and/or Spanish, 37.8% were low acculturated. A significant number of respondents used Spanish most often and English was used infrequently. Sixty four percent (63.5%) were bi-cultural by their own evaluation of their proficiency level in English and Spanish. They were equality comfortable with their proficiency in both English and Spanish. Between these two ratings, it appears that even those who do not use English frequently feel they are proficient in the use of English, when they want to use it. Few (N=27) completed the evaluation on which language they preferred for various kinds of media usage (print, radio, television, seminars/workshops). Of those who did, 28.4% were either bi-cultural or highly acculturated, indicating they watched or hear things in both languages or typically used English.

The low response rates on two of the items, particularly the use of language for media usage, were probably due to the length of the survey and these items being the last two items of the survey.

Table 4.6 Respondents' Acculturation Levels

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Acculturation-Frequency of use of English/Spanish	low acculturation	28	37.8	58.3	58.3
	bi-cultural	18	24.3	37.5	95.8
	highly acculturated	2	2.7	4.2	100.0
	Total	48	64.9	100.0	
	No response	26	35.1		
Acculturation-Proficiency Level in Use of English/Spanish	low acculturation	13	17.6	21.7	21.7
	bi-cultural	47	63.5	78.3	100.0
	Total	60	81.1	100.0	
	No response	14	18.9		
Acculturation-Preference for Use of English and Spanish for Media Use	low acculturation	6	8.1	22.2	22.2
	bi-cultural	12	16.2	44.4	66.7
	highly acculturated	9	12.2	33.3	100.0
	Total	27	36.5	100.0	
	No response	47	63.5		
Total		74	100.0		

Business profile

Table 4.7 provides a profile of what the businesses were like that were owned by respondents. Sixty six percent (66.2%) indicated that their business had a profit their past fiscal year, while 32.4% indicated no profit was achieved. The businesses ranged from one year to 55 years old, with the median being 4 years old. The mode was 1 year. Nearly seventy percent (69.9%) of the businesses were five years old and younger and 90.4% were ten years or younger. Sixty-nine percent (N=49) had no full time employees.

The range was zero to nine full-time paid employees, but the median was zero full-time employees. Among all respondents' businesses, a total of 61 full-time paid employees were present.

Table 4.7 indicates that 68% of the respondents had no part-time paid employees. The mean number was 1.25 part-time employees with the median being zero. Among all the respondents, a total of 90 part-time employees were present.

Almost 49% (N=36) of the respondents had no employees, full- or part-time.

Table 4.7 Profile of Businesses

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Profit Last Year?	yes	49	66.2	67.1	67.1
	no	24	32.4	32.9	100.0
	Total	73	98.6	100.0	
Age of Business	1	18	24.3	24.7	24.7
	2	12	16.2	16.4	41.1
	3	6	8.1	8.2	49.3
	4	8	10.8	11.0	60.3
	5	7	9.5	9.6	69.9
	6	5	6.8	6.8	76.7
	7	2	2.7	2.7	79.5
	8	1	1.4	1.4	80.8
	9	4	5.4	5.5	86.3
	10	3	4.1	4.1	90.4
	11	3	4.1	4.1	94.5
	12	1	1.4	1.4	95.9
	21	1	1.4	1.4	97.3
	23	1	1.4	1.4	98.6
	56	1	1.4	1.4	100.0
Total	73	98.6	100.0		
Number of Full-Time Employees	0	49	66.2	69.0	69.0
	1	6	8.1	8.5	77.5
	2	5	6.8	7.0	84.5
	3	6	8.1	8.5	93.0
	4	3	4.1	4.2	97.2
	6	1	1.4	1.4	98.6
	9	1	1.4	1.4	100.0
	Total	71	95.9	100.0	

Only 6.8% of the respondents anticipated growth in the number of either full or part time employees in the near future, while 2.7% indicated they were likely to have less full-time employees in the near future. Forty nine percent indicated they would have about the same number of full or part time employees. Of those indicating they currently have no employees, 47.3% indicated they did not anticipate having employees in the future.

Table 4.7 Profile of Businesses (Continued)

		Frequency	Percent	Valid Percent	Cumulative Percent
Number of Part-Time Employees	0	49	66.2	68.1	68.1
	1	5	6.8	6.9	75.0
	2	5	6.8	6.9	81.9
	4	5	6.8	6.9	88.9
	5	5	6.8	6.9	95.8
	6	1	1.4	1.4	97.2
	11	1	1.4	1.4	98.6
	13	1	1.4	1.4	100.0
	Total	72	97.3	100.0	
No employees	yes-no employees	36	48.6	50.0	50.0
	no-have employees	36	48.6	50.0	100.0
	Total	72	97.3	100.0	
Employee Change	no employees now or future	35	47.3	49.3	49.3
	same number of full-time paid	18	24.3	25.4	74.6
	more paid full-time employees	4	5.4	5.6	80.3
	less paid full-time employees	2	2.7	2.8	83.1
	about same # part-time employees	11	14.9	15.5	98.6
	more part-time employees	1	1.4	1.4	100.0
	Total	71	95.9	100.0	
Economy's Effect on Business	no effect	16	21.6	22.2	22.2
	some effect	30	40.5	41.7	63.9
	a major effect	26	35.1	36.1	100.0
	Total	72	97.3	100.0	
Business Success Rating	very successful	13	17.6	17.8	17.8
	somewhat successful	46	62.2	63.0	80.8
	somewhat not successful	14	18.9	19.2	100.0
	Total	73	98.6	100.0	

Seventy six percent (75.6%) indicated the economy has had some (40.5%) or a major effect on their business (35.1%), while 21.6% said it had no effect.

When asked how successful their business currently was, the median response was 'somewhat successful'. Eight one percent (80.8%) indicated their business was either somewhat successful or very successful. No respondent indicated his or her business was very unsuccessful. This may indicate a bias towards having recruited successful business owners.

Factors explaining variance in business success ratings

The survey contained several variables that helped examine business success and what that meant to respondents. Respondents were asked to state whether they had a profit last fiscal year (Q2.1), how old their business was (Q2.2), whether there had been changes in employees numbers this past year (Q2.5), the effects that the national recession had on their business (Q2.6) and whether the revenues produced through their business were sufficient to meet their total financial needs (Q2.8). In addition, participants were asked directly how successful their business currently was (Q2.11).

Predictors of respondents' current business success evaluations

Three factors explained 32.8% of the variance in respondents' evaluation of current business success, based on Q2.11: 1) the amount of employee change over the past year ($\beta = .248$, $t(65) = 2.278$, $p < .026$), 2) the effects of the national recession on their business ($\beta = .393$, $t(65) = 3.627$, $p < .01$), and 3) whether business revenues were sufficient to support their total financial needs ($\beta = .275$, $t(65) = 2.423$, $p < .018$). Respondents

indicating their business was currently successful or very successful, also indicated that there had been no employees or the same number of employees were present now as in past year, that revenues were sufficient to support their total financial needs, and that the recession had little effect on their business.

Two community involvement measures significant in explaining respondents' evaluations of their current business success (Q2.11) were one sense of community scale item and one community group membership item. My community is a good place to do business (a sense of community scale item; $\beta = -.230$, $t(64) = -2.707$, $p < .01$), explained 10.3% of the variance in current business success ratings ($R^2 = .103$, adjusted $R^2 = .089$, $F(1,64) = 7.326$, $p < .01$). The correlation matrix accompanying the regression analysis indicated that a generalized trust in people was a significant factor behind their indications that their community was a good place to do business, which was significant in explaining respondents' business success ratings. Respondents who rated their business as successful also indicated that most people in their community can be trusted.

The other community factor affecting business success evaluations was belonging to a business group such as Rotary or Kiwanis which explained 6.5% of the variance in success ratings ($\beta = .255$, $t(65) = 2.094$, $p < .05$) ($R^2 = .065$, adjusted $R^2 = .056$, $F(1,65) = 4.386$, $p < .05$). No other type of community group was significant in explaining variance in success ratings.

The nature and extent of family involvement in the respondents' business was also examined for effects on respondents' current evaluation of how successful their business currently was. Two family involvement ratings explained 8.4% of the variance

in success ratings ($R^2=.115$, adjusted $R^2=.084$, $F=(2,58) = 3.767$, $p<.05$): level of agreement that the family influences business decisions (Q4.2.1, $\beta = .335$ $t(58) = 2.421$, $p<.05$), and level of agreement that the family cares about their business (Q4.2.12, $\beta = -.310$, $t(58) = -2.242$, $p<.05$). When respondents said their business was successful or very successful currently, they disagreed more that the family influenced their business decisions, and agreed that the family cared about their business.

Entrepreneurial characteristics presence and anticipated business success

Reported presence of entrepreneurial characteristics was examined for the effects on their ratings of how likely they thought their business would be successful if they did each of the 13 entrepreneurial behaviors under study (Q3.12). The reported presence of entrepreneurial characteristics explained 14.1% of the variance in respondents total score on whether or not their business would be successful if they did each of 13 entrepreneurial behaviors ($R^2=.115$, adjusted $R^2=.141$, $F(1, 59) = 10.860$, $p<.01$).

Reported presence of entrepreneurial characteristics total score had a significant standardized beta coefficient ($\beta = .394$, $t(59) = 3.295$, $p<.01$) with no problems with collinearity.

In a correlation analysis, it was found that when respondents indicated they possessed more of the entrepreneurial characteristics, they also agreed more that their business was likely to be successful when they said they intended to do ten of the thirteen the entrepreneurial behaviors (Table 4.8). The exceptions were that there were no significant association between the total score on presence of entrepreneurial characteristics and perceived success if they persisted; completed jobs; and monitored

customer satisfaction. More will be said about these connections in later analysis reported in the antecedents and modifiers predicting intentions section of this report.

Table 4.8 Significant Correlations Between Likely Business Success and Reported Presence of Entrepreneurial Characteristics

<i>How likely their business would be successful if they</i>	<i>Total scale score 3.15 reported presence of entrepreneurial characteristics</i>
3.12. Take Risks	.262*
3.12.3 Seek Business Opportunities	.329**
3.12.4 Demand Efficiency	.405**
3.12.5 Demand Quality	.434**
3.12.6 Set Business Goals	.262*
3.12.7 Monitor Business Finances	.292*
3.12.9 Network	.261*
3.12.10 Seek Information	.343**
3.12.11 Plan systematically	.344**
3.12.13 Learn New Skills and Knowledge	.405**

*p<.05, **p<.01, N=63

Criteria used to judge success

Respondents were asked to indicate what kinds of criteria they used to judge whether their business was success. They were given a listing of 28 possible criteria by which they might judge business success. These criteria were derived largely from Lussier (2004), Gadar and Yunus (2009) and Walker and Brown’s (2004) studies. The descriptive statistics on this measure (Q 2.10) are found in Table 4.9. As Table 4.10 indicates, some of the variables had skew +/- .80. For the initial factor analysis, which is explained below, skew was not corrected so that data were easier to understand and also to determine whether the rotation done during the factor analysis accounted for the skew in some items.

Two tests were done to determine the suitability of the data for structure detection using factor analysis. The Kaiser-Meyer-Olkin (KMO) Measure of Sampling adequacy indicated the proportion of variance in the variables that might be caused by underlying factors. High values (close to 1.0) generally indicate that a factor analysis may be useful with the data. In this instance, the KMO indicated it would be useful. The second test, Bartlett's test of sphericity, tested the hypothesis that the correlation matrix was an identity matrix, indicating that the variables were unrelated and therefore unsuitable for structure detection. In this instance, the test showed they were related and suitable for structure detection. The significance level was below .05 indicating factor analysis would be useful for this data.

Table 4.9 KMO and Bartlett's Tests To Determine Suitability of Data for Factor Analysis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.714
Bartlett's Test of	Approx. Chi-Square	1027.270
Sphericity	df	378
	Sig.	.000

An exploratory factor analysis was conducted. The principal component extraction indicated that initial communalities (correlations) estimates of the variance in each variable accounted for by all the components ranged from a low of .602 to a high of .905, suggesting that a principle component factor solution was acceptable, that all 28 variables fit reasonably well, and none needed to be excluded.

Table 4.10 Descriptive Statistics on Criteria Used To Judge Business Success

	N	Range	Min.	Max.	Sum	Mean		Std. Dev.	Variance	Skewness	
	Stat	Stat	Stat	Stat	Stat	Stat	Std. Error	Stat	Statistic	Stat	Std. Error
2.10.1I make profit	68	3	2	5	263	3.87	.096	.790	.624	-.320	.291
2.10.2Services Useful	67	3	2	5	271	4.04	.081	.661	.437	-.372	.293
2.10.3Customers Satisfied	68	4	1	5	282	4.15	.105	.868	.754	-1.139	.291
2.10.4Community Leader	66	4	1	5	211	3.20	.151	1.231	1.514	-.491	.295
2.10.5I'm Satisfied With Services	67	3	2	5	273	4.07	.105	.858	.737	-.739	.293
2.10.6Make Enough \$ To Support Family	68	4	1	5	257	3.78	.120	.990	.980	-.868	.291
2.10.7I Become Rich	68	4	1	5	191	2.81	.164	1.352	1.829	.210	.291
2.10.8Use Business Skills	68	3	2	5	270	3.97	.100	.828	.686	-.432	.291
2.10.9I'm Employer Not Employee	68	4	1	5	255	3.75	.125	1.028	1.056	-.834	.291
2.10.10Get Fair Price For Services	68	3	2	5	275	4.04	.092	.762	.580	-.284	.291
2.10.11Respected By Family	68	4	1	5	278	4.09	.114	.942	.888	-1.173	.291
2.10.12Community Reputation	69	4	1	5	264	3.83	.126	1.043	1.067	-1.083	.289
2.10.13Innovate and Create	68	4	1	5	258	3.79	.114	.939	.882	-.573	.291
2.10.14Value of Business Recognized By Others	69	4	1	5	271	3.93	.114	.944	.892	-1.039	.289
2.10.15 Business Income Supplement Total Income Needs	68	3	2	5	276	4.06	.102	.844	.713	-.573	.291
2.10.16 Hard Work Is Recognized	68	4	1	5	258	3.79	.123	1.016	1.032	-.803	.291
2.10.17 Customers Offered Unique Service	69	4	1	5	276	4.00	.111	.924	.853	-.807	.289
2.10.18 Provide Financial Stability For Children	67	3	2	5	269	4.01	.117	.961	.924	-.663	.293
2.10.19 Earning Sufficient To Not Have Another Job	67	4	1	5	265	3.96	.130	1.065	1.134	-.762	.293
2.10.20 Make Enough To Clear Debts	66	3	2	5	264	4.00	.104	.841	.708	-.320	.295
2.10.21 Allows for Freer Lifestyle	67	4	1	5	251	3.75	.138	1.133	1.283	-.897	.293
2.10.22 Earn People's Respect	65	4	1	5	240	3.69	.124	.999	.998	-.601	.297
2.10.23 Enjoy Best Luxuries	70	4	1	5	217	3.10	.158	1.320	1.743	-.228	.287
2.10.24 Not Bored	68	4	1	5	236	3.47	.153	1.263	1.596	-.504	.291
2.10.25 Provide Others With Job	67	4	1	5	240	3.58	.146	1.195	1.429	-.557	.293
2.10.26 Provide Family Members With Jobs	68	4	1	5	245	3.60	.136	1.122	1.258	-.527	.291
2.10.27 Access Loans	68	4	1	5	212	3.12	.163	1.344	1.807	-.335	.291
2.10.28 Compete and Prove Services Best	68	4	1	5	219	3.22	.163	1.348	1.816	-.492	.291

For the initial solution, there were 8 components accounting for all 28 variables, and in a correlations analysis, the sum of the eigenvalues did not equal the number of components. Eigenvalues greater than 1 were extracted. The first eight principal components formed the extracted solution, explaining 78% of the variance among components. This finding indicated the complexity of the data set could be significantly reduced by using these components, with a 22% loss of information. This finding suggested that 8 latent influences were associated with the criteria owners used to

determine success, but there remains room for some unexplained variation. The Extraction Sums of Squared of Loading showed that variance explained by the extracted factors before rotation. The cumulative variability explained by these 8 factors in the extracted solution was about 78%, a difference of 0% from the initial solution. Thus, 0% of the variation explained by the initial solution was lost due to latent factors unique to the original variables and variability that simply could not be explained by the factor model.

The unrotated factor analysis indicated there were several criteria that had correlations greater than 0.2 that muddled understanding the relationships that existed among variables. Therefore, a principle component factor analysis was done using a Varimax with Kaiser Normalization rotation method to examine the latent factors related to respondents' judgments of business success.

When rotated, the cumulative percentage of variation explained by the extracted component was maintained, but the variation was now spread more evenly over the components. The relatively large changes in the individual totals suggested that the rotated component matrix would be easier to interpret than the unrotated matrix.

Eight factors were found (Table 4.11). Survey question 2.10 asked respondents to indicate how important each of 28 factors was to them currently in judging the success of their business. At the top of the listing of 28 criteria was the following phrase, "My business currently is successful if . . ." Four items contributed to the first factor: I can use my business skills, I get a fair price for services we provide, I do something innovative and creative; and people recognize the value of my business. Factor One was named

Recognized for personal talents and business value. The second factor had four criteria: I think my services are useful, I have customers who are satisfied, I am satisfied with the services we provide; I am respected by family. This factor was named *Personal, customer, family satisfaction with services*. The third component had three criteria: I have a reputation in the community, I can access concessions or loans from the government, banks, etc.; I compete with others and prove to be the best. This factor was named *Community leaders and agencies evaluate business favorably*. The fourth component had three factors: business income adequately supplements total income needs; I can have a freer lifestyle; I can earn people's respect. This component was named *business allows for freer lifestyle*. The fifth component had three factors: My business provides financial stability for children, I can earn a living sufficient to be free from having to have another job, I can make enough money to clear my debts. This component was named *Business provides financial security*. The sixth component had four criteria: I am making a profit, I can enjoy best luxuries of life, I can provide others with jobs, I can provide family members with jobs. This component was named *Profits Provide For Self, family and others*. The seventh component had two criteria: I become rich, and I am an employer not employee. This component was named *Provides financial independence*. The eighth component had one factor: I am a leader in the community. This was named *Leads to community leadership*.

Table 4.11 Eight Factor Solution To Criteria Used By Respondents To Judge Business Success

<i>Eight Criteria For Judging Business Success "My business is successful if . . ."</i>	<i>X</i>	<i>Eigenvalue</i>	<i>% of variance explained</i>	<i>Cronbach alpha</i>
<i>1. Recognized for personal talents and business value.</i> 8. I can use my business skills 10. I get a fair price for services we provide 13. I do something innovative and creative 14. People recognize the value of my business.	.718 .757 .501 .855	4.000	14.286	.840
<i>2. Personal, customer, family satisfaction with services</i> 2. I think my services are useful, 3. I have customers who are satisfied, 5. I am satisfied with the services we provide; 11. I am respected by family.	.575 .816 .836 .675	3.458	12.351	.767
<i>3. Community leaders and agencies evaluate business favorably</i> 12. I have a reputation in the community, 27. I can access concessions or loans from the government, banks, etc.; 28. I compete with others and prove to be the best	.559 .684 .743	3.128	11.172	.660
<i>4. Business allows for freer lifestyle</i> 15. Business income adequately supplements total income needs; 21. I can have a freer lifestyle; 22. I can earn people's respect.	.622 .795 .515	2.848	10.171	.621
<i>5. Business provides financial security</i> 18. My business provides financial stability for children, 19. I can earn a living sufficient to be free from having to have another job, 20. I can make enough money to clear my debts.	.877 .791 .553	2.845	10.162	.862
<i>6. Profits Provide For Self, family and others</i> 1. I am making a profit, 23. I can enjoy best luxuries of life, 25. I can provide others with jobs, 26. I can provide family members with jobs.	.682 .845 .549 .520	2.254	8.050	.741
<i>7. Provides financial independence</i> 7. I become rich, 9. I am an employer not employee.	.883 .514	1.694	6.049	NA
<i>8. Leads to community leadership</i> 4. I am a leader in the community.	.830	1.513	5.405	NA

Do respondents favor one set of criteria over another in how they measure their success? To address this question a paired sample t-test was conducted on the summed mean for various paired combinations of factors. Table 4.12 provides the paired sample t-test for all factors. For factor 1 (recognized for personal talents and business value) a significant difference was found between the combined factor 1 and factors 3 through 8. Factor 1 paired with factor 2 was not significant at the $<.05$ cut off. What this demonstrates is that on a combination of items that made up factor 1 (recognized for personal talents and business value), respondents favored these more highly than the items that made up factors 3-8. Relative to the literature review, these findings indicated that respondents did not favor financial criteria over other kinds of factors that were more oriented to personal satisfaction and personal perception of others' valuing their business efforts.

There were no significant differences in respondents' valuing of factor 1 and 2 indicating that the first two factors were favored equally as much by respondents. Thus, this sample of business owners were pre-disposed to judge their business success by how important it was that others recognized their personal talents and valued their business efforts, and by whether they, their customers and family were satisfied with their business services. In each succeeding paired t-test, significant differences were found with respondents favoring the factor preceding the factor with which it was paired. Starting with factor 3, some of the paired factors had a negative t statistic indicating that when they indicated it was important to very important to value the first factor that they thought it statistically less important to value the factor with which it was compared. Thus,

respondents used a fairly complicated set of criteria to judge success. This situation should be kept in mind when understanding more fully respondents' single ratings of how successful their business currently was. Respondents were actually using a cluster of values to indicate normative situations that would lead to business success.

To test whether men differed from women in the criteria they used to judge success, a paired sample t-test was done. There were no significant differences in the criteria used by females and males.

To determine if there were any significant correlations between age, length of stay in the U.S., educational level, income level, and acculturation level (language proficiency, frequency of use of language, and language use for media), correlations were run using the averaged mean for each factor. Relatively few significant correlations were found. Respondents who thought factor 5 (business provides financial security) was important to extremely important were respondents who had been in the U.S. longer ($r = .385, p < .05$). Respondents who thought that factor 4 (Business allows for a freer lifestyle) was important to extremely important were respondents who were either bi-cultural (proficient in both English and Spanish) or highly acculturated (proficient in English and below 2.5 Spanish proficiency) ($r = .368, p < .01$).

Table 4.12 Paired Sample t-tests on Respondents' Disposition To Favor One Factor's Criteria of Business Success Over Another

Factor X Paired With Y	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Factor1 - Factor 2	-.53846	2.18179	.27062	-1.07908	.00216	-1.990	64	.051
Factor1 - Factor 3	4.72475	2.17984	.26832	4.18888	5.26062	17.609	65	.000
Factor1 - Factor 4	3.68359	2.14998	.26875	3.14655	4.22064	13.707	63	.000
Factor1 - Factor 5	3.41801	2.55542	.32454	2.76906	4.06697	10.532	61	.000
Factor 1 - Factor 6	1.39773	2.64792	.32594	.74679	2.04867	4.288	65	.000
Factor 1 - Factor 7	8.11765	2.43286	.29503	7.52877	8.70652	27.515	67	.000
Factor 1 - Factor 8	9.62879	2.28087	.28076	9.06808	10.18950	34.296	65	.000
Factor 2 - Factor 3	5.23413	2.36555	.29803	4.63837	5.82988	17.562	62	.000
Factor 2 - Factor 4	4.20161	2.02908	.25769	3.68632	4.71690	16.305	61	.000
Factor 2 - Factor 5	3.87712	2.37853	.30966	3.25727	4.49697	12.521	58	.000
Factor 2 - Factor 6	1.79365	3.11686	.39269	1.00868	2.57862	4.568	62	.000
Factor 2 - Factor 7	8.60385	2.64903	.32857	7.94745	9.26024	26.186	64	.000
Factor 2 - Factor 8	10.13492	2.19550	.27661	9.58199	10.68785	36.640	62	.000
Factor 3 - Factor1	-4.72475	2.17984	.26832	-5.26062	-4.18888	-17.609	65	.000
Factor 3 - Factor 2	-5.23413	2.36555	.29803	-5.82988	-4.63837	-17.562	62	.000
Factor 3 - Factor 4	-.98387	2.58511	.32831	-1.64037	-.32738	-2.997	61	.004
Factor 3 - Factor 5	-1.16111	2.59544	.33507	-1.83158	-.49064	-3.465	59	.001
Factor 3 - Factor 6	-3.32564	2.67141	.33135	-3.98758	-2.66370	-10.037	64	.000
Factor 3 - Factor 7	3.36616	2.54098	.31277	2.74151	3.99081	10.762	65	.000
Factor 3 - Factor 8	4.81771	2.20464	.27538	4.26701	5.36841	17.482	63	.000
Factor 4 - Factor1	-3.68359	2.14998	.26875	-4.22064	-3.14655	-13.707	63	.000
Factor 4 - Factor 2	-4.20161	2.02908	.25769	-4.71690	-3.68632	-16.305	61	.000
Factor 4 - Factor 3	.98387	2.58511	.32831	.32738	1.64037	2.997	61	.004
Factor 4 - Factor 5	-.23729	1.79618	.23384	-.70537	.23080	-1.015	58	.314
Factor 4 - Factor 6	-2.45430	2.68711	.34126	-3.13670	-1.77190	-7.192	61	.000
Factor 4 - Factor 7	4.38281	2.18494	.27312	3.83703	4.92859	16.047	63	.000
Factor 4 - Factor 8	5.89247	1.98608	.25223	5.38810	6.39684	23.361	61	.000

Table 4.12 Paired Sample t-tests on Respondents' Disposition To Favor One Factor's Criteria of Business Success Over Another (Continued)

Factor X Paired With Y	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Factor 5 - Factor1	-3.41801	2.55542	.32454	-4.06697	-2.76906	-10.532	61	.000
Factor 5 - Factor 2	-3.87712	2.37853	.30966	-4.49697	-3.25727	-12.521	58	.000
Factor 5 - Factor 3	1.16111	2.59544	.33507	.49064	1.83158	3.465	59	.001
Factor 5 - Factor 4	.23729	1.79618	.23384	-.23080	.70537	1.015	58	.314
Factor 5 - Factor 6	-2.38750	2.49018	.32148	-3.03078	-1.74422	-7.427	59	.000
Factor 5 - Factor 7	4.56989	2.14874	.27289	4.02422	5.11557	16.746	61	.000
Factor 5 - Factor 8	6.08333	2.28202	.29461	5.49382	6.67284	20.649	59	.000
Factor 6 - Factor1	-1.39773	2.64792	.32594	-2.04867	-.74679	-4.288	65	.000
Factor 6 - Factor 2	-1.79365	3.11686	.39269	-2.57862	-1.00868	-4.568	62	.000
Factor 6 - Factor 3	3.32564	2.67141	.33135	2.66370	3.98758	10.037	64	.000
Factor 6 - Factor 4	2.45430	2.68711	.34126	1.77190	3.13670	7.192	61	.000
Factor 6 - Factor 5	2.38750	2.49018	.32148	1.74422	3.03078	7.427	59	.000
Factor 6 - Factor 7	6.75758	2.75471	.33908	6.08038	7.43477	19.929	65	.000
Factor 6 - Factor 8	8.27344	2.63174	.32897	7.61605	8.93083	25.130	63	.000
Factor 7 - Factor1	-8.11765	2.43286	.29503	-8.70652	-7.52877	-27.515	67	.000
Factor 7 - Factor 2	-8.60385	2.64903	.32857	-9.26024	-7.94745	-26.186	64	.000
Factor 7 - Factor 3	-3.36616	2.54098	.31277	-3.99081	-2.74151	-10.762	65	.000
Factor 7 - Factor 4	-4.38281	2.18494	.27312	-4.92859	-3.83703	-16.047	63	.000
Factor 7 - Factor 5	-4.56989	2.14874	.27289	-5.11557	-4.02422	-16.746	61	.000
Factor 7 - Factor 6	-6.75758	2.75471	.33908	-7.43477	-6.08038	-19.929	65	.000
Factor 7 - Factor 8	1.52273	1.86760	.22989	1.06361	1.98184	6.624	65	.000
Factor 8 - Factor1	-9.62879	2.28087	.28076	-10.18950	-9.06808	-34.296	65	.000
Factor 8 - Factor 2	-10.13492	2.19550	.27661	-10.68785	-9.58199	-36.640	62	.000
Factor 8 - Factor 3	-4.81771	2.20464	.27558	-5.36841	-4.26701	-17.482	63	.000
Factor 8 - Factor 4	-5.89247	1.98608	.25223	-6.39684	-5.38810	-23.361	61	.000
Factor 8 - Factor 5	-6.08333	2.28202	.29461	-6.67284	-5.49382	-20.649	59	.000
Factor 8 - Factor 6	-8.27344	2.63174	.32897	-8.93083	-7.61605	-25.130	63	.000
Factor 8 - Factor 7	-1.52273	1.86760	.22989	-1.98184	-1.06361	-6.624	65	.000

Finally, to determine if any of the factors significantly explained the variance in respondents' ratings of current success of their business, a multiple generalized regression analysis was done using their individual rating of current success (Q2.11) as the dependent variables and all 8 factors as independent variables. Factor two (personal, customer, and family satisfaction with services, $\beta = -.364$, $t(63) = -2.929$, $p < .01$) was

significant in explaining 12% of the variance in respondents' rating of current business success ($R^2=.120$, adjusted $R^2=.106$, $F(63)=8.576$, $p<.01$).

Presence of family businesses vs family involvement in a business

Several questions were asked to determine to what extent the business was family business or just small business enterprises. This section reports the highlights of the findings. These questions were included because few studies in the mainstream management literature have included the family as a variable in their research (Dyer, 2003). Yet, Mintzberg and Water's (1982) historical study is often quoted as indicating that the family is often the downfall of the business (as reported in Dyer, 2003). If the family is an important variable in explaining the variance in success, we wanted to see if it also explained the variance in intention to engage in entrepreneurial behaviors and in what ways the family was involved and influenced respondents' view of success and intention to engage in various entrepreneurial behaviors. In addition, scholars are still trying to define what a family business really means and there was interest in contributing to this discussion. This section highlights the findings.

Sources of capital for start up

Table 4.13 summarizes the percentage of respondents who obtained capital from eight different sources for their business' start-up. The major source of capital used to finance their business start-up was personal savings (85.1%).

Family members were the second highest lending source (28.4%). None of the respondents had received capital from a nonprofit agency, a faith-based agency, or the Small Business Administration. Only 10.8% obtained capital from a bank. Family and personal resources were used for start-ups.

Table 4.13 Sources of capital for Respondents' Business Start Up

		<i>Frequency</i>	<i>Percent</i>			<i>Frequency</i>	<i>Percent</i>
Personal Savings Capital	yes	63	85.1	Banks	yes	8	10.8
	no	10	13.5		no	65	87.8
	Total	73	98.6		Total	73	98.6
	missing	1	1.4		missing	1	1.4
		74	100.0		Total	74	100.0
Family members capital	yes	21	28.4	Federal Government Loans	yes	1	1.4
	no	52	70.3		no	72	97.3
	Total	73	98.6		Total	73	98.6
	System	1	1.4		missing	1	1.4
		74	100.0		Total	74	100.0

Table 4.13 Sources of capital for Respondents' Business Start Up (Continued)

		<i>Frequency</i>	<i>Percent</i>			<i>Frequency</i>	<i>Percent</i>
Friends	yes	6	8.1	Small Business Admin.	no	73	98.6
	no	67	90.5		missing	1	1.4
	Total	73	98.6			74	100.0
	System	1	1.4				
		74	100.0				
Nonprofit Loan or Grant	no	73	98.6	Faith based Agency Loan or Grant	no	73	98.6
	missing	1	1.4		missing	1	1.4
		74	100.0			74	100.0

Revenue sufficiency

Respondents were asked if the revenues from their business were sufficient to meet their family's total financial needs. Forty six percent (45.9%, N=34) indicated that revenues were sufficient. Twenty three percent (23%, N=17) indicated that sometimes they were sufficient, and 27% (N=20) said they were not sufficient to meet their total needs.

If respondents had to supplement the income produced from their business activities to meet their financial needs, they did so by their spouse working (33.8%), having another job (16.2%), children getting a job (6.8%), borrowing from savings (5.4%), taking out a loan (5.4%), or another family member giving them money (2.7%). (Table 4.14) Their income supplement efforts were largely a personal or family affair.

Table 4.14 Sources Used to Supplement Income Needs

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Have Another Job	yes	12	16.2	16.4	16.4
	no	61	82.4	83.6	100.0
	Total	73	98.6	100.0	
Spouse Has Job	yes	25	33.8	34.2	34.2
	no	48	64.9	65.8	100.0
	Total	73	98.6	100.0	
Children Have Job(s)	yes	5	6.8	6.8	6.8
	no	68	91.9	93.2	100.0
	Total	73	98.6	100.0	
Borrowed From Savings	yes	4	5.4	5.5	5.5
	no	69	93.2	94.5	100.0
	Total	73	98.6	100.0	

Table 4.14 Sources Used to Supplement Income Needs (Continued)

Family Member Gave Money	yes	2	2.7	2.7	2.7
	no	71	95.9	97.3	100.0
	Total	73	98.6	100.0	
Friends Gave Money	no	73	98.6	100.0	100.0
Took Out Loan	yes	4	5.4	5.5	5.5
	no	69	93.2	94.5	100.0
	Total	73	98.6	100.0	

Family involvement in business

Forty two percent (42%, N= 31) of respondents indicated their parents had owned and operated a business different from the one they had. Twenty two percent (21.6%, N=16) said their grandparents owned and operated a business different from the respondents' business, while 37.8% indicated that neither their parents or grandparents had owned and operated a business different from theirs (Table 4.15). Therefore a significant number of these respondents had grown up in families in which operating their own business was modeled for them to experience before starting their own business. As will be discussed in a later section, these variables were significant in explaining the variance in responses to respondents' views of their community.

Table 4.15 Parents' and Grandparents' Business Ownership Status

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Parents Operated A Business	yes	31	41.9	47.7	47.7
	no	34	45.9	52.3	100.0
	Total	65	87.8	100.0	
	Missing	9	12.2		
		74	100.0		
Grandparent Operated A Business	yes	16	21.6	25.0	25.0
	no	48	64.9	75.0	100.0
	Total	64	86.5	100.0	
	Missing	10	13.5		
		74	100.0		
Neither Parents nor Grandparents Operated a Business	yes	28	37.8	42.4	42.4
	no	38	51.4	57.6	100.0
	Total	66	89.2	100.0	
	Missing	8	10.8		
		74	100.0		

Extent of family involvement in business

Respondents were asked to indicate what family members were actively involved in their business (Table 4.16). Suggestions given relative to what active involvement meant were “as partners, managers, employees, advisers, etc.”. Only 23% indicated no involvement of family members. Nearly half of the respondents had a spouse involved in their business (47.3%, N=35). Children were also involved. Fifteen percent (14.9%, N=11) indicated son(s) were involved, and 14.9% (N=11) indicated daughters were involved. Eleven percent had brother(s) involved (N=8), while 5.4% had a brother-in-law actively involved (N=4). Four percent (4.1%, N=3) said a sister(s) was involved, while one (1.4%) indicated that a sister-in-law was actively involved in their business.

Parents were generally not involved in respondents' businesses, although two said their mothers were actively involved.

The data were re-coded to determine how many different types of family members were involved. As indicated above 20.3% indicated no family member involvement. Thirty four percent (33.8%; N=25) said one member was involved, 10.8% (N=8) indicated two members were involved, 8.1% (N=6) said three members were involved and 4.1% (N=3) said four members were actively involved in their business. Twenty-three percent did not respond to this question (N=17).

The respondents were split into two group, no involvement at all of family members and involvement of at least one family member, and an analysis was done to determine if respondents' evaluation of their current business' success was associated with family member involvement. There were no significant correlations or beta coefficients. Family involvement did not seem to affect judgments of success.

Table 4.16 Types of Family Members' Involved In Respondents Businesses

<i>Relation</i>		<i>Frequency</i>	<i>%</i>	<i>Relation</i>		<i>Frequency</i>	<i>%</i>
None	yes	17	23.0	Mother	yes	2	2.7
	no	52	70.3		no	68	91.9
	Total	69	93.2		Total	70	94.6
Spouse	yes	35	47.3	Mother In Law	no	70	94.6
	no	23	31.1	Father	no	70	94.6
	Total	58	78.4	Father in Law	no	70	94.6

Table 4.16 Types of Family Members' Involved In Respondents Businesses (Continued)

<i>Relation</i>		<i>Frequency</i>	<i>%</i>	<i>Relation</i>		<i>Frequency</i>	<i>%</i>	
Sons	yes	11	14.9	Cousin	yes	1	1.4	
	no	58	78.4		no	69	93.2	
	Total	69	93.2		Total	70	94.6	
Daughters	yes	11	14.9	Niece	yes	2	2.7	
	no	59	79.7		no	68	91.9	
	Total	70	94.6		Total	70	94.6	
Brothers	yes	8	10.8	Nephew	yes	1	1.4	
	no	62	83.8		no	69	93.2	
	Total	70	94.6		Total	70	94.6	
Brothers in Law	yes	4	5.4	Aunt	no	70	94.6	
	no	66	89.2		Uncle	no	70	94.6
	Total	70	94.6					
Sisters	yes	3	4.1	Sisters in Law		yes	1	1.4
	no	67	90.5		no	69	93.2	
	Total	70	94.6		Total	70	94.6	

Respondents' Perception of Family Influence and Support

This study developed a scale to examine business owners' views on the influence and support of family relative to their business dealings. Fifteen statements were presented and respondents were asked how much they agreed with each statement, using a scale ranging from 1=strongly disagree to 7=strongly agree. The fifteen statements are summarized in Table 4.17.

Table 4.17 Fifteen Ways Families Might Show Support And Value Business

- 4.2.1 My family has influence on my business decisions.
- 4.2.2 My family members share similar values.
- 4.2.3 My family and business share similar values.
- 4.2.4 Family members support my business in discussions with friends.
- 4.2.5 Family members support my business in discussions with other employees.
- 4.2.6 Family members support my business in discussions with other family members.
- 4.2.7 Family members support my business in discussions with me.
- 4.2.8 Family members feel loyalty to the business.
- 4.2.9 Family members are proud to tell others that they are part of my business.
- 4.2.10 There is so much to be gained by participating with the business on a long-term basis.
- 4.2.11 Family members agree with my business goals, plans, and policies.
- 4.2.12 Family members really care about the fate of the business.
- 4.2.13 Deciding to be involved with the business has had a positive influence on my life.
- 4.2.14 I understand and support my family's decisions regarding the future of the business.
- 4.2.15 Family members are willing to put in a great deal of effort beyond what is normally expected to help the business be successful.

The scale was checked for reliability. Cronbach's alpha was .925, indicating that skew might be present. When the individual items were examined, several were skewed. The total scale score was corrected for skew for use in the various regression analyses that used the total family influence score.

An initial factor analysis was done to determine if latent factors may be present that explained the variance in responses. The initial factor analysis indicated that it would be useful to do a principle component factor analysis. Eigenvalues greater than 1 were extracted. The first two principal components formed the extracted solution, explaining 73% of the variance among components. This finding indicated the complexity of the data set could be significantly reduced by using these components, with a 27% loss of information. This finding suggested that two latent influences were associated with the criteria owners used to determine success, but there remains room for some unexplained variation. The Extraction Sums of Squared of Loading showed that variance explained by the extracted factors before rotation. The cumulative variability explained by these two factors in the extracted solution was about 73%, a difference of

0% from the initial solution. Thus, 0% of the variation explained by the initial solution was lost due to latent factors unique to the original variables and variability that simply could not be explained by the factor model.

The un-rotated factor analysis indicated there were several criteria that had correlations greater than 0.2 that muddled understanding the relationships that existed among variables. Therefore, a principle component factor analysis was done using a Varimax with Kaiser Normalization rotation method to examine the latent factors related to respondents' judgments of business success.

Table 4.18 Initial Factor Analysis on Family Influence Scale

<i>Component</i>	<i>Initial Eigenvalues</i>			<i>Extraction Sums of Squared Loadings</i>			<i>Rotation Sums of Squared Loadings</i>		
	<i>Total</i>	<i>% of Variance</i>	<i>Cumulative %</i>	<i>Total</i>	<i>% of Variance</i>	<i>Cumulative %</i>	<i>Total</i>	<i>% of Variance</i>	<i>Cumulative %</i>
1	8.075	53.831	53.831	8.075	53.831	53.831	6.384	42.557	42.557
2	2.840	18.932	72.763	2.840	18.932	72.763	4.531	30.206	72.763

When rotated, the cumulative percentage of variation explained by the extracted component was maintained, but the variation was now spread more evenly over the components. The relatively large changes in the individual totals suggested that the rotated component matrix would be easier to interpret than the un-rotated matrix. The data reduction converged in three rotations.

Table 4.19 displays the measurement items that were grouped within each of two components. Component 1 was named family values pervasive in business decisions and Component 2 was named family positively promotes business with family members, others, and me. Four items appeared to be bridger concepts between the two components

and are in parenthesis in Table 4.19. These deal with compatibility of family values with the business resulting in no conflicts between business and family goals, and family members actively promoting the business to others.

To determine if the nature of family influence was different for those with no family involvement and those in which family were involved in some capacity, a logit linear regression analysis was done. The first analysis used the 15 measures of family influence. No significant effects were found. The second analysis summed the scores achieved from the two components found in the factor analysis. No significant effects were found using logit loglinear regression analysis with family involved, family not involved as the dependent variable. Another analysis was done to see if respondents' family influence ratings explained the variance in respondents' evaluations of how successful their business currently was. No significant effects was found.

In summary, the scale seemed to be valuable in understanding that respondents, whether or not the family was involved directly in their business, felt their family members valued their business, promoted the business to others, and that the goals and directions of their business were compatible with what their significant family members thought should be the goals and directions.

The two component factors were entered as independent variables with one of the attitude measurements, 3.12 my business is likely to be a success if I engaged in (each of 13 entrepreneurial behaviors) as the dependent variables in a multivariate generalized regression analysis. The variance in respondents' answers for Attitude 3.12 was affected for one of the entrepreneurial behaviors, learning new skills and knowledge. The two

family influence component factors explained 24.4% of the variance in attitude 3.12 for learning new business knowledge and skills ($R^2=.244$, adjusted $R^2=.177$, $F(3,63) = 3.655$, $p<.02$). As will be seen in later discussions, attitude 3.12 was a significant antecedent explaining intentions to engage in several of the entrepreneurial behaviors.

Table 4.19 Principle Component Factor Analysis on Family Influence Scale

<i>Nature of Family Influence</i>	<i>Component</i>	
	<i>Family Values Pervasive in Business Decisions</i>	<i>Family Positively Promotes Business</i>
4.2.1 Family Influences Business Decisions	.605	
4.2.2 Family Shares Similar Values	.738	
4.2.3 Family and Business Share Similar Values	.679	(.460)
4.2.4 Family Supports Business With Friends		.960
4.2.5 Family Supports Business With Employees		.943
4.2.6 Family Support Business With Family Members		.973
4.2.7 Family Support Business With Me		.784
4.2.8 Family feel Loyalty to Business	.748	(.476)
4.2.9 Family Proud To Tell Others About Business	.640	(.542)
4.2.10 Worth Being In Business For Long Run	.786	
4.2.11 Family Agrees With Business Goals & Plans	.697	(.429)
4.2.12 Family Cares About Business Fate	.914	
4.2.13 Business Venture Had Positive Effect On Life	.864	
4.2.14 Understand and Support Family's Decision on Business	.846	
4.2.15 Family Willing To Put Effort In Business	.731	

Table 4.20 indicates that respondents who agreed more with the family influence statements, agreed more with attitude 3.12 statement, my business would likely be successful if I (specified entrepreneurial behavior), and this in turn explained some of the variance in intentions scores for these behaviors.

Table 4.20 Family Influence Factors Significant In Explaining Variance in Attitude 3.12 Ratings

<i>Family Influence Factors</i>	<i>Attitude 3.12 Affected for Selected Entrepreneurial Behavioral Intentions</i>	<i>df</i>	<i>Mean squared</i>	<i>F</i>	<i>Sig.</i>
Family Influence Factor 1	Likely Success if I Seek Business Opportunities	1	4.536	5.662	.023
	Likely Success if Demand Efficiency	1	2.395	5.180	.029
	Likely Success if Demand Quality	1	1.873	4.827	.035
	Likely Success if Learn New Skills and Knowledge	1	2.764	4.590	.039
Family Influence Factor 2	Likely Success if Demand Quality	1	1.868	4.814	.035
	Likely Success if Learn New Skills and Knowledge	1	5.851	9.716	.004

Having family members who were very positive about the respondent’s business and who had values similar to those promoted through the respondent’s business activities were particularly significant in respondents’ intentions to learn new skills and knowledge, and whether or not doing so was viewed as likely to lead to business success. In this instance, learning is a family matter!

These findings also suggest that whether respondents have the strong backing from their family and a consistent value framework that guides business decisions may be prime motivators to demand quality in services and products, and efficiency in business operations. Demanding efficiency and quality is hard work, requires time and resources, and involves guiding social interactions with employees, some of whom are family members for many of the respondents, and is easier to do if everyone shares similar goals and values (at least by perception).

Life satisfaction

The SWLS used in this study was the original scale developed by Diener et al. (1985). The scale was composed of 5 items and each item was scored in a range from 1 (strongly disagree) to 7 (strongly agree). The five questions all were coded to a positive direction, so the five items were added to arrive to a total score for the scale. Thus, the possible range of scores on the questionnaire were from 5 (low satisfaction with life) to 35 (high satisfaction with life), with a score of 20 representing the midpoint of the scale. Moreover, scores between 5 and 9 indicated respondents were extremely dissatisfied with life, scores from 15 to 19 indicated respondents were slightly dissatisfied with life, scores from 21-25 represented a slightly satisfaction with life, and finally scores from 31 to 35 represented a extremely satisfied with life.

Table 4.21 presents a summary of the descriptive statistics. Fourteen percent (14%) of the sample did not complete the life satisfaction question. Twelve (12.2%) of the sample were basically dissatisfied (i.e. had score between 5-20) and 73% were satisfied with life. When the total score was transformed into categories, there was no skew. The scale achieved a Cronbach's alpha of .71, within the range of acceptable reliability.

All the modifiers were analyzed for their significance in explaining the variance in life satisfaction scores. Only two measures were significant: the respondents' evaluation of the current economy's effects on their business and their view of whether or not entrepreneurship was valued in Greenville County.

The economy's effects on individuals ($\beta = -.256, t(60) = -2.049, p < .05$) predicted 6.5% of the variance in life satisfaction scores. ($R^2 = .065, \text{adjust } R^2 = .050, F(1/60) = 4.198, p < .05$). There was a negative relationship. When life satisfaction scores were higher, respondents indicated the economy had little to no effect on their business activities.

Table 4.21 Respondents' Life Satisfaction Levels

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
2.00 dissatisfied	2	2.7	3.2	3.2
3.00 slightly dissatisfied	4	5.4	6.3	9.5
4.00 neutral	3	4.1	4.8	14.3
5.00 slightly satisfied	12	16.2	19.0	33.3
6.00 satisfied	28	37.8	44.4	77.8
7.00 extremely satisfied	14	18.9	22.2	100.0
Total	63	85.1	100.0	
No response	11	14.9		
Total	74	100.0		

Respondents were asked to rate three statements about their perception of the value of entrepreneurship in Greenville County. Two of these statements explained 16.3% of the variance in life satisfaction scores. Interestingly, when respondents were in less agreement that entrepreneurs are admired in the Hispanic community in the county ($\beta = -.529, t(54) = -3.092, p < .01$), they had higher life satisfaction scores. When they agreed to strongly agreed that creative thinking was viewed as a route to success in the Hispanic community in Greenville county ($\beta = .485, t(54) = 2.831, p < .01$), they had higher life satisfaction scores. ($R^2 = .163, \text{adjusted } R^2 = .132, F(2,54) = 5.255, p < .01$).

When the frequency and proficiency language acculturation scales were regressed, they were not significant in explaining the variance in life satisfaction scores.

The significance of life satisfaction to explain variance in various TPB variables is explained in subsequent sections of this Chapter.

Antecedents and modifiers predicting intentions

Each of thirteen entrepreneurial behaviors had their own TPB variables. Thirteen separate univariate generalized linear regressions were done to determine the significant number of TPB variables that predicted the intention score without collinearity issues. For each regression analysis, a total model was run with all TPB variables entered as independent variables and the intention score entered as the dependent variable. While in each case the total number of variables proved to achieve significance as a model, in each instance, not all TPB variables achieved significant standardized beta coefficients or, if they did achieve significance, the tolerance, VIF, eigenvalues and and/or condition indices indicated possible problems with collinearity. Therefore, a series of regressions were run to determine the reduced model that best explained the variance in intention scores, while at the same time achieved significant standardized beta coefficients without collinearity issues.

The criteria used to determine the variables to use in the reduced model were as follows. Tolerance levels on all measures were checked to see if they were close to 0 indicating high multi-collinearity. Tolerance levels were checked also to determine the percentage of the variance in a given predictor that could not be explained by the other predictors. The VIF for all measures were checked to see if it was below 2, suggesting

that there was not a problem with collinearity. Eigenvalues for each variable were checked to determine the inter-correlation among variables. Low (close to .0) eigenvalues indicated that some of the predictors, when all were used, were highly inter-correlated and that small changes in the data values may lead to large changes in the estimates of the standardized beta coefficients. The condition index with values greater than 15 indicated a possible problem with collinearity; greater than 30, a serious problem (IBM, 2012).

Once the reduced model was determined, each antecedent found statistically significant was used as the dependent variable, and all the modifiers were used as independent variables in a regression analysis to determine the modifiers that had significance in explaining the variance in antecedents.

To examine whether or not the modifiers had a direct effect in predicting intention scores, the significant modifiers and TPB variables were entered as independent variables and the intention score entered as a dependent variable. With one exception (life satisfaction ratings), the modifiers never achieved significance when doing a linear regression and also when entered into a hierarchical regression. This was interpreted as indicating that the variables conceptualized as modifiers are best conceived as modifiers of the variance in TPB beliefs but not as having a direct effect on respondents' intentions to engage in one or more of the thirteen entrepreneurial behaviors under study. The one exception is indicated in a later section of this chapter Chapter and discussed in Chapter Five.

Table 4.22 TPB antecedents to intentions

Attitudinal belief measurements	3.1 Importance to success of business in doing the stated entrepreneurial behavior 3.2 Degree of pleasantness in doing the stated behavior 3.3 How easy or difficult it may be to do the behavior 3.12 How likely doing the state behavior would be to business success For behavior 13 (learning new business knowledge and skills) only: 3.14 whether having the stated resources would be present within the next year to learn new knowledge and skills
Normative belief measurements	3.4 level of agreement that most of the people important to them in matters related to business success think they should do the stated behavior
Behavioral Control measurements	3.6 Degree of confidence in doing the stated behavior 3.7 level of agreement that it is up to them (within their control) to do the stated behavior 3.10 level of agreement that the necessary resources are accessible for them to do the stated behavior. For behavior 13 only: 3.13 listing of resources and level of agreement that these resources would be present in order for them to learn new knowledge and skills

To keep the narrative manageable and less tedious to read, only the reduced significant models for each intention are reported. The TPB variables used in the regression analyses are summarized in Table 4.22. The modifiers used in the regression analyses are summarized in Table 4.23. The survey question number and item within each question are referenced so that readers who wish to link the discussion with particular questions are able to easily do so.

Table 4.23 Modifiers Used in Regression Analysis

Socio-demographic Factors	Gender 4.4 Age 4.5 Marital Status 4.8 Number of children 4.11.2 Have Children (Yes/No; 4.11.1) Length of residency 4.6
Socio-economic Factors	Income level 4.9 Educational level 4.10 Effects of national economic recession Extent of civic involvement 4.16 Attitudes about community 4.15 Age of business 2.2 # of full and part time employees (size of business) 2.4.1-2.4.3 Employee change 2.5 Economy's effect on business 2.6 Extent of family involvement in business 4.1 Family influence on business decision making 4.2
Cultural Factors	Birth Country 4.7 Acculturation (Highly acculturated, bi-cultural, low acculturation in use of language 4.19; proficiency in languages 4.20, and use of languages for media use 4.21)
Life Satisfaction	Diener et al's (1985) Satisfaction With Life Scale 2.12

1 Intention to persist when obstacles and challenges occur

The final significant reduced model free from collinearity issues had two antecedents that explained 41.5% of the variance in intentions to persist scores. The two significant antecedents were 1) behavioral control 3.6.1 (degree of confidence) and 2) attitude 3.12.1 (likely success if persist). ($R^2=.415$, adjusted $R^2=.396$, $F(2,63) = 21.292$, $p<.01$). Both predictors had significant standardized beta coefficients: attitude 3.12 ($\beta =.395$, $t(2,63) = 3.834$, $p<.01$) and behavioral control 3.6.1 ($\beta =.409$, $t(2,63) = 3.971$, $p<.01$). Tolerance, VIF, eigenvalues were within acceptable ranges, but the condition indices indicated there may be a slight problem with collinearity for 3.6 with 3.12. The coefficient correlations indicated that there was a significant positive correlation between behavioral control 3.6 (degree of confidence) and attitude 3.12.1 (likely success if persist) ($r = .285$ (63), $p<.01$). When confidence in ability to persist scores were higher, likely success if persist scores were higher.

Next the modifiers were examined to determine which modifiers were significantly correlated with the two significant attitude (3.12.1, likely success if persist) and behavioral control (3.6.1, confidence) variables and whether any of the significant modifiers were a direct predictor of intention, rather than just a modifier of the variance in TPB antecedent variables.

For attitude 3.12.1, likely successful if persist, none of modifiers had a significant correlation with 3.12.1. When a regression was done, there were also no significant models found and no significant standardized betas in any of the models found.

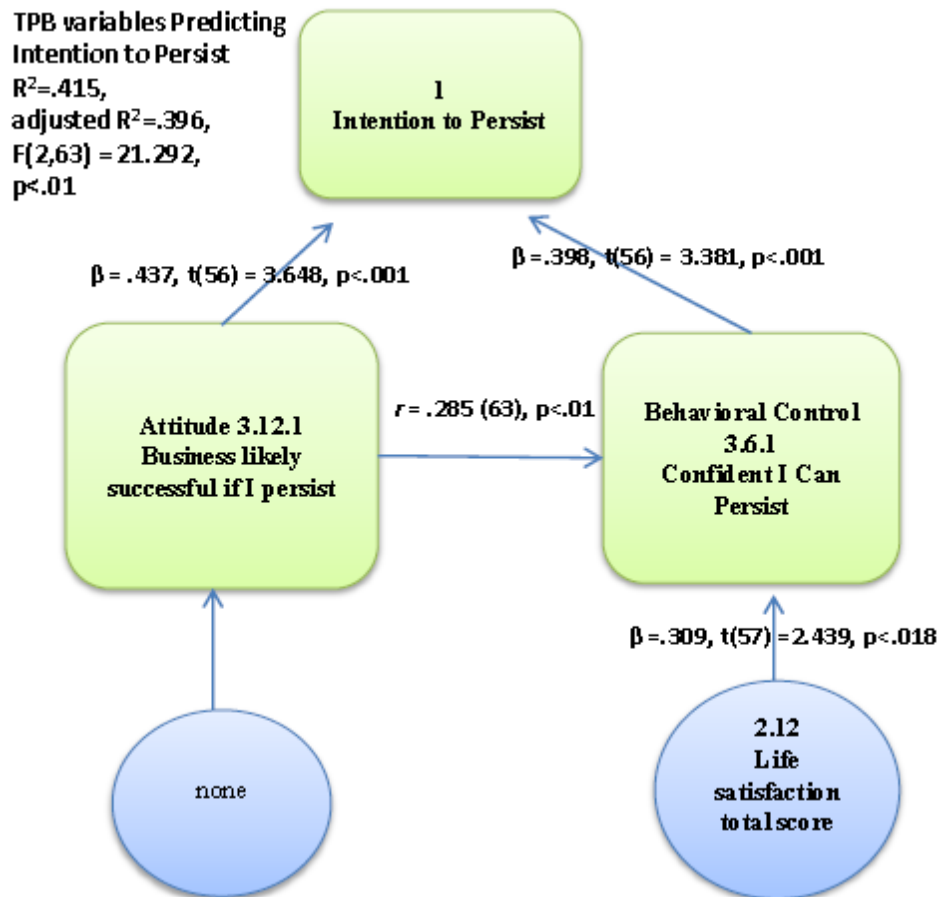
For behavioral control 3.6.1, confident can overcome obstacles, three of the modifiers had a significant correlation with 3.6.1 confidence scores: 2.1, business profit last year ($r = -.280$ (65), $p < .05$), 2.12 total score from the life satisfaction scale ($r = .343$ (60), $p < .01$), and 3.15 total score for the self-reported global entrepreneurial characteristics scale. To determine the ability of these three predictors to explain the variance in 3.6.1 scores a linear regression analysis was done. The three predictors explained 18.6% of the variance in 3.6.1 confidence scores ($R^2 = .186$, adjusted $R^2 = .136$, $F(3, 57) = 3.987$, $p < .01$). However, examination of the standardized betas indicated that only 2.12 total score from the life satisfaction scale ($\beta = .309$, $t(57) = 2.439$, $p < .018$) was significant, and the eigenvalue and condition index for 3.15, total score for the self-reported entrepreneurial characteristics scale showed a fairly low eigenvalue and a condition index slightly over 15 indicating some collinearity with the other two variables may be present. When the life satisfaction total score ($\beta = .347$, $t(58) = 2.817$, $p < .01$) was used as the sole predictor of variable in 3.6.1 scores, it had the ability to explain 12% of the variance in 3.6.1 scores ($R^2 = .120$, adjust $R^2 = .105$, $F(1, 58) = 7.035$, $p < .01$). The tolerance statistic indicated that the life satisfaction score explained 99% of the variance in 3.6.1 that could not be explained by other predictors.

To check if life satisfaction may have a direct effect on the respondents' scores, the two TPB predictor variables that were significant (3.12.1 and 3.6.1) and the life satisfaction score were used in a regression. The TPB predictor variables were significant but the life satisfaction score was not. A correlation was also done using the intention to persist score and life satisfaction score. There was not a significant

correlation. This finding was interpreted as the life satisfaction score is best thought of as significant in explaining the variance in scores on behavioral control variable 3.6.1, but not having a direct effect or ability to explain the variance in intention to persist scores.

Figure 4.1 summarizes the significant findings for intention to persist to overcome business obstacles and challenges. The green shaded boxes summarize the findings relative to hypothesis 1 and research question 1, and the blue-shaded boxes summarize the findings relative to research question 2.

Figure 4.1 Significant TPB and Modifying Variables Explaining Intention to Persist



2 Taking risks intentions

The same procedures were used to determine the significant TPB antecedent predictors to respondents' intention to take risks within the next six months. When all TPB antecedent predictors were entered as independent variables with the intention to take risk score entered as the dependent variable the model was significant but not all variables achieved significant beta coefficients.

The final significant reduced model contained two antecedents which explained 46.5% of the variance in intention scores: attitude 3.1.2 (important to take risks) and 3.6.2 (confident can take risk) ($R^2=.465$, adjust $R^2=.447$, $F(2,63) = 26.106$, $p<.01$). Both antecedent variables had significant standardized betas: attitude 3.1.2 (important to take risks, $\beta = .304$, $t(63) = 2.659$, $p<.01$) and behavioral control 3.6.2 (confident can take risks, $\beta = .462$, $t(63) = 4.043$, $p<.01$).

To determine what modifiers had significance in predicting the variance in each of the two significant TPB antecedents, regressions analyzed each significant TPB predictor (dependent variable) and all modifiers (independent variables).

For 3.1.2 (importance of taking risks), two modifiers were significant: 2.12 life satisfaction total score ($\beta = .536$, $t(57) = 5.126$, $p<.01$) and 4.4 gender ($\beta = -.304$, $t(57) = -2.904$, $p<.01$). The tolerance, VIF, eigenvalues and condition indices for these two variables showed there were no problems with collinearity. The coefficient correlations indicated that 85% of the variance in life satisfaction ratings were associated with gender ($r = .070$, $p<.01$, variance proportion .85). Males had significantly higher life satisfaction scores than females. The regression analysis indicated that these two antecedent

variables (gender and life satisfaction scores) explained 40.2% of the variance in respondents' intention scores to take risks ($R^2 = .402$, adjusted $R^2 = .380$, $F(2, 57) = 18.489$, $p < .01$). The higher the life satisfaction score, the higher the score on importance to take risk. If the respondent was a male they had higher life satisfaction scores and that variable in combination with life satisfaction score explained 40.2% of the variance in attitude 3.1.2 (i.e. important to take risks scores were higher).

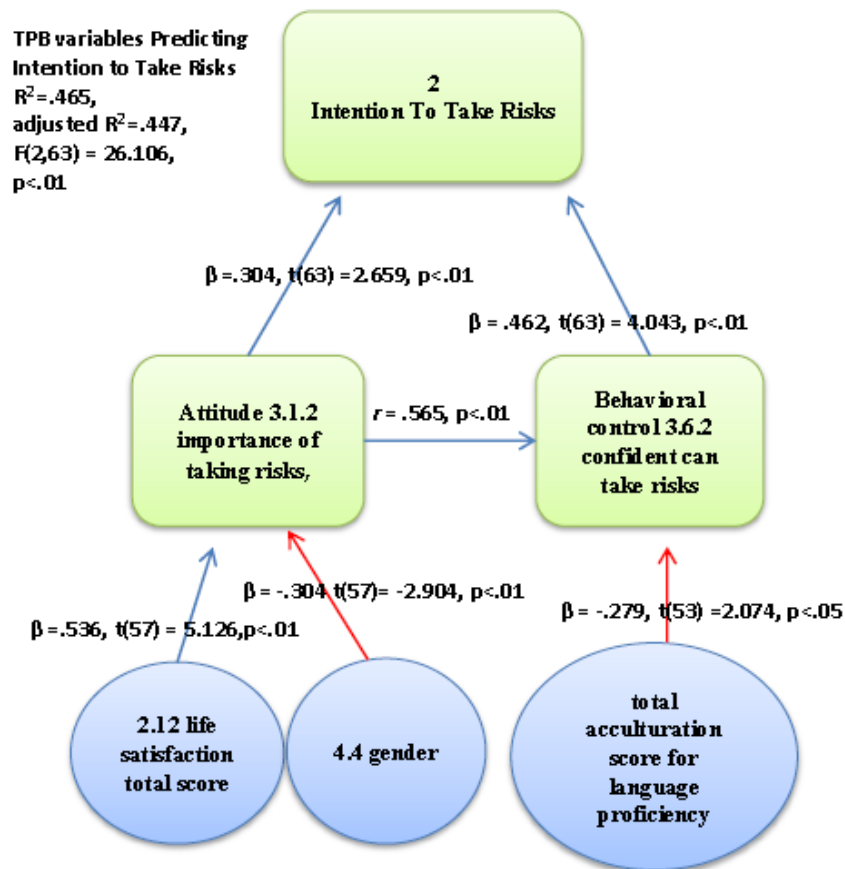
A regression analysis of all modifiers was done with behavioral control measurement 3.6.2 (confident can take risks). The modifier ultimately significant was the total acculturation score for language proficiency ($\beta = -.279$, $t(53) = -2.074$, $p < .05$). Interestingly, higher behavioral control scores for confident that they can take risks was predicted by knowing that the respondent had lower acculturation scores on language proficiency (i.e. they indicated they had above 2.5 Spanish language proficiency but below 2.5 on English language proficiency). Language proficiency scores had a 7.8% chance of predicting behavioral control 3.6.2 (confident can take risks) score, over and above mere chance ($R^2 = .078$, adjusted $R^2 = .060$, $F(1, 53) = 4.300$, $p < .05$).

To test whether any modifier may have had a direct effect on the intention score for taking risks, all modifiers were entered as independent variables along with the three TPB antecedents, and the intention score for taking risk was used as the dependent variable. When just attitude 3.1.2, behavioral control 3.6, and life satisfaction were used in a regression as independent variables, it was a significant model ($R^2 = .498$, adjusted $R^2 = .470$, $F(1, 55) = 18.175$, $p < .01$). However, while the life satisfaction achieved a significant standardized beta, the collinearity statistics indicated that it may have

collinearity issues with 3.1.2. Since the model with the two TPB antecedents (3.1.2; 3.6.2) alone had almost as much prediction power (explained 46.5% of the variance in intention scores) without issues of possible collinearity, it was considered the better model for predicting intentions related to taking risks and that the modifiers, with the exception of the total score for life satisfaction, were best thought of as modifiers.

The beta weights indicate that behavioral control 3.6 (confidence) had the stronger weight in predicting the variance in intention scores. Life satisfaction had the stronger weight in predicting the variance in Attitude 3.12 scores. (See Figure 4.2.)

Figure 4.2 Significant TPB and Modifying Variables Explaining Intention To Take Risks



3 Intention to seek business opportunities

A regression analysis using the intention to seek business opportunities score (3.8.3; dependent variable) was done with all TPB antecedent variables. While the total model with all antecedents was significant, only two of the TPB antecedents achieved significant standardized betas: attitude 3.12.3 (likely will be successful if seek business opportunities) and 3.7.3 (degree of agree that will have control over seeking business opportunities). When the reduced model was run with just the two significant antecedents as independent variables with 3.8.3 intention score, the model was significant ($R^2=.594$, adjusted $R^2=.581$; $F(2,61) = 44.593$, $p<.01$). In this reduced model attitude 3.12.3 (likely successful business if seek business opportunities) achieved a significant beta coefficient without collinearity issues ($\beta = .702$, $t(61) = 8.592$, $p<.01$) and so did behavioral control 3.7.3 (degree of agreement that had control over seeking business opportunities; $\beta = .281$, $t(61) = 3.440$, $p<.01$). The coefficient correlations indicated that there was a positive correlation between the two antecedents ($r = .055$, $p<.01$). When respondents indicated that their business was likely to be successful if they sought business opportunities, they also indicated that it was within their control ('up to me') to seek business opportunities.

To determine which modifiers had significant ability to predict the attitude 3.12.3 (likely business successful if seek business opportunities) score, all modifiers were entered as independent variables and attitude 3.12.3 was used as the dependent variable. Two modifiers had the ability to predict 17.3% of the variance in attitude 3.12.3 ($R^2=.173$, adjusted $R^2 = .145$, $F(2,59) = 6.191$, $p<.01$). Modifier 2.1 (whether business

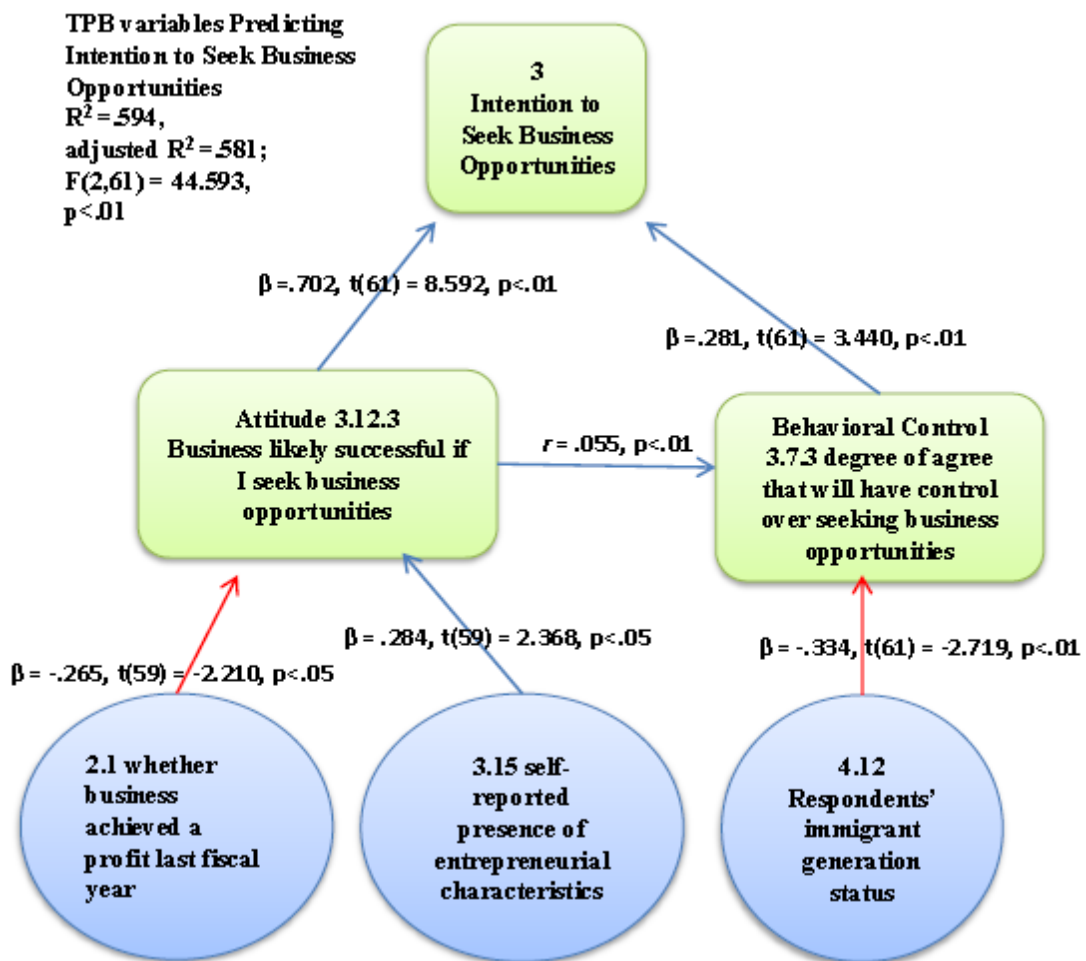
achieved a profit last fiscal year; $\beta = -.265$, $t(59) = -2.210$, $p < .05$) and modifier 3.15 (self-reported presence of entrepreneurial characteristics; $\beta = .284$, $t(59) = 2.368$, $p < .05$) had significance in explaining 14.5% of the variance in Attitude 3.12.3 (likely successful if seek business opportunities). When respondents indicated their business would be successful if they sought business opportunities, they indicated they had a profit the past fiscal year and they had more of the self-reported entrepreneurial characteristics listed.

One modifier has the ability to predict 11.1% of the variance in behavioral control 3.7.3 (degree of agreement that had control over seeking business opportunities; $R^2 = .111$; adjusted $R^2 = .096$, $F(1, 61) = 7.390$, $p < .01$). Respondents' immigrant generation status ($\beta = -.334$, $t(61) = -2.719$, $p < .01$) significantly predicted 11.1% of the variance in 3.7.3 scores. Respondents who were first or second generation immigrants indicated they were more in agreement that they had control over their seeking business opportunities.

When the two significant TPB antecedents (attitude 3.12.3 and behavioral control 3.7.3) and the three modifiers that were significant in explaining the two antecedents were combined and used as independent variables, and the intention to seek business opportunities scores was entered as the dependent variable, the model was significant but only the TPB antecedents achieved significant betas. This was interpreted as indicating that the modifiers are best thought of as modifying the variances in the antecedent scores rather than having a direct effect on intention to seek business opportunities.

A hierarchical regression analysis yielded the same conclusions. Figure 4.3 summarizes the central findings related to intention to seek business opportunities. The betas for the two significant antecedents indicate that Attitude 3.12 was the stronger predictor of intention scores for seeking business opportunities.

Figure 4.3 Significant TPB and Modifying Variables Explaining Intention To Seek Business Opportunities

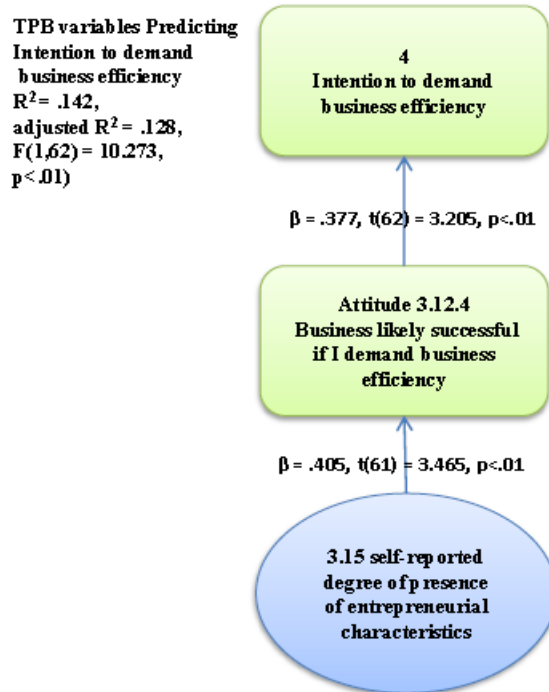


4 Intention to demand business efficiency

All TPB antecedents were used as independent variables and the intention score for demanding business efficiency was used as the dependent variable. Two TPB antecedents had significant beta coefficients (3.12.4, likely business will be successful if demand business efficiency and 3.10.4, the level of agreement that resources are accessible to be able to demand efficiency). However, while the model was significant, and the beta coefficients were significant, the eigenvalue and condition index for 3.10.4 (level of agreement that resources are accessible to be able to demand efficiency) indicated problems with collinearity may exist. The final model the best explained the variance in intention scores ($R^2 = .142$, adjusted $R^2 = .128$, $F(1,62) = 10.273$, $p < .01$) for demanding business efficiency was one TPB variable, attitude 3.12.4, likely that business will be successful if demand business efficiency, ($\beta = .377$, $t(62) = 3.205$, $p < .01$).

When all modifiers were used as independent variables and TPB variable attitude 3.12.4 was used as the dependent variable, one modifier (3.13 self-reported degree of presence of entrepreneurial characteristics, $\beta = .405$, $t(61) = 3.465$, $p < .01$) had an ability to explain 16.4% of the variance in TPB attitude 3.12.4 ($R^2 = .164$, adjusted $R^2 = .151$, $F(1,61) = 12.003$, $p < .01$).

Figure 4.4 Significant TPB and Modifying Variables Explaining Intention To Demand Business Efficiency



5 Intention to demand quality in services and products

All TPB variables were used as independent variables and the intention score for demanding quality in services and products was entered as the dependent variable. The regression model was significant, but only two TPB variables had significant standardized beta coefficients. When only these two TPB variables were entered as independent variables, the model was significant. The two significant TPB variables that explained 38.6% of the variance in intention scores for demanding quality in services and products were attitude 3.12 (likely business will be successful if demand quality) and 3.10 (agreement that resources are accessible to demand quality). However, in examining the eigenvalues and condition index for 3.10, there were collinearity problems.

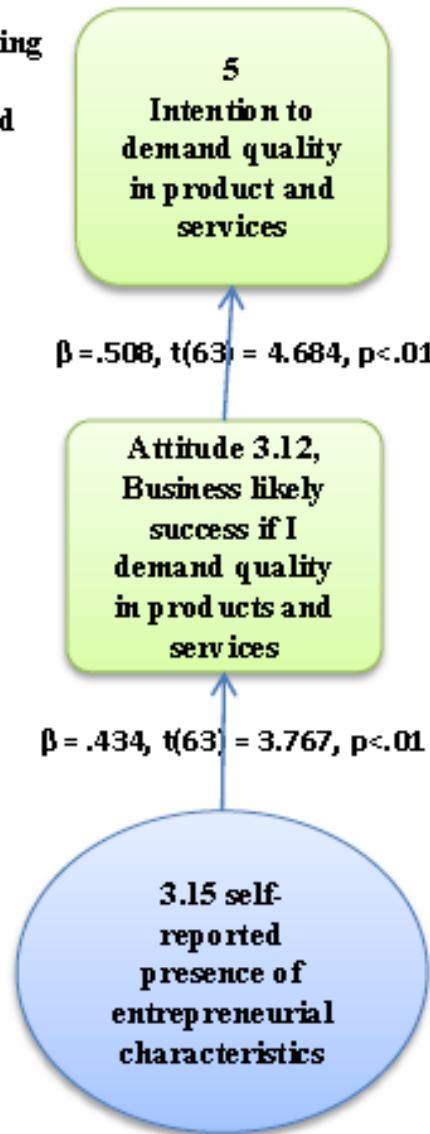
Therefore, the model that was free from collinearity problems and that predicted 25.8 % of the variance in intention scores ($R^2=.258$, adjusted $R^2= .247$, $F(1,63) = 21.939$, $p<.01$) included one TPB variable, attitude 3.12, likely business will be successful if demand quality in products and services ($\beta =.508$, $t(63) = 4.684$, $p<.01$).

When all modifiers were used as independent variables and 3.12 was used as the dependent variable, one modifier (3.15, self-reported presence of entrepreneurial characteristics, $\beta = .434$, $t(63) = 3.767$, $p<.01$) explained 18.9% of the variance in 3.12 scores ($R^2= .189$, adjusted $R^2 = .175$, $F(1,63) = 14.191$, $p<.01$). When respondents indicated that their business would be successful if they demanded quality in their product and services, they indicated they had more of the listed entrepreneurial characteristics.

When the modifiers and TPB variables were included as independent variables and the intention score used as the dependent variable, only the TBP antecedent achieved a significant standardized beta coefficient.

Figure 4.5 Significant TPB and Modifying Variable Explaining the Intention to Demand Quality in Products and Services

TPB variables Predicting Intention to demand quality in products and services
 $R^2 = .258$,
adjusted $R^2 = .247$,
 $F(1,63) = 21.939$,
 $p < .01$



6 Intention to set business goals

When all TPB antecedents were entered as independent variables and the intention to set business goals was entered as the dependent variable, the regression model was significant, but only one TPB antecedents achieved a significant beta coefficient free from collinearity issues. TPB behavioral control antecedent 3.10 (level of agreement that resources were accessible to set business goals, $\beta = .436$, $t(64) = 3.872$, $p < .01$) explained 19% of the variance in intention to set business goals score ($R^2 = .190$, adjusted $R^2 = .177$, $F(1,64) = 14.995$, $p < .01$). When intention scores were high, respondents also indicated that resources were accessible to set business goals.

When all modifiers were used as independent variables and TPB antecedent behavioral control 3.10 (level of agreement that resources were available to set business goals) was used as the dependent variable, one modifier (gender, $\beta = -.304$, $t(59) = -2.453$, $p < .05$) explained 9.3% of the variance in 3.10 scores ($R^2 = .093$, adjusted $R^2 = .077$, $F(1,59) = 6.020$, $p < .01$). Males agreed more than females that resources were accessible.

When the modifier, gender, was added to the significant TPB variable, 3.10, and both were entered as independent variables, with the intention to set business goals as the dependent variable, only the TPB variable achieved a significant standardized beta. This was interpreted as indicating that gender is best considered as a modifier of antecedent rather than has having a direct effect on intention to set business goals scores.

Figure 4.6 Significant TPB and Modifying Variables Explaining Intention To Set Business Goals

TPB variables Predicting
Intention to set business
goals
R² = .190
adjusted R² = .177
F(1,64) = 14.995
p < .01



7 Intention to monitor business finances

All TPB antecedents were entered as independent variables and the intention to monitor business finances was entered as the dependent variable. The regression analysis indicated that, with all the TPB variables included, the model was significant, but that several of the antecedents did not achieve a significant beta coefficient. The model that was significant, free from collinearity issues, and best explained the variance in intention

scores to monitor business finances was with two antecedents: attitude 3.12.7 (likely business would be successful if monitor business finances, $\beta = .276$, $t(63) = 2.328$, $p < .05$) and behavioral control measure 3.6 (level of agreement that they were confident they could monitor business finances, $\beta = .277$, $t(63) = 2.342$, $p < .05$). This reduced TPB model for monitoring business finances explained 16.9% of the variance in intention to monitor business finances ($R^2 = .169$, adjusted $R^2 = .142$, $F(2,60) = 6.114$, $p < .01$). The correlation coefficients indicated that there was a positive relationship between the two TPB antecedents ($r = -.108$, $p < .01$). Respondents with higher levels of agreement that they were confident they could monitor business finances indicated their business would likely to be successful, if they monitored business finances.

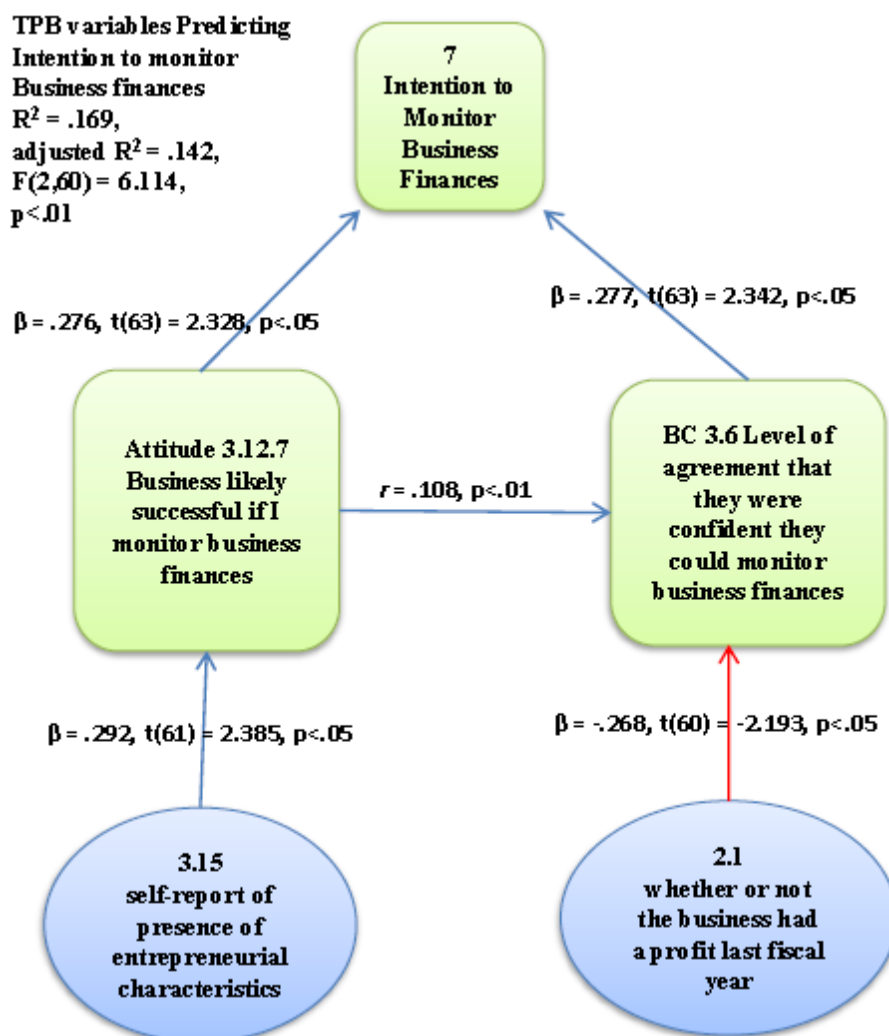
Next, all modifiers were used as independent variables and 3.12.7 (likely business success if monitored finances) and 3.6.7 (confidence they can monitor finances) were each used separately as the dependent variable. For attitude 3.12.7 (likely business would be successful if monitored business finances) one modifier achieved a significant standardized beta coefficient: modifier 3.15 (self-reported presence of entrepreneurial characteristics, $\beta = .292$, $t(61) = 2.385$, $p < .05$). Modifier 3.15 explained 8.5% of the variance in attitude 3.12.7 (likely success in monitoring business finances) score ($R^2 = .085$, adjusted $R^2 = .070$, $F(1,61) = 5.689$, $p < .05$). When respondents thought that their business would be successful if the monitored business finances, they reported they had more of the entrepreneurial characteristics listed.

For behavioral control 3.6, confident they can monitor business finances, one modifier achieved significance: 2.1, whether or not the business had a profit last fiscal

year ($\beta = -.268, t(60) = -2.193, p < .05$). This modifier explained 11.9% of the variance in behavioral control 3.6 scores. The relationship was a negative one. When confidence in their ability to monitor business finances was higher, the respondents indicated their business achieved a profit last year.

Figure 4.7 summarizes the results for intention to monitor business finances.

Figure 4.7 Significant TPB and Modifying Variables Explaining Intention to Monitor Business Finances



8 Intention to monitoring customer satisfaction

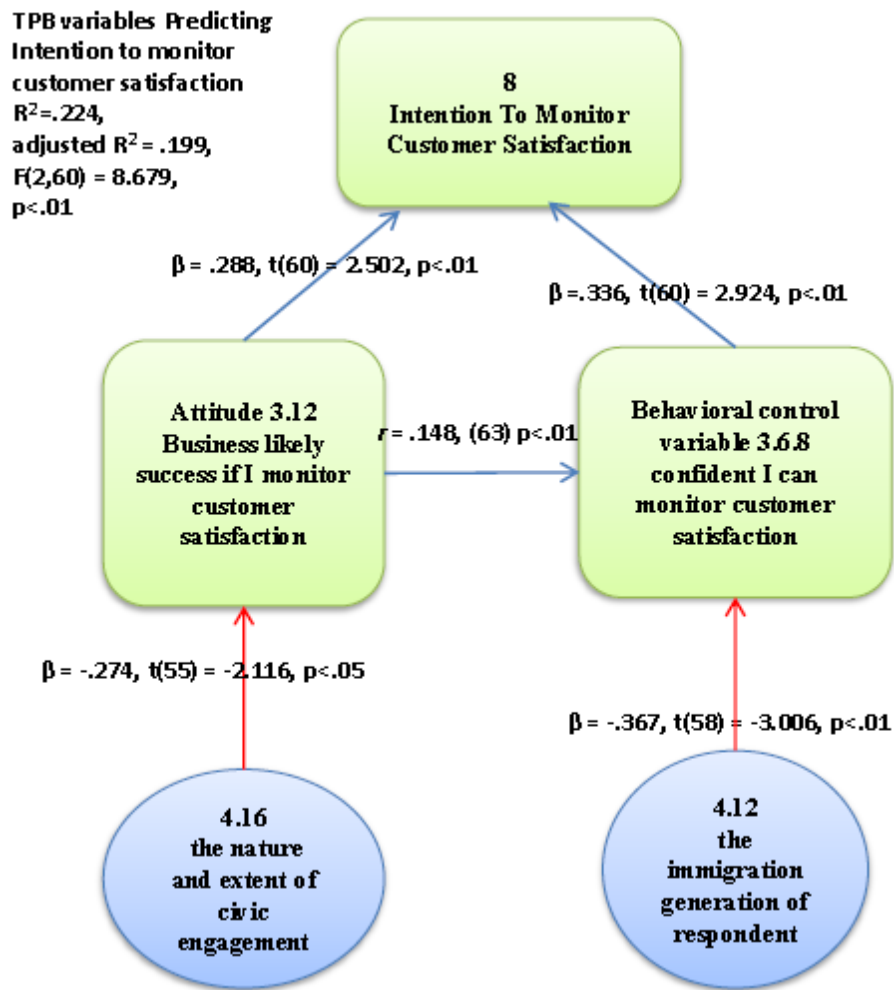
The intention score for monitoring customer satisfaction was entered as the dependent variable and all the TPB antecedents entered as independent variables. The total model was not significant. The reduced model that had significant standardized beta coefficients with no collinearity issues had two TPB variables: attitude 3.12.8 (likely business will be successful if monitor customer satisfaction, $\beta = .288$, $t(60) = 2.502$, $p < .01$) and behavioral control variable 3.6.8 (confident they can monitor customer satisfaction, $\beta = .336$, $t(60) = 2.924$, $p < .01$). These two TPB variables explained 22.4% of the variance in intention scores ($R^2 = .224$, adjusted $R^2 = .199$, $F(2,60) = 8.679$, $p < .01$). The relationship between the two antecedent scores was positive ($r = .148$, (63), $p < .01$). When the respondents had higher levels of agreement that their business would likely be successful if they monitored customer satisfaction, they indicated they were confident they could monitor customer satisfaction.

For attitude 3.12.8 (business likely successful if they monitored customer satisfaction), the modifier that achieved a significant standardized beta coefficient was 4.16, the nature and extent of civic engagement ($\beta = -.274$, $t(55) = -2.116$, $p < .05$). This modifier explained 7.5% of the variance in attitude 3.12 ($R^2 = .075$, adjusted $R^2 = .058$, $F(1,55) = 4.479$, $p < .039$). When respondents said their business would be successful if they monitored customer satisfaction, they were involved in more civic organizations.

For behavioral control antecedent 3.6.8 (confident can monitor customer satisfaction), the modifier that achieved a significant standardized beta coefficient was

4.12 the immigration generation of respondent ($\beta = -.367, t(58) = -3.006, p < .01$). This modifier explained 13.5% of the variance in behavioral control 3.6.8 scores ($R^2 = .135$; adjusted $R^2 = .120, F(1,58) = 9.038, p < .01$). First generation immigrants indicated they were significantly more confident that they could monitor customer satisfaction.

Figure 4.8 Significant TPB and Modifying Variables That Explain the Intention To Monitor Customer Satisfaction



9 Intention to network for business purposes

When all TPB antecedents were used as independent variables and the intention score for networking for business purposes was entered as the dependent variable, four TPB antecedents emerged with significant standardized beta coefficients free from collinearity issues: attitude 3.1.9 (level of agreement of the importance of networking, $\beta = .305$, $t(56) = 3.606$, $p < .01$), attitude 3.12.9 (business likely successful if network, $\beta = .347$, $t(56) = 3.921$, $p < .01$), behavioral control 3.7.9 (level of agreement that they had control to network, $\beta = .290$, $t(59) = 3.595$, $p < .01$) and behavioral control 3.10.9 (level of agreement that resources were accessible to network, $\beta = .212$, $t(59) = 2.388$, $p < .05$). This set of TPB variables explained 68.7% of the variance in intention scores to network for business purposes ($R^2 = .687$, adjusted $R^2 = .664$, $F(4,56) = 30.672$, $p < .01$). There were positive relationships between TPB behavioral control 3.10.9 and all other significant TPB variables. See Table 4.24. That is, when respondents indicated that resources were accessible to network, they indicated it was up to them (in their control) to network, agreed that it was important to network, and that their business would likely be successful if they networked.

The modifiers that achieved significant standardized beta coefficients without any collinearity issues for Attitude 3.1.9 (importance to network) were 2.6 (the economy's effects on their business, $\beta = -.252$, $t(63) = -2.162$, $p < .05$) and 2.1 (whether or not the business achieved a profit last fiscal year, $\beta = -.307$, $t(63) = -2.637$, $p < .01$). These two modifiers explained 19.6% of the variance in attitude 3.1.9 scores. The relationships were negative because of the position of the items in the measurements. When

respondents were in agreement that it was important to network, they indicated that the economy had less effect on their business and that they made a profit their last fiscal year.

Table 4.24 Pearson’s Correlations Among TPB Variables Significant in Explaining The Variance In Respondents’ Intention to Network

	<i>3.8.9 intention Next 6 months will Network</i>	<i>3.1.9 Attitude Importance Networking For Business Purposes</i>	<i>3.12.9 attitude Likely Success if Network</i>	<i>3.7.9 BC Control Networking</i>	<i>3.10.9 Resources Available To Network</i>
3.8.9 intention Next 6 months will Network	1.000				
3.1.9 Attitude Importance Networking For Business Purposes	.602**	1.000			
3.12.9 attitude Likely Success if Network	.644**	.365**	1.000		
3.7.9 BC Control Networking	.542**	.305**	.286**	1.000	
3.10.9 Resources Available To Network	.577**	.382**	.482**	.279*	1.000

*p<.05, **p<.01

For attitude 3.12.9 (business likely successful if network), three modifiers achieved significance: Acculturation-frequency of use of English/Spanish ($\beta = -.313$, $t(36) = -2.191$, $p<.05$), 4.8 marital status ($\beta = .367$, $t(36) = 2.471$, $p<.05$) and 4.5 age of respondent ($\beta = -.364$, $t(36) = -2.447$, $p<.05$). Two of the modifiers had negative relationships. When respondents indicated that their business would likely be successful if they networked, they were low acculturated (frequently used Spanish more than English), were younger, and single/separated/divorced or widow(er).

For behavioral control antecedent 3.7.9 (level of agreement that they were in control of networking) one modifier achieved a significant beta coefficient, the level of acculturation regarding the frequency of use of English or Spanish ($\beta = -.307$, $t(42) = -$

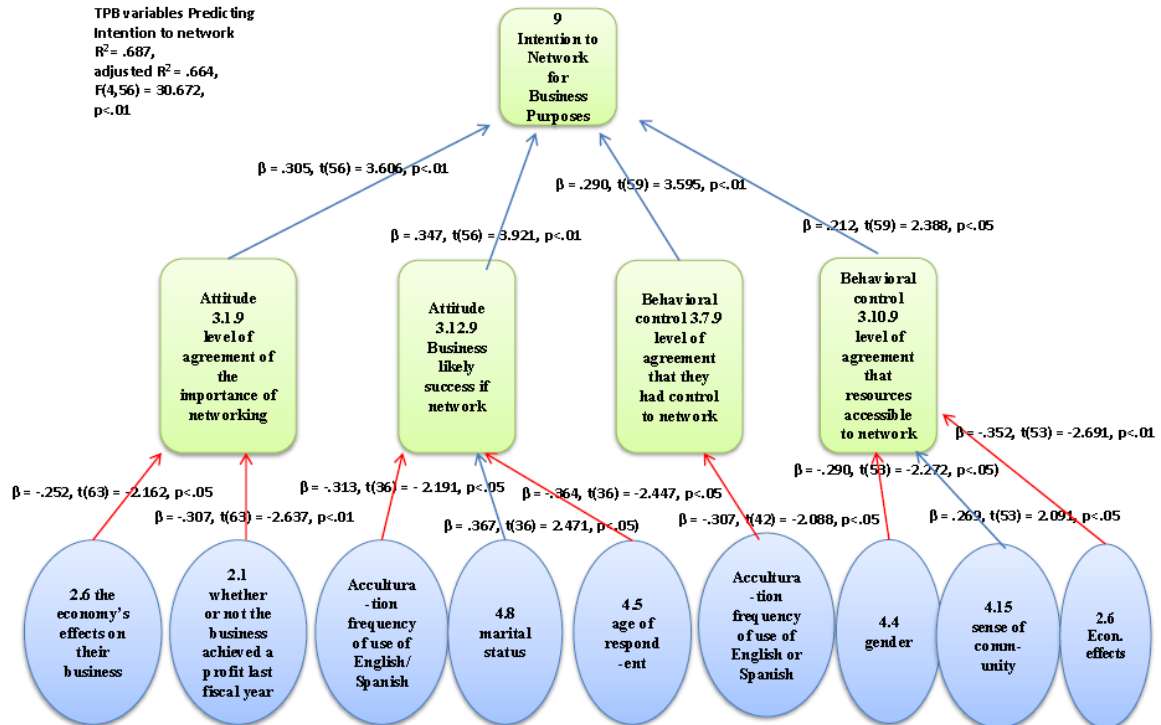
2.088, $p < .05$). This modifier explained 9.4% of the variance in 3.7.9 scores. The relationship was a negative relationship. When respondents agreed that they were in control of networking, they used Spanish as their most frequently used language (i.e. low acculturation).

Three modifiers explained 15.9% of the variance in behavioral control 3.10.9 (resources accessible to network) scores: modifier 4.4 (gender, $\beta = -.290$, $t(53) = -2.272$, $p < .05$), modifier 4.15 (the agreement on sense of community, $\beta = .269$, $t(53) = 2.091$, $p < .05$) and modifier 2.6 (the economy's effect on their business, $\beta = -.352$, $t(53) = -2.691$, $p < .01$). When respondents indicated sufficient resources were accessible to network, they were males, were in agreement with the statements regarding sense of community, and indicated the recession had less effect on their business.

Figure 4.9 summarizes the significant TPB and modifying variables that explained the variance in intention scores and in the antecedent beliefs. Of all the entrepreneurial behaviors, the intention to network had the most number of TPB antecedents and modifiers that were significant.

As with the other intention analysis, when the significant TPB and modifiers were entered in as independent variables and the intention score entered as the dependent variable, the TPB antecedents achieved significance and had the direct effect on the intention score. Modifiers did not.

Figure 4.9 Significant TPB and Modifying Variables Explaining Intention To Network For Business Purposes

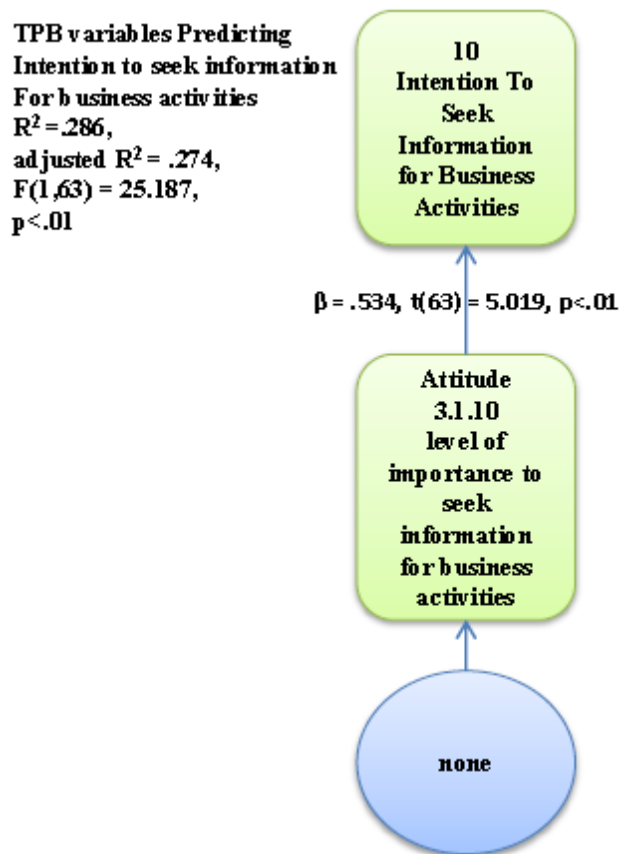


10 Intention to seek information for business activities

All TPB antecedents were entered as independent variables and the intention score for intend to seek information for business activities was entered as the dependent variable. The model that best explained 28.6% the variance in intentions to seek information had one TPB antecedent: attitude 3.1.10 (level of importance to seek information for business activities, $\beta = .534$, $t(63) = 5.019$, $p < .01$). When respondents agreed that they intended to seek information for business purposes, they indicated it was important or extremely important to do so ($R^2 = .286$, adjusted $R^2 = .274$, $F(1,63) = 25.187$, $p < .01$).

When all modifiers were entered as independent variables with 3.1.10 as dependent variable, no modifier was significant in explaining the variance in 3.1.10 scores. Interestingly there were several significant correlations, but when subjected to a regression analysis, none achieved significant beta coefficients.

Figure 4.10 Significant TPB Factor Explaining Respondents' Intention To Seek Information for Business Activities



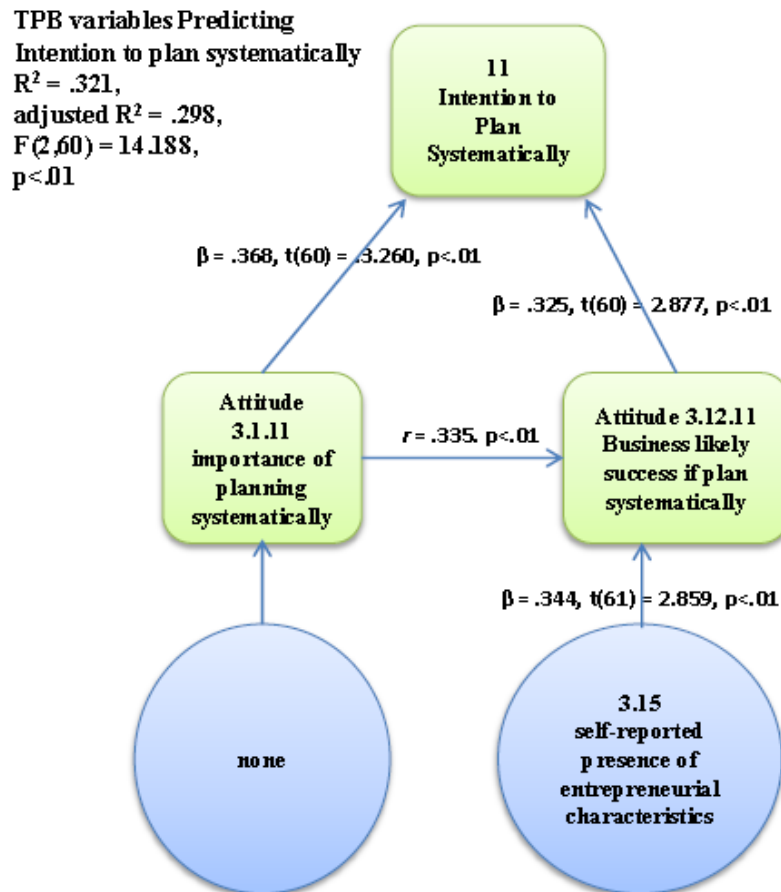
11 Intention to plan systematically

The model that best explained the variance in intentions to plan systematically had two TPB antecedents: attitude 3.1.11 (importance of planning systematically, $\beta = .368$, $t(60) = 3.260$, $p < .01$) and attitude 3.12.11 (likely success if plan systematically, $\beta = .325$, $t(60) = 2.877$, $p < .01$). This model explained 32.1% of the variance in intentions to plan systematically scores ($R^2 = .321$, adjusted $R^2 = .298$, $F(2,60) = 14.188$, $p < .01$).

Attitude 3.1.11 had no modifiers that were significant in explaining the variance in Attitude 3.1.11 scores. Attitude 3.12.11 had one modifier that explained 11.8% of the variance in Attitude 3.12.11 scores ($R^2 = .118$, adjusted $R^2 = .104$, $F(1,61) = 8.176$, $p < .01$). This modifier was 3.15, self-reported presence of entrepreneurial characteristics ($\beta = .344$, $t(61) = 2.859$, $p < .01$). When respondents had high scores on intention to plan systematically, they also reported they possessed more of the entrepreneurial characteristics listed.

The correlation was positive between the two TPB antecedents that were significant to predicting the variance in intention to plan systematically. Respondents who indicated it was important to extremely important to plan systematically also indicated they their business would likely be successful if they planned systematically.

Figure 4.11 Significant TPB and Modifying Variables that Explain Intention to Plan Systematically



12 Intentions to complete jobs

The model that significantly explained 33.5% of the variance in intentions to complete jobs ($R^2 = .335$, adjusted $R^2 = .313$, $F(2,60) = 15.126$, $p < .01$) had two significant antecedent beta coefficients: attitude 3.12.12 (business likely successful if complete jobs, $\beta = .247$, $t(60) = 2.181$, $p < .05$) and behavioral control 3.7.12 (level of agreement that they were able to control whether or not they completed jobs, $\beta = .441$, $t(60) = 3.901$, $p < .01$). The relationship between the two significant antecedents was positive. When respondents indicated that their business would be a success if they

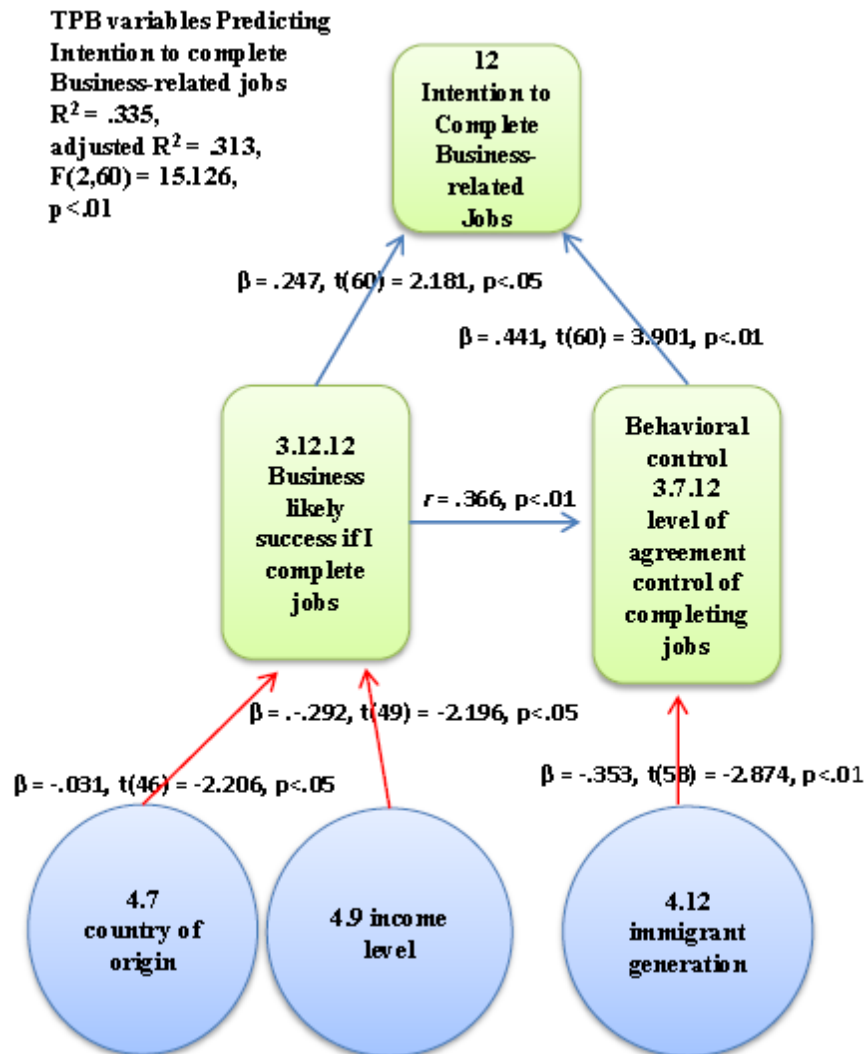
completed business-related jobs, they also indicated that it was up to them (within their control) to complete jobs ($r = .366, p < .01$).

The modifiers that explained 18.7% of the variance in attitude 3.12.11 (business likely to be successful if complete jobs) were 4.7 (country of origin, $\beta = -.031, t(46) = -2.206, p < .05$) and 4.9 (income level, $\beta = -.292, t(49) = -2.196, p < .05$). ($R^2 = .187$, adjusted $R^2 = .157, F(2,46) = 5.281, p < .01$) When respondents indicated they were likely to be successful in completing jobs, they were from Colombia, Dominican Republic or Mexico and had lower income levels.

The modifier that explained 12.5% of the variance in behavioral control 3.7 (level of agreement that has control to complete jobs) was 4.12 (immigrant generation, $\beta = -.353, t(58) = -2.874, p < .01$) ($R^2 = .125$, adjusted $R^2 = .110, F(1,58) = 8.259, p < .01$). Respondents indicating a higher level of agreement that they could control completion of jobs were first generation immigrants.

Figure 4.12 summarizes the significant TPB antecedent and modifiers that predict 33.5% of the variance in intention to complete business-related jobs.

Figure 4.12 Significant TPB and Modifying Variables that Explain Intentions to Complete Business-related Jobs



13 Intention to learn new knowledge and skills

To explore TPB factors that predicted intention to learn new knowledge and skills a bit more in depth than the previous twelve entrepreneurial behavioral intentions, an additional attitude measurement was included (3.14, level of agreement that 10 resources or situations would be present that would enable them to learn new knowledge and skills)

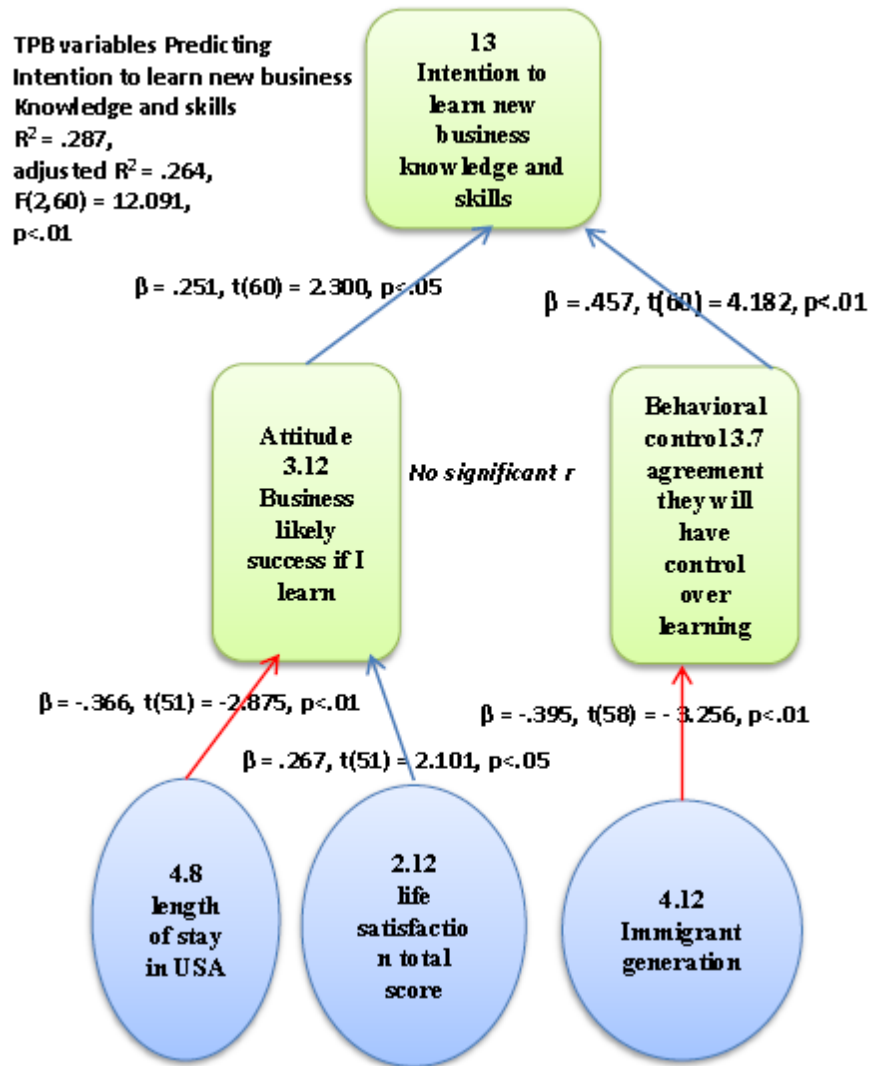
and one additional behavioral control measurement was also included (3.13, level of agreement that it is likely they would have the resources or situations listed in 3.14 available to them within the next year).

The model that best explained 28.7% of the variance in intention to learn new knowledge and skills included two TPB antecedents: attitude 3.12 (their business would likely be successful if learn new knowledge and skills, $\beta = .251$, $t(60) = 2.300$, $p < .05$) and behavioral control 3.7 (agreement they will have control over learning new knowledge and skills, $\beta = .457$, $t(60) = 4.182$, $p < .01$). ($R^2 = .287$, adjusted $R^2 = .264$, $F(2,60) = 12.091$, $p < .01$)

The modifiers that best explained 18.4% of the variance in TPB antecedent 3.12.13 (business likely successful if learn) were 4.8 length of stay in USA ($\beta = -.366$, $t(51) = -2.875$, $p < .01$) and 2.12 life satisfaction total score ($\beta = .267$, $t(51) = 2.101$, $p < .05$). ($R^2 = .184$, adjusted $R^2 = .152$, $F(2,51) = 5.744$, $p < .01$) When respondents agreed that their business would likely be successful if they learned new business knowledge and skills, they had higher life satisfaction scores and were in the USA less time.

The modifier that explained 15.5% of the variance in TPB antecedent 3.7.13 (level of agreement that it was up to them –in their control- to learn) without collinearity issues was 4.2 (immigrant generation, $\beta = -.395$, $t(58) = -3.256$, $p < .01$). When respondents agreed they had control over learning new business knowledge and skills, they were first generation immigrants ($R^2 = .155$, adjusted $R^2 = .140$, $F(1,58) = 10.601$, $p < .01$).

Figure 4.13 Significant TPB and Modifying Variables That Explain Intentions To Learn New Knowledge and Skills



Effects of Normative Belief Measure

Only one normative belief measure was included in the survey. This measure did not prove to be significant in the reduced models for any of the thirteen entrepreneurial behaviors. However, the covariance and correlation matrix for some of the TPB variables that did achieve significance indicated the normative measure co-varied with

other factors. An analysis was done to determine how much of the variance in attitude 3.12 scores were explained by respondents' ratings on the normative belief measure. This was done because of the statistical significant of attitude 3.12 in explaining so many of the intention scores. The one normative belief measure (3.4) included in the survey asked respondents to indicate their level of agreement with the statement "Most of the people who are important to me in matters related to running my business successfully think I should ... (entrepreneurial behavior specified)". Whether people important to the respondent thought they should engage in five of the entrepreneurial behaviors was significant in explaining the variance in attitude 3.12 (my business is likely to be a success if I, specified entrepreneurial behavior).

Table 4.25 Normative Belief Significant In Explaining Variance In Attitude 3.12 Scores

<i>Behavior</i>	<i>R²</i>	<i>Adjusted R²</i>	<i>F</i>	<i>df</i>	<i>N</i>	<i>Standardized Beta Coefficients Attitude 3.12</i>	<i>t</i>	<i>p</i>
Persisting (1)	.193	.180	14.858	1	62	.440	3.855	.000
Taking Risks (2)	.234	.222	18.988	1	62	.484	4.358	.000
Setting Business Goals (6)	.068	.053	4.517	1	62	.261	2.125	.038
Networking (9)	.095	.080	6.292	1	62	.308	2.508	.015
Learning Business Knowledge Skills	.061	.046	4.063	1	62	.248	2.016	.048

The analysis of normative belief was not significant in explaining the variance in respondents' indications of 1) currently how successful their business was, 2) whether family were involved in their business, 3) how profitable their business had been this past

year, 4) the nature of family influence (using the two factors rather than original scale), and 5) life satisfaction total scores.

Circumstances enabling learning new knowledge and skills

One of the behavioral control beliefs typically measured lists a number of resources and circumstances that may increase the likelihood that people will do what they say they intend to do. The more that the resources and circumstances were thought to be present, the greater the strength of intentions. Due to the length of the survey, not all thirteen behaviors could be examined relative to the presence of enabling circumstances. However, one entrepreneurial behavior was, learning new business knowledge and skills. The listing of thirteen resources or situations that may enable respondents to learn new business knowledge and skills was compiled based on the results of the pilot study. Table 4.26 summarizes the thirteen circumstances used in this measurement.

Table 4.26 Thirteen Circumstances That May Enable or Inhibit Learning New Skills and Knowledge

- 3.13.1 It is likely that I will have enough time to devote to learning new business skills and knowledge within the next year.
- 3.13.2 It is likely that I will have a need to increase my business knowledge and skills within the next year.
- 3.13.3 It is likely that I will have business related learning opportunities close to my business.
- 3.13.4 It is likely that business related learning opportunities will match my learning needs.
- 3.13.5 It is likely that I can be free from running my business to engage in business related learning opportunities.
- 3.13.6 It is likely that learning new business knowledge and skills will be a waste of time.
- 3.13.7 It is likely that business related learning opportunities that will be available will not match my needs.
- 3.13.8 It is likely that I will not have the finances to do anything with what I learn.
- 3.13.9 It is likely that my personality will interfere with me taking the opportunity to learn new business skills and knowledge.
- 3.13.10 It is likely that I will have the financial resources available to pay for the cost of learning opportunities
- 3.13.11 It is likely that business related learning opportunities will be available that match my language preference.
- 3.13.12 It is likely that my motivation to expand my business will drive me to attend business related learning opportunities
- 3.13.13 It is likely that qualified instructors will be available to make it useful to attend a business related learning opportunity

Table 4.27 summarizes the significance associations among the various circumstances that would likely enable or inhibit learning. Items 8 and 9 were inhibitors. In each correlation, the direction was positive. When one type of situation existed, the level of agreement that having the other situation present varied in the same direction.

The total score for the presence of the thirteen circumstances was used as the independent variable, and intention to engaged in learning new business knowledge and skills was entered as the dependent variable in a linear regression analysis. The presence of more of the thirteen circumstances listed (i.e. higher score on level of agreement, $b = -.407$, $t(60) = -3.450$, $p < .01$) explained 16.6% of the variance in respondents' intention to learn new business knowledge and skills within the next six months ($R^2 = .116$, adjusted $R^2 = .152$, $F(1,60) = 11.905$, $p < .01$).

Table 4.27 Circumstances Enabling Respondents to Learn New Business Knowledge and Skills

	<i>1 enough time</i>	<i>2 there will be a need</i>	<i>3 oppts likely close by</i>	<i>4 likely oppt .will match my needs</i>	<i>5 able to be free from bus. to learn</i>	<i>6 learning a waste of time</i>	<i>7 oppt. won't match needs</i>
1 enough time	1						
2 need to increase knowledge/skills	.578**	1					
3 oppts. Likely close by	.683**	.564**	1				
4 likely opt. will match my needs	.743**	.535**	.799**	1			
5 able to be free from business to learn	.740**	.568**	.931**	.753**	1		

** $p < .01$, * $p < .05$, $N = 57$

Table 4.27 Circumstances Enabling Respondents to Learn New Business Knowledge and Skills (Continued)

	<i>1 enough time</i>	<i>2 there will be a need</i>	<i>3 oppts likely close by</i>	<i>4 likely oppt .will match my needs</i>	<i>5able to be free from bus. to learn</i>	<i>6 learning a waste of time</i>	<i>7 oppt. won't match needs</i>
6 learning a waste of time					.266*	1	
7 oppts. won't match needs					.267*	.838**	1
8 likely I won't have \$ needed						.601**	.593**
9 not my personality to learn	.304*		.310*	.302*	.359**	.447**	.388**
10 likely I'll have the \$ to learn	.733**	.611**	.766**	.703**	.740**	.142	.265*
11 likely opportunities will match my language preferences	.759**	.723**	.779**	.726**	.754**		
12 likely motivated by Need to expand business	.523**	.763**	.682**	.610**	.606**		
13 likely qualified instructors available	.503**	.573**	.580**	.560**	.509**		

**p<.01, *p<.05, N=57

Table 4.27 Circumstances Enabling Respondents to Learn New Business Knowledge and Skills (Continued)

	<i>8 likely I won't have \$ needed</i>	<i>9 not my personality to learn</i>	<i>10 likely I'll have the \$ to learn</i>	<i>11 likely opt will match my language preferences</i>	<i>12 likely motivated by need to expand business</i>	<i>13 Likely qualified instructors available</i>
8 likely I won't have \$ needed	1					
9 not my personality to learn	.416**	1				
10 likely I'll have the \$ to learn			1			
11 likely opportunities will match my language preferences			.937**	1		
12 likely motivated by Need to expand business			.639**	.669**	1	
13 likely qualified instructors available			.732**	.699**	.677**	1

**p<.01, *p<.05, N=57

Business owners community orientation

Four questions were asked to get some idea of respondents' involvement in and attitude towards their community with particular focus on the business community. The first question asked respondents to indicate how much they agreed with each of ten statements about their community. A multivariate generalized linear regression was done to determine what respondent and business characteristics significantly explained the variance in respondents' scores on each of the ten statements. Table 4.28 summarizes the respondent characteristics that had a significant effect on respondent ratings.

Table 4.28 Respondents' Sense of Business Community

<i>Sense of Business Community</i>	<i>Variables Significant</i>	<i>F</i>	<i>N</i>	<i>df</i>	<i>Sig.</i>
4.15.1 My community is a good place to operate a business	Rating of success	4.175	1	63	.05
4.15.2 Community organizations do not seem to work well together	Parents owned business	4.051	56	1	.05
	Parents owned business and grandparents owned business	4.320	56	1	.044
	No/yes family members involved in business *both parents and grandparents owned business	5.839	56	1	.020
4.15.3 Most people in my community can be trusted	Parents and grandparents owned businesses	6.484	56	1	.015
4.15.4 I trust my local government to respond to the needs of business owners	Yes/no family involved in business	4.824	56	1	.034
	Both parents and grandparents owned businesses * gender	7.249	56	1	.044
	Birth country	6.316	56	1	.018
4.15.5 I trust my bank to respond to my needs as a business owner	Both parents and grandparents owned businesses	4.101	56	1	.05
	Yes/no family members involved*both parents and grandparent owned businesses	7.065	56	1	.011
	Both parents and grandparents owned businesses * gender	5.901	56	1	.020
	Birth country	4.694	56	1	.039
4.15.7 Business leaders here include minorities in their activities	Both parents and grandparents owned business * gender	3.983	56	1	.05
	Birth country	4.701	56	1	.038
4.15.8 the business community contributes substantially to the well-being of the community	Yes/no family members involved * grandparents owned business	10.418	56	1	.003
	Yes/no family members involved*parents owned business* grandparents owned business	12.405	56	1	.001
4.15.9 the Hispanic business community contributes substantially to the well-being of the community	Gender	4.575	56	1	.039
	Yes/no family members involved *parents owned business*grandparents owned business	5.230	56	1	.028
	Yes/no family members involved*parents owned business*grandparents owned business*gender	10.300	56	1	.003
	Age	7.239	56	1	.012
	Length of stay in US	8.425	56	1	.007
4.15.10 It is important for business leaders to belong to one or more community organizations	Birth country	4.822	56	1	.036
	Yes/no family members involved*parents owned business*gender	8.319	56	1	.006

Whether respondents found their community a good place to operate a business was effected by respondents' evaluations of how successful their business currently was. Those rating their business as currently successful found their community a good place to operate a business.

When respondents agreed more that community organizations did not seem to work well together, it was significantly explained by those respondents who also indicated that parents owned a business, by those who indicated parents and grandparents owned a business, and by those who indicated family members were not involved in their business, plus both parents and grandparents had owned a business. Higher levels of family involvement in business efforts were negatively associated with respondents' attitudes about how well community organizations work together.

Respondents whose parents and grandparents owned businesses agreed more that most people in their community could be trusted (4.15.3). Higher involvement of extended family in business enterprises seemed to have a positive effect on respondents' sense of generalized trust in people.

When family members were not involved in their business, they agreed significantly more that local government could be trusted to respond to the needs of business owners. When the respondent was a female, no family members were involved in her business, and both her parents and grandparents had owned businesses, she trusted local government to respond to the needs of business owners. Also, those from places

other than Mexico, Colombia and Dominican Republic agreed more that their community was a good place to operate a business.

When the respondent indicated that both their parents and grandparents had owned businesses, they agreed significantly more that they could trust their bank to respond to their needs as a business owner. Respondents who said that their parents and grandparents owned businesses and had no family members involved in their own business significantly more agreed that they could trust their bank to respond to their needs. Respondents who said that both parents and grandparents had owned a business, and were female said that they could trust their bank to respond to their needs. One might conclude that family experience with lending institutions would be stronger when parents and grandparents had been in business, and that parents and grandparents could give advice to current owners that was helpful in establishing trust in banks being response to their needs. Respondents who were from places other than Mexico, Colombia and Dominican Republic agreed more they could trust their bank to respond to their needs as a business owner.

When the respondent was a female, and both her parents and grandparents had owned businesses, she agreed significantly more that business leaders in Greenville County included minorities in their activities. Those from places other than Mexico, Colombia and Dominican Republic agreed more that business leaders in Greenville County included minorities in their activities.

When no family members were involved in the respondent's business and their grandparents had owned a business, respondents agreed more that the business

community contributed substantially to the well-being of the community. Respondents who had no family members involved, and whose parents and grandparents had owned businesses also agreed more that the business community contributed substantially to the well-being of the community.

Females significantly more than males agreed that the Hispanic business leaders contributed substantially to the well-being of the community. Also, respondents who had no other family members involved in their business and whose parents and grandparents had owned businesses agreed more that the Hispanic/Latino business leaders contributed substantially to the well-being of the community. Those who were female, had no family involved in their business and had parents and grandparents who owned businesses thought Hispanic leaders contributed to community well-being. Those who were older, had been in the U.S. longer, and were from countries other than Mexico, Dominican Republic or Colombia agreed that Hispanic business leaders contributed substantially to the well-being of the community.

Females who indicated that their parents had owned a business and had no family members involved in their business agreed more that it was important for business leaders to belong to one or more community organizations.

Business owners were also asked to identify the community groups to which they belonged. Table 4.29 summarizes the results. Forty three (43.2%) of the respondents belonged to no community groups. Of those that did belong to one or more groups, the highest percentage (18.9%) belonged to a religious organization. Second highest was

participation in a nonprofit charitable organization (17.6%) followed by participation in a business group such as Rotary or Kiwanis (12.2%).

Table 4.29 Type of Community Group Affiliation

<i>Community Groups</i>		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>
No Groups	Yes	32	43.2	48.5
	No	34	45.9	51.5
	Total	66	89.2	100.0
Business groups like Rotary or Kiwanis	Yes	9	12.2	13.6
	No	57	77.0	86.4
	Total	66	89.2	100.0
Religious Orgs.	Yes	14	18.9	21.2
	No	52	70.3	78.8
	Total	66	89.2	100.0
Nonprofit charitable orgs.	Yes	13	17.6	19.4
	No	54	73.0	80.6
	Total	67	90.5	100.0
Ethnic or racial orgs	Yes	1	1.4	1.5
	No	65	87.8	98.5
	Total	66	89.2	100.0
Neighbor-hood Assoc.	Yes	3	4.1	4.5
	No	64	86.5	95.5
	Total	67	90.5	100.0
PTA or other school related groups	Yes	3	4.1	4.5
	No	64	86.5	95.5
	Total	67	90.5	100.0
Political clubs or orgs.	No	67	90.5	100.0
Social clubs	Yes	6	8.1	9.0
	No	61	82.4	91.0
	Total	67	90.5	100.0
Youth groups like scouts or children's sports	No	67	90.5	100.0

The total number of groups respondents were affiliated with was regressed with respondents' evaluations of the current success of their business and this was not a

predictor of ratings of business success. Life satisfaction scores were regressed with total number of community group affiliations and life satisfaction scores were not a significant predictor of the extent of community group affiliation. Finally, whether family were involved in the business was regressed with total number of community group affiliations and extent of family member involvement was not a significant predictor of the extent of community group affiliations.

Business owners were also asked how much they think business leaders in their community cared about whether or not their business survived and thrived. Table 4.30 presents the results. Only 62 respondents answered this question. Nearly sixty percent (59.7%) of respondents indicated they thought business leaders in Greenville County did not care whether their business survived and thrived. None of the respondent or business characteristic modifiers explained the variance in respondents' scores, nor did the life satisfaction score or the value factors used to judge business success, or their ratings on current business success.

Table 4.30 Extent To Which Respondents Believe Business Leaders In Greenville Country Care Whether Their Business Survives or Thrives.

	Frequency	Percent	Valid Percent
Don't care at all	15	20.3	24.2
Somewhat don't care	22	29.7	35.5
Somewhat do care	24	32.4	38.7
Really care	1	1.4	1.6
Total	62	83.8	100.0
No response	12	16.2	
Total	74	100.0	

Table 4.31 Respondents' Views On Hispanic Community's Value of Entrepreneurship

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Entrepreneurs admired in the Hispanic community in Greenville County	Strongly Disagree	2	2.7	3.1	3.1
	Disagree	2	2.7	3.1	6.2
	Somewhat Disagree	2	2.7	3.1	9.2
	Neither	19	25.7	29.2	38.5
	Somewhat Agree	6	8.1	9.2	47.7
	Agree	12	16.2	18.5	66.2
	Strongly Agree	22	29.7	33.8	100.0
	Total	65	87.8	100.0	
	System	9	12.2		
	To turn a new idea into a business venture is admired career in the Hispanic community in Greenville County	Strongly Disagree	4	5.4	6.3
Disagree		1	1.4	1.6	7.8
Somewhat Disagree		3	4.1	4.7	12.5
Neither		14	18.9	21.9	34.4
Somewhat Agree		4	5.4	6.3	40.6
Agree		17	23.0	26.6	67.2
Strongly Agree		21	28.4	32.8	100.0
Total		64	86.5	100.0	
Missing		10	13.5		
Creative thinking is viewed as a route to success in Hispanic community in Greenville County		Strongly Disagree	4	5.4	6.2
	Disagree	3	4.1	4.6	10.8
	Somewhat Disagree	2	2.7	3.1	13.8
	Neither	9	12.2	13.8	27.7
	Somewhat Agree	4	5.4	6.2	33.8
	Agree	17	23.0	26.2	60.0
	Strongly Agree	26	35.1	40.0	100.0
	Total	65	87.8	100.0	
	Missing	9	12.2		

The final community-related question asked participants their level of agreement with three statements about Hispanic community beliefs about entrepreneurship. Table 4.31 summarizes the results. While several significant correlations were found between modifiers and respondents' ratings on the Hispanic community's value of entrepreneurship, none proved to explain significantly the variance in scores when regressed.

Findings related to research questions summarized

Research question 1 asked 'what attitudinal, normative and perceived behavioral control factors are significantly associated with selected Hispanic/Latino entrepreneurs' behavioral intentions and provide the strongest statistical power to predict entrepreneurial intentions? Figures 4.1 through 4.13 summarized the significant antecedents that best explained the variance in intention scores for each of the 13 entrepreneurial behaviors. Each behavior had its own particular set of antecedents that were significant, as well as modifiers.

A few modifiers were particularly notable and frequently were significant in explaining the variance in antecedent scores. In each of five instances, respondents' reported presence of entrepreneurial characteristics significantly explained the variance in Attitude 3.12, how likely respondents thought it would be that their business was a success if they engaged in the entrepreneurial behavior specified. The second highest number of antecedents affected by a modifier was for modifier 4.12, the respondents' immigration generation. This modifier affected significantly the variance in two behavioral control measures: BC 3.6, the level of agreement that they were confident they

could do the specified behavior, and BC 3.7, the level of agreement that it was up to them (within their control) to do the specified behavior. In each instance, first generation immigrants were more confident and had a higher sense of control than did second generation immigrants.

Table 4.32 summarizes which antecedents were most often affected by specific modifiers. The antecedents most often affected by modifiers were attitude 3.12, how likely it would be that their business was successful, if they engaged in the specified entrepreneurial behavior; attitude 3.1, how important it was to engage in the specified behavior; behavioral control 3.6, level of agreement that they were confident they could engage in the specified behavior; and behavioral control 3.7, the level of agreement that it was within their control to engage in the specified behavior. Gender was a significant modifier for responses related to whether resources were accessible for setting business goals and networking. Males thought resources were accessible to network and set business goals.

Table 4.32 Summary of Modifiers That Affected Variance in Significant Antecedents To Intentions

<i>Modifiers Significant In Predicting Variance in Antecedent</i>	<i>Intention</i>	<i>Antecedent Affected by Modifier</i>
Self-reported presence of listed entrepreneurial characteristics 3.15	3 Seeking business opportunities 4 demand efficiency 5 demand quality 7 monitor business finances 11 plan systematically	Attitude 3.12 Likely business success if sought opt Attitude 3.12 Attitude 3.12 Attitude 3.12 Attitude 3.12
Respondents immigration generation 4.12	3 Seek business opportunities 8 Monitor customer satisfaction 12 complete jobs 13 learn new skills/knowledge	BC 3.7 control BC 3.6 confidence BC 3.7 control BC 3.7 control

Table 4.32 Summary of Modifiers That Affected Variance in Significant Antecedents To Intentions (Continued)

<i>Modifiers Significant In Predicting Variance in Antecedent</i>	<i>Intention</i>	<i>Antecedent Affected by Modifier</i>
Life satisfaction 2.12	1 persist 2 take risks 13 learn new skills/knowledge	BC 3.6 confidence Attitude 3.1 importance Attitude 3.12 likely business success if learn
Gender 4.5	2 take risks 6 set business goals 9 network	Attitude 3.1 importance BC 3.10 agree resources accessible BC 3.10 agree resources accessible
Whether business made profit last fiscal year 2.1	3 seek business opportunities 7 monitor business finances 9 network	Attitude 3.12 business likely successful if seek opt. BC 3.6 confidence Attitude 3.1 importance
Acculturation Frequency of use of Language 4.19 Proficiency in use of Language 4.20	9 network 2 take risks	BC 3.7 control Attitude 3.12 business likely successful if network BC 3.6 confidence
Extent of civic engagement 4.16	8 monitor customer satisfaction	Attitude 3.12 business likely success if monitor
Economy's effects on business 2.6	9 network	Attitude 3.1 importance BC 3.10 control
Marital status 4.8	9 network	Attitude 3.12
Age 4.5	9 network	Attitude 3.12
Sense of business community 4.15	9 network	Attitude 3.12
Income level 4.9	12 complete jobs	Attitude 3.12
Country of origin 4.7	12 complete jobs	Attitude 3.12
Length of stay in US 4.6	13 learn new skills/knowledge	Attitude 3.12

Research question 2 asked ‘what outcomes do owners perceive are associated with specified entrepreneurial behaviors?’ Unfortunately, this question is largely unanswerable because the pilot study indicated the need to shorten the survey and most of the outcome related items were dropped. The outcome related item that was not dropped was business success.

As summarized in Table 4.32, attitude measurement 3.12 became a very important antecedent measurement (e.g. level of agreement that business likely will be successful if engage in specified entrepreneurial behavior). There were significant differences in respondent scores. This antecedent significantly explained the variance in scores for whether they intended to 1) seek business opportunities, 2) demand efficacy, 3) demand quality in products and services, 4) monitor business finances, 5) plan systemically, 6) network, 7) complete business-related jobs, and 8) learn new skills. When they perceived business success was an outcome, they more strongly intended to engage in the specific entrepreneurial behavior.

The factor analysis indicated respondents used a cluster of criteria to judge success and these clusters were significantly different in composition. These criteria were sets of outcomes that, if present, were associated in their minds with success. The two value factors that were most powerful were 1) recognized for personal talents and business value and 2) personal, customer, and family satisfaction with services. Respondents using these criteria also found financially based criteria important (within the context of recognition and/or satisfaction based criteria), but respondents who used financially based criteria as their primary values did not equally value satisfaction and recognition based criteria.

Research question 3 asked ‘who are the referents that owners most identify with and which of these referents are significantly associated with positive normative beliefs?’

For the most part the normative belief antecedent measure was not significant in explaining the variance in respondents’ intention scores. The data indicated that the

people business owners listened to the most were immediate family members, and that almost half of the respondents had family members involved in their business, most often spouses and children. The family influence analysis indicated that two primary factors were present in their agreement or disagreement about family influence. These were the degree to which the family values were congruent with business values and the extent of family influence in business decisions, and the degree to which family positively promoted the business to others and the respondents. However, whether or not the family was involved had no significance on respondents' evaluation of their business' current degree of success.

Research question 4 asked 'what circumstances do owners indicate would make engaging in specified entrepreneurial behaviors more likely?' This question was largely unanswerable because the relevant questions were deleted during the pilot study phase because the survey was too long. However, the circumstances identified during the pilot study and used for entrepreneurial behavior 13, intention to learn new business knowledge and skills, was included in the final survey version.

The presence of more of the thirteen circumstances listed (i.e. higher score on level of agreement, $\beta = -.407$, $t(60) = -3.450$, $p < .01$) explained 16.6% of the variance in respondents' intention to learn new business knowledge and skills within the next six months ($R^2 = .116$, adjusted $R^2 = .152$, $F(1,60) = 11.905$, $p < .01$). However, while 3.13 (resources and circumstances likely to be present in the next year) was included in the regression analysis for examination of significant antecedents to intentions to learn new

business knowledge and skills, it was not a significant predictor in the final reduced model.

Research question 5 asked ‘in what ways do selected psychological, demographic, socio-economic and cultural factors modify Hispanic business owners’ attitudinal, normative and behavioral control beliefs regarding the use of 13 entrepreneurial practices?’ See Table 4.32 for a summary of what modifiers had the most significant power to predict the variance in antecedents and for which entrepreneurial behaviors. The two modifiers that had the greatest power of prediction for the most number of entrepreneurial behaviors were reported presence of entrepreneurial characteristics (3.15; affected five antecedents for five different entrepreneurial behaviors) and the respondents’ immigrant generation status (4.12; affected four antecedents for four entrepreneurial behaviors). First generation immigrants were the significant predictor generation in each instance.

Findings related to hypotheses summarized

Hypothesis 1 stated “The more favorable the attitudes and subjective norms, and the greater the perceived control, the stronger will be the person’s intention to perform each of the 13 entrepreneurial behaviors examined.” This hypothesis was partially accepted and partially rejected. While higher scores on some of the attitudes and behavioral control measurements were significantly associated with respondents’ stronger intentions (i.e. higher scores) to engage in each of the 13 entrepreneurial behaviors examined, the normative belief measurement was not a significant predictor of intention for any of the 13 entrepreneurial behaviors examined. Thus, the more favorable selected

attitudes and behavior control beliefs, the stronger (higher score) the respondents' intentions to perform each of the 13 entrepreneurial behaviors examined. There was a positive relationship between attitude and behavioral control antecedents, and between the significant attitude and behavioral control antecedents and intention scores.

Hypothesis 2 stated that “women will differ statistically from men in their attitudes, norms and behavioral control beliefs related to the 13 entrepreneurial behaviors”. This hypothesis was partially accepted and partially rejected. However, there were three of TPB antecedents, for three different entrepreneurial behavioral intentions for which gender was a significant modifying variable. With regard to entrepreneurial behavior #2, intention to take risks, men differed significantly from women in their belief about how important it was to take risks (TPB attitude 3.1.2). Males significantly more than females indicated it was important to take risks. With regard to entrepreneurial behavior #6, intention to set business goals, men significantly more than women said that the resources necessary to set goals were accessible to them. Having resources accessible was the significant TPB antecedent explaining 19% of the variance in intention to set business goal scores. In addition, gender was also a significant modifying variable related to one of four significant TPB variables explaining the variance in intention to network for business purposes. Specifically gender, along with respondents' total score on the sense of community scale and the effects of the recent recession on their business was a significant variable explaining the variance in TPB antecedent 3.10, the level of agreement that they had the resources accessible to

network for business purposes. Again, men significantly more than women agreed that resources were accessible.

Hypotheses 3 stated “there will be significant statistical differences between native and non-native born Hispanics’ attitudes, norms and control beliefs regarding the 13 entrepreneurial behaviors. This hypothesis was rejected. There were no significant differences between native and non-native born Hispanics related to this variable being significant in explaining the variance on any TPB antecedent to intention. Whether the respondent was first, second, third, fourth, or fifth generation Hispanic immigrant was a significant modifying variable for two TPB antecedents significantly predicting the variance in four entrepreneurial behavioral intentions. Table 4.33 indicates that respondents’ immigrant generation status was a significant modifier explaining the variance in behavioral control variable 3.7 (level of agreement that it was up to them to do the entrepreneurial behavior specified). In the case of intention 8 (intention to monitor customer satisfaction), generation status significantly explained the variance in confidence scores (3.6). In all cases, first generation Hispanic respondents thought they were in control of their seeking business opportunities, monitoring customer satisfaction, completing jobs and learning new business knowledge and skills. They also were more confident they could monitor customer satisfaction.

Table 4.33 Incidents of Immigrant Generation Status Significant In Explaining Variance in Behavioral Control Antecedents.

<i>Intention</i>	<i>Antecedent Significantly Effected By Respondents' immigrant generation status</i>
3 Intention to seek business opportunities	Behavioral Control 3.7.3 "It is up to me (within my control) to seek business opportunities
8 Intention to monitor customer satisfaction	Behavioral Control 3.6.8 level of agreement that they are confident they can monitor customer satisfaction
12 Intention to complete business-related jobs	Behavioral Control 3.7.12 It is up to me (within my control) to complete business-related jobs
13 Intention to learn new business knowledge and skills	Behavioral Control 3.7.13 It is up to me (within my control) to complete business-related jobs.

Hypothesis 4 stated "Hispanic business owners who have lived in the U.S. for at least five years will have significantly different attitudes, norms, and control beliefs related to the 13 entrepreneurial behaviors from those who have lived less time in the U.S." This hypothesis was also rejected. Only one of the thirteen behaviors was affected by the modifier (length of stay in U.S). The variance in respondents' intention to learn new knowledge and skills was significantly affected by respondents' indications of how likely it would be that their business would be successful, if they learned new knowledge and skills. One of two modifiers that explained the variance in attitude 3.12 (business likely successful if learn) was the respondents' length of stay in U.S. However, respondents who had lived less time in the U.S. indicated they agreed that their business would be successful if they learned new knowledge and skills. Thus, the findings were just the reverse from the hypothesized relationship.

Hypothesis 5 stated "highly acculturated Hispanic business owners will differ statistically from less acculturated Hispanics' in their attitudes, norms, and control beliefs regarding 13 entrepreneurial behaviors". This hypothesis was partially accepted and partially rejected. However, acculturation was a significant modifying variable for two of

the intentions, but the relationship was the opposite from what was hypothesized. As Table 4.34 indicates, two of the three acculturation measures (proficiency in Spanish/English and frequency of use of English/Spanish) were significant modifiers explaining the variance in scores for two behavioral control measures (3.6 and 3.7) and one attitude measure (3.12) for two different entrepreneurial behavioral intentions (taking risks and networking).

Table 4.34 Significant Effects of Proficiency and Frequency of Use of English and Spanish as A Measure of Acculturation on Entrepreneurial Behavioral Intentions and Antecedents

<i>Intentions Significantly Affected</i>	<i>Acculturation: Frequency of Use of English and Spanish</i>	<i>Acculturation: Proficiency of Use of English and Spanish</i>
2 Intention to Take Risks		Behavioral Control 3.6 level of agreement that they are confident they can take risks Relationship: low acculturated had significant relationship to high confidence scores
9 Intention to network of business purposes	Attitude 3.12 level of agreement that their business would be successful if they networked. Behavioral control 3.7 level of agreement that it was up to them (within their control) to network Relationship: in both cases lower acculturation significantly explained the variance in both antecedents	

Hypothesis 6 stated “Hispanic business owners with higher life satisfaction scores will differ statistically in their attitude, norm and control beliefs related to each of the 13 entrepreneurial behaviors.” This hypothesis was partially accepted and partially rejected. Not all entrepreneurial behavioral intentions were indirectly affected by life satisfaction scores. However, as Table 35 indicates, three antecedents were affected: two

attitudes (3.1 and 3.12) and one behavioral control antecedent (3.6). In each instance, the relationship between the life satisfaction total score and the antecedent was positive.

Higher life satisfaction scores explained significant levels of variance in the antecedent scores.

Table 4.35 Life Satisfaction Scores Effected Three Antecedents Related To Three Intentions

<i>Intention Affected by Life Satisfaction Scores</i>	<i>Antecedents Directly Affected by Life Satisfaction Scores</i>
1. Intention to Persist to overcome business obstacles and challenges	Behavioral Control 3.6: level of agreement that they are confident they can persist
2. Intention to take calculated risks to extend business areas, products, services	Attitude 3.1: level of importance that it is to take calculated risks to extend business areas, products, services
3. Intention to learn new business knowledge and skills	Attitude 3.12: how likely it will be that the business will be successful if they learn new knowledge and skills

Hypothesis 7 stated “Business owners with higher educational levels will have higher scores on attitude 3.12, how likely it will be that their business will be successful if they engage in the specified entrepreneurial behavior, and will differ significantly in their attitudes, norms and control beliefs related to doing at least some of the 13 entrepreneurial behaviors.” This hypothesis was rejected. Educational level was not a significant modifier that explained the variance in attitude 3.12 scores for any of the 13 entrepreneurial behavioral intentions. However, educational level did correlate with other significant predictors.

Hypothesis 8 stated ‘Business owners with higher household income levels will have higher intention scores related to each of the 13 entrepreneurial behaviors’. This hypothesis was rejected. Only one behavior, intention to complete business-related jobs,

had one significant antecedent (3.12 level of agreement that business would be successful if they completed jobs) for which income level was a significant predictor of the variance in attitude 3.12 scores. In this instance, when income levels were lower, it was a significant predictor of the variance in 3.12 scores (a negative relationship existed). Respondents with lower income levels felt that if they completed business-related jobs that their business would likely be successful.

Hypothesis 9 stated ‘the criteria that respondents use to judge business success will differ, but financially based criteria will not be seen as more important than other kinds of criteria’.

This hypothesis was accepted. The hypothesis was largely based on Lussier’s (2004) meta-analysis of research studies on factors predicting business failure. He found lifestyle type criteria just as important to owners as was financially based criteria. This study found that those valuing recognition- and satisfaction-based criteria found financially based criteria as important, but put more priority on recognition and satisfaction type criteria and valued financially based criteria within the context of recognition and/or satisfaction. Interestingly, those who valued financially based criteria did not place equal importance on satisfaction and recognition type criteria. There were major differences between these two groups. Furthermore, respondents used a cluster of criteria (a factor) in judging business success. The modifiers that one would think would explain the differences in values (age, gender, income level, marital status, and whether they had children) were not significant predictors of which type of criteria respondents choose.

Respondents who thought factor 5 (business provides financial security) was important to extremely important had been in the U.S. longer ($r = .385, p < .05$). Respondents who thought that factor 4 (Business allows for a freer lifestyle) was important to extremely important were either bi-cultural (proficient in both English and Spanish) or highly acculturated (proficient in English and below 2.5 Spanish proficiency) ($r = .368, p < .01$).

Summary

Chapter Four reported the findings from the study and summarized findings according to the study's research questions and hypotheses. Chapter Five discusses the findings and draws conclusions based on past research studies.

CHAPTER FIVE

CONCLUSIONS

Chapter Five discusses further some of the findings in light of previous research studies done by others. It draws conclusions about the findings and ends by recommending some future research possibilities.

Implications for the use of the theory of planned behavior

Findings from this study indicated that using the theory of planned behavior was a useful way to examine Hispanic business owners' beliefs about 13 entrepreneurial behaviors.

Defining attitudinal beliefs about outcomes of behaviors

One dimension of the attitude construct in the Theory of Planned Behavior is whether the respondent perceives the outcomes from doing a specific behavior are positive or negative. In past studies, positive outcomes predicted higher intention scores. The regression analysis indicated that respondents felt that, if they did certain entrepreneurial behaviors, it would lead to business success. Ten of the thirteen entrepreneurial behaviors were affected significantly by whether respondents found business success as a positive outcome resulting from engaging in a specified behavior. Respondents felt their business would likely be successful, if 1) they persisted to overcome business obstacles and challenges, 2) they sought business opportunities, 3) demanded business efficiency, 4) demanded quality services and products, 5) monitored their business finances, 6) monitored customer satisfaction, 7) networked for business

purposes, 8) planned systematically, 9) completed jobs, and 10) learned new business knowledge and skills.

The modifying factors associated significantly with this attitude varied with each of the entrepreneurial behaviors, although there were some similarities. For example, when a respondent had experienced a profit last fiscal year in their business and indicated they possessed more of the entrepreneurial characteristics listed, they felt that their business would likely be successful if they sought business opportunities. However, a different set of modifiers significantly explained the variance in Attitude 3.12 (business success likely if) for taking risks. Higher life satisfaction scores and being a male significantly explained higher attitude 3.12 scores for intention to take risks.

Using business success was a valuable attitudinal belief measure. When this attitude was regressed with the criteria for business success measurement, it revealed the complexity of the normative beliefs present in respondents' judgments of behaviors thought to be linked to being "successful". For example, planning systematically was perceived as likely leading to business success, but one group of respondents were using criteria based on recognition and satisfaction (factor one and two), while another group was basing their judgments of success on financial independence and security (factors 5,6, and 7) criteria. For both types, planning was a behavior seen as leading to success, but different criteria were used to make such a judgment.

For practitioners it may mean that making appeals to engage in selected entrepreneurial behaviors should be quite different to nascent entrepreneurs with different success criteria in mind. Advertising workshops, training programs and professional

development experiences might have more 'hits', if appeals based on satisfaction and recognition were made, as well as those that appealed to financial security and independence.

Walker and Brown defined 'life-style' businesses as having owners who have motivations that 'pulled' them into starting a business. These motivations included having personal freedom, independence gained from being one's own boss, personal satisfaction, less rigid work schedules, more flexible lifestyle, and greater job satisfaction (Walker & Brown, 2004, 579). They compared the different criteria used by owners of home business and external businesses that were large-scale and small-scale businesses. The normative belief factors that this study's respondents found important (Factor 1 and 2) were similar to what Walker and Brown found. Lifestyle criteria were of primary importance to their participants. They also found that there were no differences between men and women, as did this study.

In addition, they found that lifestyle factors were more important for home-based business owners than externally based businesses and home-based businesses were less motivated by financial criteria compared to the externally based businesses. Future research on Hispanic entrepreneurs may also benefit from creating a sample design that looked at home-based and externally based businesses, and/or by different business types. In this current study, many of the businesses were restaurants or food stores, and it may be that different value priorities are present within Hispanic entrepreneurs operating different types of businesses.

Significant normative measures need to be developed

The normative measure developed for this study was not sufficient to detect normative beliefs. Future research studies should correct this failing. Armitage and Conner (2001a), in their review of TPB studies, indicated that the weakest predictors of intention have been the subjective normative belief measures that various researchers have used. As a result, scholars have examined in more depth what types of subjective norms have greater validity in prediction. Because this was the first study done by the researcher, the standard set of normative measures as recommended in Aizen's guidelines for instrument construction was used.

However, as the regression analysis indicated, no normative measures proved significant predictors of intentions. The findings did indicate that there were a series of values present that explained what was prized relative to judging success. The entrepreneurial characteristics list could also be seen as value statements and this modifier significantly predicted the variance in respondents' general indication of how successful their business would be if they engaged in specific behaviors. Thus, some normative dimensions to the study were significant.

In the future, adding measures that examined the negative emotional reactions may be fruitful. Some researchers have found that negative emotional reactions had a stronger power to affect behavior than did positive emotional reactions (Averill, 1980; Ellsworth & Smith, 1988; Ravis, Sheeran, & Armitage, 2009; Ortony & Turner, 1990). These were originally a part of the more extensive questionnaire developed for this study, but were dropped due to length.

The feeling of regret has had particularly strong predictive power (Rivis, Sheeran, & Armitage, 2009; Van der Pligt, Zeelenberg, van Dijk, de Vries, & Richard, 1998) in other TPB studies. Adding a measure or two that examined anticipated regret might be fruitful. Regret, worry, being upset, or feeling tension were more strongly related to intentions than were more generalized positive or negative affective reactions in a meta-analysis done by Rivis, Sheeran, & Armitage (2009).

In addition, regret was usually linked to what they thought a significant referent would think or feel (e.g. spouse, family member, friend, significant business associate, etc.). Since this study found that family evaluations of their business mattered relative to respondents' evaluation of success, exploring what business owners may regret or, after the fact, regret about business actions taken may be a fruitful line of inquiry in the future. Four antecedents were most power in prediction of intention

Four antecedent measures weighed in as most important factors in intentionality. The relative importance of the attitudinal, normative and behavioral control antecedents is not measured typically in TPB studies but, instead, is estimated by means of multiple regression or structural equation analyses, in this case, multiple regression analysis. The standardized regression (or path coefficients) serve as estimates of the relative importance (weights) of the predictors. Each of the 13 entrepreneurial behaviors had an antecedent that was relatively more important, with the exception of planning systematically which had two antecedents that were about of the same weight. By far, attitude 3.12 (the business likely will be successful if I ...) was the most important consideration for seven of the entrepreneurial behavioral intentions (persisting, seeking

business opportunities, demanding efficiency and quality, monitoring business finances, and networking). For completing jobs and learning new things, controllability (behavioral control 3.7) was most importance in determining intentionality. For taking risks, planning and monitoring customer satisfaction, it was degree of confidence (behavioral control 3.6) in their ability to do so. For seeking information and planning, the most important antecedent was perceived importance of seeking information and planning systematically (attitude 3.1).

If a trainer or consultant had only a few minutes time to determine a person's strength of intentions to use specific entrepreneurial practices, it appears that asking four questions may be very good indicators of actual future practice. These questions would deal with confidence, controllability, importance, and if doing something would lead to business success.

The criteria used to judge success may be a significant normative measurement

While the scale developed to determine respondents' values related to business success was not intended originally to be a normative belief measurement, it proved to have value in explaining respondents' high intention scores on attitude antecedent 3.12 , my business is likely to be successful if I engage in...a specific behavior.

This study found that favorable recognition and satisfaction were prime values by which business success was evaluated. Research on business success benefits entrepreneurs by providing them with an assessment of their likely success and also benefits those who train, advise, or assist them, or make policy directed at promoting small business enterprises (Dugan and Zavgren, 1989, Lussier, 2004, Walker & Brown,

2004,). Most of the studies in the 1990s concentrated on defining failure and finding evidence of it (Scheer, 1989). Many of these concentrated on financially based ratios or criteria. This study used quantitative and qualitative factors that business owners think were linked with success.

Reynolds (1987) and Miller (1989) created models from their research that predicted failure before a business starts and included non-financial criteria. In addition, Lussier's (2004) study included generic nonfinancial factors used to predict business success or failure. He examined the effects of capital, record keeping, financial control, industry experience, management experience, planning, presence of professional advisers, education, staffing, product/service timing, economic timing, age of owner, involvement of partners, whether parents owned a business, whether respondents belonged to a minority group, and marketing skills.

The criteria that were significant predictors were amount of planning done, the presence and use of professional advisers, lower levels of education (it appears, according to Lussier, that several studies have found that three or more years of college education actually was associated with failure), and staffing size (Lussier, 2004, 18). The degree of planning was the only criterion that was the same as what was found by Miller (1989) and Reynolds (1987). The use of professional advisers was a significant predictor in the Lussier (2004) and Cooper et al. (1991) studies. There are still discrepancies in findings and more work is needed in order to find a predictive model that explains failure or success. This study contributes to those pursuits.

Traditional measures of business success are typically financially based, but our findings, similar to Walker and Brown's (2004) indicated that financial criteria were not favored over other types of criteria, such as lifestyle. In fact, this study's respondents favored two other criteria over those that were more predominately financial in nature (i.e. being recognized for personal talents and the value of their business, and personal, customer, and family satisfaction with their services being favorable). However, the paired sample t-test indicated that while these were favored over financial criteria, financial criteria were still important, but just not more so than these other more intrinsic values.

A reasonable number of respondents did value financial criteria over other kinds. When they did, they tended to find the criteria that were more intrinsic (i.e. the satisfaction and recognition factors) as less important to success, while those who valued satisfaction, respect, recognition valued the financial criteria also as important. Walker and Brown (2004) found that when they pressed their respondents who indicated that their primary measure of success was financial, they also mentioned lifestyle criteria. This study's findings indicated that it might be more accurate to suggest that when a person judges their business, they have a cluster of criteria, some of which are financial that are nested with other criteria that are more related to either lifestyle choices, independence, satisfaction, help to others and/or respect.

Walker and Brown (2004) concluded that one of the reasons why respondents may have favored lifestyle criteria more than financial was the changing nature of work and working life. The American business environment is overlaid with Anglo masculine

mores, evidenced in the kind of language, nature of the interactions, and policies and procedures that big companies favor and promote. There is less room for less masculine attitudes and values. Many women and minorities still feel more uncomfortable in such environments. The incentives in big companies tend to be tied to financial criteria and the performance appraisal systems are set up to focus on values that may not be in keeping with the employees' sense of job success.

Financial success is also highly valued in most Anglo-Saxon cultures with the concomitant mores of accumulation of wealth, normally associated with striving to be self-sufficient and not dependent on government or others. Respondents in this study favored more recognition for talents and the value of their business activities. Getting a fair price for their services was important, but it was seen as an indication of recognition. (See the cluster of criteria comprising the first factor, Table 4.11.) Also respect from their family and seeing that others were satisfied with their services was favored just as much as being financially independent.

Work environments have also changed, partially due to the recession. It is hard to get a job. There is more part-time work. Immigrants are often underpaid and undervalued, at least at the beginning of employment. Normal work hours are longer, overtime is sometimes unpaid because people get salaried positions rather than paid by the hour, particularly in retail environments. Employer abuse is a very real problem. These things are motivators for some people, including immigrants, to start their own businesses so that work satisfaction and recognition are higher and more within their control (Cooper, 1998).

Some immigrants can only find part-time work or contract work, particularly women and minorities. This means that more people find it not terribly different economically to start their own business. If they do not have benefits in part-time work, the risk of starting a business when there are no benefits is less onerous. Cooper (1998, 276) calls this phenomenon ‘casualization of the workplace’ that creates job insecurity and high levels of stress (Bardoel et al, 2000), and causes some people to start their own business (Skinnar and Young, 2008).

Those primarily valuing financial independence and security had a different value set than those with recognition and satisfaction as prime values. There were differences between those who valued financial independence and security from those who primarily valued satisfaction and recognition as primarily criteria of success. Individuals who used primarily financially related criteria to judge success tended to view satisfaction and recognition factors less important (i.e. statistically had a negative relationships), while those who valued satisfaction and recognition also indicated financial security and independence was important (i.e. statistically a positive relationship), within the context of being satisfied and recognized for their talents and the value of their business. Those with satisfaction and recognition as primary criteria therefore had a more complex set of positive factors going on by which they judged their success. These factors dealt with a combination of internal evaluations according to their own values system, as well as appraisals of how people valued them and their services.

Variance in response to some antecedents were explained by selected modifiers

It is significant that some of the antecedents were statistically powerful by themselves in predicting the variance in respondents' stated intentions to engage in selected entrepreneurial behaviors. None of the modifiers used had significant in predicting some of the antecedents, particularly attitude 3.12 (business is likely successful if they engaged in specific entrepreneurial behavior). In other cases, however, there were modifiers that were significant in predicting whether respondents would agree or disagree, or be positive or negative in response to a particular attitudinal, normative or control behavior antecedent question. These are reviewed below and a few conclusions given.

Gender. Gender did not make a difference in the evaluation criteria used to judge success, even though in Chapter Two past studies were found that indicated there may be a difference found. There were no significant differences between men and women found in this study in the criteria used to judge business success. Respondents in this study linked their business success with being favorably recognized by community leaders, agencies, family members and customers, and being satisfied personally, and having customers and family members express satisfaction with their business activities. While financial criteria were rated also as important, they were important within the context of satisfaction and recognition.

Gender did affect beliefs about risk taking, goal setting and networking behavioral intentions. While men and women did not differ in the criteria used to evaluate the success of their business, gender was a significant modifier of TPB attitude 3.1.2,

importance of taking risks. Males, significantly more than females, believed it was important to extremely important to take risks, and this in turn significantly predicted intention to take risks scores. Gender was also a significant predictor of the variance in behavioral control belief 3.10 (resources were accessible) for intention to set business goals. Males thought resources would be accessible significantly more than females, and accessible resources predicted significantly higher intentions to set business goals. The same pattern was present for intention to network for business purposes. Males more than females thought resources would be available to network and this lead to stronger intentions to network.

One conclusion might be that Hispanic males feel they are more in control over the entire resources of the family because of traditional Hispanic role relationships. However, more research studies are needed to determine what the differences are between men and women entrepreneurs, including qualitative studies that probe the reasons for answers given.

Analysis of the frequency in the use of English and Spanish, one of three indices for acculturation, indicated the males were significantly more bi-cultural or acculturated than females ($X^2 = 6.286 (2,48), p < .05$) in their use of English and Spanish. Examination of the data clearly indicated the direction of significance was in favor of males. The proficiency index and the use of media index did not show significant differences. Less use of English would hamper the extent of the networks that could be tapped for resources and may mean that women are networking more within the Hispanic Spanish speaking community that may have fewer resources that could be applied to their

business needs and their needs relative to engagement in goals setting, networking and risk taking.

Life satisfaction. Another modifier that explained the variance in respondents' ratings of some antecedents was life satisfaction. Life satisfaction was one of two significant predictors of the likely success attitude (3.12) for taking calculated risks to extend business into new areas, products or services, as well as learning new business knowledge and skills. When their satisfaction with life was higher, business owners positively felt taking risks, and learning new things would lead to success.

Life satisfaction (total score; $\beta = .365$, $t(65)=3.145$, $p<.01$) explained 13.2% of the variance in respondents' ratings of business success (question 2.11) ($R^2=.132$, adjusted $R^2 = .119$, $F(1,65) = 9.891$, $p<.01$). Respondents with higher life satisfaction scores rated their business as somewhat successful or very successful.

When a multivariate generalized regression analysis was conducted using intentions each of the 13 entrepreneurial behaviors as dependent variables, the life satisfaction total score significantly predicted the variance in six entrepreneurial intentions (Table 5.1). In the current study, life satisfaction was conceptualized as a modifier of attitudes, norms, and behavioral control beliefs, but when life satisfaction was measured as directly affecting intention scores, rather than as a modifier, then the total score for life satisfaction was a significant predictor of the variance in intention ratings for six of thirteen entrepreneurial behaviors.

While it still made more sense in this study to use life satisfaction as a respondent characteristic modifier, it should be noted that the life satisfaction measure had value in

predicting directly the variance in intentions to engage in certain entrepreneurial behaviors. More studies are needed in order to determine whether the same behavioral intentions are affected by life satisfaction ratings or whether what was found in this study was peculiar to the sample. Since researchers are interested in finding a few powerful measures that predict future use of entrepreneurial behaviors associated with success, the life satisfaction measure may be a useful addition. EMPRETEC has already begun using this measure in their training and research as one of several indicators of nascent entrepreneurial likely future success or failure (Grossman, 2005).

Table 5. 1 Life Satisfaction Total Score Significant In Explaining Intentions

<i>Dependent Variable</i>	<i>Type III Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	<i>R²</i>	<i>Adjusted R²</i>
3.8.1 intention Next 6 months Will Persist To Overcome Obstacles	25.353	5	5.071	3.522	.008	.249	.179
3.8.2 intention Next 6 months will take risks	21.667	5	4.333	2.719	.029	.204	.129
3.8.10 intention Next 6 months will Seek Information	15.211	5	3.042	2.396	.049	.184	.107
3.8.11 intention Next 6 months will Plan	14.688	5	2.938	2.660	.032	.201	.125
3.8.12 intention Next 6 months will Complete jobs	5.354	5	1.071	2.529	.040	.193	.116
3.8.13 intention Next 6 months will Learn New Skills Knowledge	18.538	5	3.708	2.611	.035	.198	.122

Entrepreneurs oftentimes seek personal goals. “Desirable outcomes, even economic ones, are often caused by well-being rather than the other way around” according to Diener and Seligman (2004, 1). To examine the relationship between life satisfaction and the normative criteria respondents used to judge whether their business was successful, a multivariate generalized regression analysis was done. Table 5.2

summarizes the results. Fifteen of the twenty eight criteria were partially explained by respondents' life satisfaction total score.

In all cases, the direction was positive. When respondents had higher ratings on the criteria used to judge their business as successful, they also had higher ratings on life satisfaction. And the total score on life satisfaction explained a significant amount of the variance in many of respondents' normative criteria used to judge business success. Thus, while a casual relationship (suggested by Diener and Seligman's hypothesis) was not possible to evaluate given current statistical limitations, this study's findings did indicate a positive association between desired outcomes and life satisfaction and, through the regression analysis, life satisfaction does predict significantly the higher positive scores on several of the value criteria used in this study.

Diener and Seligman (2004) also indicated that people high in well-being seem to have better social relationships than people who score low in well-being. This study did not examine the quality of social relationships, but some information was available to examine behaviors that required social interaction. The total life satisfaction score was used as the independent variable and the nature and extent of civic engagement was used as the dependent variable in a multivariate generalized regression model. Life satisfaction scores was not a significant predictor of the nature and extent of civic engagement. Life satisfaction was also regressed with sense of community and type of community engagement measures. Life satisfaction was not a significant predictor of sense of community and the types of community engagements measured.

Table 5.2 Effects of Life Satisfaction on Normative Criteria Used To Evaluate Business Success

<i>Dependent Variable</i>	<i>Type III Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	<i>R²</i>	<i>Adjusted R²</i>
2.10.2 Services Useful	5.480	5	1.096	2.852	.026	.249	.162
2.10.3 Customers Satisfied	15.997	5	3.199	6.713	.000	.438	.337
2.10.5 I'm Satisfied With Services	11.284	5	2.257	4.398	.003	.338	.261
2.10.6 Make Enough \$ To Support Family	9.699	5	1.940	2.589	.039	.231	.142
2.10.8 Use Business Skills	10.744	5	2.149	4.249	.003	.331	.253
2.10.9 I'm Employer Not Employee	10.058	5	2.012	2.380	.054	.217	.126
2.10.10 Get Fair Price For Services	6.664	5	1.333	2.465	.048	.223	.132
2.10.11 Respected By Family	8.129	5	1.626	2.437	.050	.221	.130
2.10.12 Community Reputation	19.295	5	3.859	4.968	.001	.366	.292
2.10.13 Innovate and Create	10.198	5	2.040	3.154	.016	.268	.183
2.10.14 Value of Business Recognized By Others	6.109	5	1.222	1.955	.105	.185	.091
2.10.16 Hard Work Is Recognized	11.249	5	2.250	3.146	.017	.268	.183
2.10.19 Earning Sufficient To Not Have Another Job	11.085	5	2.217	2.450	.049	.222	.131
2.10.20 Make Enough To Clear Debts	9.325	5	1.865	3.261	.014	.275	.191
2.10.25 Provide Others With Job	10.820	5	2.164	2.375	.055	.216	.125

Life satisfaction was also used as an independent variable with all past entrepreneurial behaviors that respondents said they had done in the past six months, some of which related to engaging in extensive social relationships. Life satisfaction did explain the variance in ratings regarding whether respondents had done 4 of 13 entrepreneurial behaviors within the past six months (Table 5.3). When respondents had demanded efficiency and quality, sought information and learned new skills and knowledge during the past six month, they had higher life satisfaction total scores.

While life satisfaction was not the only thing that explained the variance regarding past performance, it was a significant predictor for four of the behaviors. These four behaviors would involve social interactions with others. However, life

satisfaction was not a significant predictor of past networking behavior which would indicate extensive social interaction. Thus, while life satisfaction might predict the quality of social relationships present, this study's findings indicated that it did not necessarily predict the extent or kind of social relationships established.

The entrepreneurial behavior affected the most by respondents' levels of life satisfaction was learning new knowledge and skills. Almost thirteen percent (12.8%) of the variance in whether respondents had learned new business knowledge and skills within the past six months was predicted by their life satisfaction score. Respondents with higher life satisfaction scores were significantly more likely to have learned new business knowledge and skills within the past six months. Why? The findings give some clues.

As Figure 4.13 summarized, the modifier that was significant in predicting respondents' higher agreement that their business will be successful if they learn new knowledge and skills was if the respondents had been in the USA for 10 years or less. The modifier that significantly predicted the respondents' more agreement that they were in control of their ability to learn new knowledge and skills related to their business was that they were first generation immigrant business owners. Finally, those with higher life satisfaction scores predicted significantly respondents higher agreement that their business would be successful, if they learned new knowledge and skills.

Taking all these factors into account one conclusion would be that when these respondents are feeling they are more in control of their circumstances and more satisfied in general with their life circumstances, they feel more open to change. Learning new

things sets the stage for examination of the present and altering it. During the initial days of cultural adjustment, most go through many changes (for example, Berry, 1997, Cuellar, Arnold, & Maldonado, 1995). Those that adjust the best are able to make changes to accommodate new ways of thinking and behaving. Thus, first generation immigrants may be using business learning as one major support for cultural adjustment.

Table 5.3 Life Satisfaction Total Scores' Effects On Variance In Past Use of Entrepreneurial Behaviors

<i>Dependent Variable</i>	<i>Type III Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	<i>R²</i>	<i>Adjusted R²</i>
3.9.4 Past 6 months Demanded Efficiency	11.172	1	11.172	4.548	.037	.073	.057
3.9.5 Past 6 months Demanded Quality	10.987	1	10.987	4.488	.038	.072	.056
3.9.10 Past 6 months Sought Information	16.047	1	16.047	4.844	.032	.077	.061
3.9.13 Past 6 months Learned new skills and knowledge	28.204	1	28.204	8.514	.005	.128	.113

Self-reported presence of entrepreneurial traits. Another modifier significant in explaining some antecedents was respondents' perceptions of their own entrepreneurial traits. EMPRETEC created a listing of characteristics of successful entrepreneurs based on an international research study that identified characteristics of successful business owners in a variety of different national and cultural contexts (Grossman, 2005). In this study, respondents were asked to indicate their level of agreement with seven statements that identified the seven characteristics found in the EMPRETEC listing.

The presence of entrepreneurial characteristics was a significant predictor of respondents' attitude 3.12 (their business would likely be successful if . . .). This modifying factor was a significant predictor of attitude 3.12 for those with higher

intentions to 1) seek business opportunities 2) demand business efficiency, 3) demand quality in products and services, 4) set business goals, 5) network, 6) seek business information, 7) plan systematically, 8) complete jobs and 9) learn new knowledge and skills.

Table 5.4 Entrepreneurial Characteristics' Power of Prediction of Variance in Attitude 3.12 for Nine Behaviors

<i>Dependent Variable</i>	<i>Type III Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	<i>R²</i>	<i>Adjusted R²</i>
3.12.1 Likely Success if Persist To Overcome Obstacles	3.598	7	.514	.459	.859
3.12.2 Likely Success if Take Risks	20.721	7	2.960	1.487	.192
3.12.3 Likely Success if Seek Business Opportunities	15.866	7	2.267	5.211	.000	.408	.329
3.12.4 Likely Success if Demand Efficiency	8.645	7	1.235	3.056	.009	.288	.193
3.12.5 Likely Success if Demand Quality	6.743	7	.963	3.776	.002	.333	.245
3.12.6 Likely Success if Set Business Goals	9.232	7	1.319	4.808	.000	.388	.308
3.12.7 Likely Success if Monitor Business Finances	2.339	7	.334	1.183	.329
3.12.8 Likely Success if Monitor Customer Satisfaction	1.323	7	.189	1.302	.268
3.12.9 Likely Success if Network	39.946	7	5.707	2.879	.013	.275	.180
3.12.10 Likely Success if Seek Information	23.280	7	3.326	4.946	.000	.395	.315
3.12.11 Likely Success if Plan	11.216	7	1.602	2.837	.014	.273	.176
3.12.12 Likely Success if Complete Jobs	7.838	7	1.120	3.027	.009	.286	.191
3.12.13 Likely Success if Learn New Skills and Knowledge	20.574	7	2.939	6.399	.000	.485	.386

Further examination of the data indicated that the presence of three of the entrepreneurial characteristics in particular explained the variance in these nine behaviors (Table 5.5). These three self-reported characteristics were positive agreement that 1) it

was important to achieve business goals, 2) they generally did good work, and 3) they liked to learn new things. Aizen (2012) indicated that if an individual perceived the outcomes to be positive, they would have stronger intentions to engage in specified behaviors. This study supports that hypothesis, and contributes to further understanding what modifies peoples' belief about outcomes, in this instance, business success. If it was important to them to achieve business goals, generally do good work and if they liked to learn new things, they indicated that, if they engaged in nine behaviors, it would likely lead to business success (attitude-outcome oriented).

As prior studies by the UNCTAD found (Grossman, 2005), current and nascent entrepreneurs' self-assessment of the presence of some of the entrepreneurial characteristics was predictive of success. When respondents perceived they had three characteristics in particular, it affected significantly their sense of outcome (success). The three characteristics (Table 5.5) significant in explaining the variance in likely success ratings suggested that these respondents were a) willing to think in the future which is usually a sign of (at least) functional literacy, b) had an internal sense of standards and quality by which they judged their work rather than being externally driven by what others feel and think, and c) were life-long learners which is often associated with an ability to adapt to changing conditions in the external environment.

Cultural modifiers explained the variance in some attitudes and behavioral control beliefs. Several respondents did not complete the questions dealing with acculturation measures, particularly the use of English or Spanish for media usage (only 27 cases completed). We think this happened because the survey was rather long and

busy business owners were approached at their place of business and had to give time away from business operations to answer questions. The language and media usage question was last on the survey and most respondents just decided to stop before completion. Thus, findings may be different if the sample size was larger and more answered the question.

Table 5.5 Three Significant Entrepreneurial Characteristics Predict Variance In Attitude 3.12 For Nine Behaviors

<i>Independent Variables Entrepreneurial Characteristics</i>	<i>Dependent Variables Attitude 3.12 For 9 Entrepreneurial Behaviors</i>	<i>Type III Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Q3.15.2 It is important to achieve business goals	3.12.6 Likely Success if Set Business Goals	4.678	1	4.678	17.054	.000
	3.12.10 Likely Success if Seek Information	5.199	1	5.199	7.733	.007
	3.12.11 Likely Success if Plan	3.409	1	3.409	6.036	.017
	3.12.12 Likely Success if Complete Jobs	1.944	1	1.944	5.257	.026
Q3.15.3 I generally do good work	3.12.13 Likely Success if Learn New Skills and Knowledge	3.297	1	3.297	7.178	.010
	3.12.6 Likely Success if Set Business Goals	3.733	1	3.733	13.608	.001
	3.12.10 Likely Success if Seek Information	5.411	1	5.411	8.048	.006
Q3.15.7 I like to learn new things	3.12.13 Likely Success if Learn New Skills and Knowledge	4.572	1	4.572	9.954	.003
	3.12.3 Likely Success if Seek Business Opportunities	5.537	1	5.537	12.731	.001
	3.12.4 Likely Success if Demand Efficiency	2.476	1	2.476	6.127	.017
	3.12.5 Likely Success if Demand Quality	2.336	1	2.336	9.158	.004
	3.12.6 Likely Success if Set Business Goals	4.530	1	4.530	16.514	.000
	3.12.9 Likely Success if Network	23.150	1	23.150	11.677	.001
	3.12.10 Likely Success if Seek Information	7.747	1	7.747	11.522	.001
3.12.13 Likely Success if Learn New Skills and Knowledge	12.405	1	12.405	27.008	.000	

The one acculturation measure dealing with media usage was dropped from regression analyses because of the low cell counts found (in some cases, only 12 cases

were available for the two variables examined). The other two acculturation measures, language use and proficiency, did achieve enough responses (i.e. 60 respondents) to use in the regression analysis.

Language proficiency was a significant predictor of the variance in behavioral control belief 3.6 (confident they could do the specified behavior). Interestingly, having higher confidence levels was predicted by the presence of low acculturation. Since most of the businesses in the study provided services that Hispanic and Latino populations would want, having proficiency in Spanish and lower (below the 2.5 cut off) proficiency in English may allow the entrepreneur to relate more to their consumers and to take the risks needed to expand services to satisfy customer demand. Respondents with low acculturation rates in language proficiency had higher confidence scores, and subsequently had higher intention to take risks.

While answering the question why might this be so could be a chapter in itself, a few conclusions are given here. Standfield (2008) found that recent immigrants tended to be less prone to develop anti-social or emotional problems, and less confrontational with the dominant culture than second and third generation immigrants. The Pew Hispanic Center (2005) studies indicated that as the level of acculturation increases, the likelihood of Hispanics presenting social and emotional problems increases. As people adjust to a new culture they first rely on what they have known and experienced in their host culture and tend to relate to people like them (Berry, 1997). As they live longer in the host culture, they become less confident in their abilities to understand and cope with what is happening around them.

There is a period of anger and feeling less confident in successful performance as one adjusts. This period is emotionally draining for many. A person has to sort through what they are going to give up, adjust to, and hold on to from their host culture, even if it does not conform completely to the host cultural traditions. The findings from this study generally support the literature's main conclusions about cultural adjustment processes. First generation Hispanic business owners would be expected to feel more in control, and more satisfied with life than would second, third and fourth because they have not yet reached critical anger periods of cultural adjustment. Anyone who has lived in a different culture for a long period knows intuitively that, while one might feel confident in their abilities to do things initially, as they come to understand how different the host culture really is from their preferred and understood values, beliefs and behaviors, resentment and anger happen.

One generally goes through a period of feeling less confident that he or she can do what is required to succeed in the host culture (Brislin, 1999). A person's adjustment is dependent on how he or she handles this cultural adjustment period (Berry, 1997). Cultural adjustment happens more quickly and easily for those who understand that learning is lifelong and that being open to viewing things from multiple perspectives helps overcome obstacles to cultural adjustment (Brislin, 1996, 1999).

Another cultural modifier was frequency of English/Spanish language use. This was a significant predictor of respondents' attitude 3.12 (business likely success if) for intention to network for business purposes. Once again, low-aculturated individuals (used Spanish more, used English less- below 2.5 cut off) significantly predicted the

variance in attitude 3.12 scores (higher), which in turn significantly predicted the strength of peoples' intentions to network (higher). Low acculturated individuals, significantly more than others, thought networking would lead to business success. One has to assume that the networking would be with Spanish speaking individuals primarily. In addition, low acculturated individuals significantly more than others predicted the variance in behavioral control 3.7 (level of control they felt they had to intend to take risks). Low acculturated individuals had higher senses of control that, in turn, lead to higher intentions to network.

Another cultural modifier that explained a significant amount of the variance in attitudes and behavioral control beliefs was which level immigrant generation they were. First generation meant the person was born in another country. Second-generation immigrant meant the person was born in the USA, but either parent was born in another nation. Third generation immigrant meant the person was born in the USA and both parents were born in the U.S., and all grandparents were born in another nation.

Fourth generation immigrant meant the person, their parents, and at least one grandparent was born in U.S., and all other grandparents were born in another nation(s). Fifth generation immigrant individuals were those who were born in U.S., along with parents and all grandparents. In this study, first generation immigrants felt they were in more control to seek business opportunities that, in turn, lead to higher intention ratings to seek business opportunities.

First generation immigration status also significantly predicted the variance in behavioral control belief 3.6 (confidence level). First generations had higher confidence

levels and this significantly predicted higher intention to monitor customer satisfaction. First generation status also significantly predicted the variance in behavioral control belief 3.7 (controllability) related to two entrepreneurial behaviors. First generations had higher control beliefs and this significantly predicted higher intention to complete business-related jobs and learn business knowledge and skills.

As explained earlier in this discussion, there is substantial literature (for example Berry, 1997, Brislin, 1999, The Pew Hispanic Center, 2005) which indicates that first generation immigrants indicate less social and emotional issues than do second through fifth generation immigrants. The literature also indicates first generation immigrants sense of control and confidence to perform in successful ways is higher (even if not culturally appropriate) than subsequent generations.

The length of residency in the U.S. was also another cultural modifier significant in predicting the variance in attitude 3.12 (business likely a success if. . .). Respondents who had been in the U.S. for shorter periods of time had higher scores on attitude 3.12. They felt that engaging in learning new business knowledge and skills would likely lead to business success.

It appears that training programs intentionally aimed at immigrants that had been in the U.S. for ten years or less would have strong appeal and perhaps have higher attendance rates than appealing to those who have been in the USA longer. Because of the lower acculturation (i.e. use Spanish more than English) rates among first generation immigrants, conducting these programs in Spanish may be preferable. Appeals attractive

to first generation immigrants in particular may also be appropriate and should contain a different message than for second generation.

As indicated in Chapter Two, Wang and Li's (2007) study found that for Hispanics in the Miami area, being foreign-born and living in the U.S. for more than 20 years were better predictors of self-employment than being native-born. On the other hand, being native-born was positively related with self-employment in Atlanta and Charlotte, rather than being foreign-born.

Especially in Charlotte, a newly arrived Hispanic immigrant was less likely to be self-employed compared to the immigrant with 20 years of residence in the U.S. This study did not attempt to divide its sample into foreign born and native born so cannot directly compare results with prior studies. This study did ask respondents how long they had been in the U.S. and how old their business was. Analyses were done to determine if there were any significant associations between these two measures.

Residency for respondents ranged from 2 to 42 years with the median being 13 years. Fifty nine percent (59.1%) of the business were between 1-4 years old and another 29.7% were between 5-10 years old. In general, the businesses owned by respondents were rather new. When the length of residency in the U.S. was correlated with the age of the respondents' business there were no significant relationships. When a regression analysis was done length of residency was not a significant predictor of the business' age. Respondents who had been here for a year and those who had been here for over 20 years had fairly recently started businesses. For this sample, the length of residency was not a good indicator of business age.

Two individuals indicated they had been in the U.S. only 1 to 4 years, but their business was over 20 years old (probably inherited from parents or grandparents). This study may be pointing more to Hispanics beginning to think about business start-ups as a fairly recent phenomenon, irrespective of how long they had been in the U.S. Respondents' business start-ups may be because of the recession when jobs dried up, which started about four years ago, or it may be an indication that national and state policy changes promoting minority small business start-ups are having a positive effect. Minority small business promotions as a policy initiative also started about four (S.C.) to ten (national) years ago.

Age affected attitude 3.12 but not life satisfaction or business success evaluations. In a meta-analysis, Lussier (1995) found that younger entrepreneurs were less successful than older entrepreneurs. In this study, age was not a significant predictor of respondents' self-reported evaluation of their business' success.

Rivis, Sheeran, and Armitage (2009) indicated that age particularly affected the perceived behavioral control dimension of intentions. In this study, age affected one attitude 3.12 (business likely successful if . . .) that explained a significant amount of the variance in respondents' intention to network. Older respondents rated likely business success higher, which in turn explained the higher intentions to network for business purposes. But age was not a significant predictor for many of the entrepreneurial behaviors.

In addition, age was not a significant predictor to explain the variances in life satisfaction ratings in this study. Age was also not significantly correlated with whether

the business had a profit last year, nor was it a significant predictor of ratings on how successful the business was. Thus, these findings are different from some prior studies in which younger entrepreneurs were found to have higher life satisfaction (Blanchflower & Oswald, 2007), and lower business success (Lussier, 2004).

Towards a theory of family business

Family involvement in respondent's business, and parents' and grandparents' business experience combined with gender affected attitudes about their intentions and their business. These findings contribute to the growing theory of family business dynamics. Even though family businesses represent 90% of all business in the U.S. and produce 49% of the GNP (Shanker & Astrachan, 1996), there is not a well-formulated theory of how family businesses are different from other kinds. Dyer (2003) indicated that the management literature and leading textbooks either do not mention the effects of the family on a business or give much attention to what having family ownership and involvement may mean for managing a successful business.

During the early 2000s, a scholarly literature began to emerge that called for a concerted research effort to define and measure the effects of the family on business activity and to determine what differences existed between family businesses and other types of businesses owned and operated by unrelated individuals. In 2003, *Entrepreneurship: Theory and Practice* devoted a special issue to family businesses and began to outline what a robust theory of family business might be and what research was needed to advance this field of study.

In the past, the dominant view in the management literature was that family businesses were less efficient and effective because the agency costs were too high (e.g. Schulze et al, 2001). Because of kinship ties in family business, it was thought that demanding quality and efficiency would be very hard, if the employees were family members. Governance and ownership would be different in family businesses and therefore it was often assumed would be less effective in making the hard decisions about product and service changes, operation changes, demanding quality and efficiency from family members, etc.

The other pervasive theoretical framework for examining family businesses was the resource-based view (e.g. Habbershon & Williams, 1999; Heck, 2003). This view indicated that family businesses had unique qualities that allowed them to prevail and flourish when others could not. The theoretical discussions largely focused on the family's ability to better access resources because of the extended social ties among family members.

This literature also stressed that family businesses actually had less agency costs because members would work under conditions that other kinds of employees would not (e.g. no benefits, long hours, work without pay, etc.). Scholars advocating a resource-based theory of family businesses also conceptualized the family as a social network that allowed the business to access more social, as well as economic capital (Fukayama, 1995).

There are many things about family businesses that are not well researched or understood (e.g. Dyer, 2003). For example, there is still limited understanding of how

family members interact to affect the visions and goals of a family firm (Dyer, 2003).

We do not know how families create the unique resources, capabilities, costs, and problems that affect how the firm behaves and performs. Even though family businesses dominate the business environment worldwide, we do not know how family businesses uniquely enhance or impede overall societal wealth creation. To a large extent, ignorance about the uniqueness of family firms and the nature of their economic contributions has prevented the development of a rigorous integrated theory of family firms (Chrisman, Chua, & Steier, 2002).

In an effort to begin developing a theory of family businesses, scholars have outlined a number of areas that need to be examined (e.g. ; Chrisman, et al., 2004, 2002; Dyer, 2003; Gomez-Mejia, et al, 2001; Heck, 2004; Heck et al., 2008; Hofstede, 2001). Nine areas of research are mentioned in the cited references as among the most needed areas of theory development. We need to understand family businesses' 1) governance patterns; 2) business culture and the effects of family culture on the business culture; 3) family involvement in resource allocations (sources of capital, distribution of wealth; decision making surrounding new enterprises or changes in existing mix of services and products); 4) family involvement in decision-making processes; 5) succession processes; 6) benefits to the family, including non-economic ones; 7) costs to the family; 8) employee management when family members are involved, and 9) external relations, including social capital development and marketing. We need to know if the patterns found in family businesses are different from businesses where family members are not involved.

The original research survey instrument had several questions about the nature of family involvement in the businesses that were removed because of the length of the survey. Questions were deleted that probed the way in which family members were involved in ownership and governance of the respondent's business. These questions should be asked in future research focused, in particular, on examination of the uniqueness of family business when compared to other types.

This current study did ask questions relative to 1) how many family members were involved and what their relationships were to the owner, 2) whether the family was supportive of the business and if its' values were similar to that of the business', and 3) family involvement in capital accumulation and resource sharing, 4) family involvement in social capital development. These four areas are briefly summarized below with a few conclusions reached.

Access to resources

Family members are universally recognized as sources of capital for startup firms (Zahra, Hoyton, & Salvato, 2003; Stewart, 2003). One of the frequently mentioned benefits of family businesses is access to resources not typically available to other types of owners. In this study, the sources of capital for startup of the businesses were predominately from personal savings, family members, and spouse's job.

It is assumed that borrowing from personal savings indicated investments on the part of a family, since using personal savings to start a business takes away from the resources available for other family purposes. Thus, the three major sources of capital used by this study's owners were family resource-based capital investments. When all

the various sources were correlated with whether there were other family members involved in the business, no significant correlations were found. In other words, the Hispanic business owners involved in this study accumulated capital from family sources, whether family members were involved or not in their business.

Because we did not ask the question regarding how family members were involved in the ownership, as well as management of the firms involved, this study cannot draw conclusions about how many of the businesses that had family members involved might actually be classified as a 'family business'. Most definitions of a family business involve determinations of the extent of ownership and management involvements of family members. The questions dealing with ownership and governance originally created for this study need to be included in future research.

Family culture effects on business culture

Scholars have recognized that family owned and operated businesses have a significant cultural milieu underlying the business culture (e.g. Hofstede, 2001; Gomez-Mejia, Nunez-Nickel, & Gutierrez, 2001; Lenastowicz, & Roth, 1999). In this study, respondents were asked to indicate whether family values were similar to their business' values. They also indicated their level of agreement with several statements that would indicate their value for other family members' well-being relative to their business activities, and how those values related to determining whether their business was successful currently.

When the family involvement in the business variable was regressed with the eight value factors owners used to judge current success, it did not significantly explain

the variance in respondents' answers regarding the values they used to judge success. Businesses with family members involved and those that had no members involved did place priority on recognition of the respondents' talents and the value of their business (factor 1) and on personal, customer, and family satisfaction with services.

When all the value-related factors were regressed with respondents' judgments about how successful their business currently was, and with family involvement factors, two values used to judge success were affected significantly by family-related factors. Factor 6 (profits provide for self, family and others) responses were significantly affected by three factors: educational level ($F = 5.443, (1,56), p < .036$); when family were involved and parents had owned a business ($F = 4.932, (1, 56), p < .05$); and when both parents and grandparents had owned businesses ($F = 4.438, (1,56), p < .05$). These three factors explained 49.2% of the variance in factor 6 scores ($R^2 = .782$, adjusted $R^2 = .492$).

The criteria that respondents used to evaluate success were affected significantly when they grew up in families where parents and grandparents owned businesses. This somewhat supports the research literature that family cultural milieu creates a different value set by which owners judge success and (probably) by which they make business decisions. In addition, the findings also support the literature suggesting that when family members are involved, the values by which owners judge success are different from those where family members are not involved (e.g. Dyer, 1986, 1988; Gomez-Mejia, Nunez-Nickel, & Gutierrez, 2001; Lenactowicz, & Roth, 2001, Stewart, 2003).

Two factors combined explained 46.8% of the variance in factor 8 scores (business successful if respondent was a community leader) ($R^2 = .770$, adjusted $R^2 =$

.468): parents had owned a business ($F=5.178$ (1,56), $p<.05$) and gender differences in respondents' indication that family was involved ($F = 4.942$, (1,56), $p<.05$). Female business owners tended to involve other family members more in their business than males did and it affected their evaluation of community leadership being a significant criterion by which they judged success. It appears that the female respondents may have been more inclined to try to involve people that were close to them in their efforts (more so that just bring home money) and see their business as a significant way to gain voice in community affairs more than males did. Running a business appears to be less of a solo activity and valued within the context of managing their family and community affairs.

When parents had owned a business, respondents significantly rated community leadership as more important criterion for success. One possible conclusion is that when respondents grew up in a family where parents or grandparents were community leaders largely because of their business activities, it became an important value communicated to their children and these values carried over into respondents' own business practices and values.

Stewart (2003) indicated that familial members internalize familial values, such as long-term reciprocity, filial obligation and hard work for one's family (Oxfeld, 1993; Song, 1999). These values are typically implicit and enacted over many years beginning at very young ages and exert considerable force (Song, 1999). They may also be reinforced by the younger generation's identification with their ethnic minority

communities and their values regarding business ownership (Stewart, 2003). The findings from this study support these claims.

Another area in which family businesses differ from other forms of business relates to how social capital develops within the business.

Social capital development

Fukayama (1995) and Dyer (2003) indicated that one major difference that may exist between family businesses and other types is the role of the family in the business' social capital development. This study found a few things related to this notion. First, those respondents who judged their business as more successful belong to community organizations; in particular, Rotary or Kiwanis type organizations.

Second, those who rated their business as more successful significantly indicated that people in general in their community could be trusted. Both of these findings indicate business success is associated with increased community involvement that would allow for networking and resource gathering, as well as promotions and endorsements of their business services and products.

Trusting people in general is what Fukayam (1995) and Putnam (2000) define as a 'generalized trust' that, in the social capital development literature, is significantly associated with higher levels of social capital presence, with typically more access to resources, and with people and organizations' ability to be a 'bridger' organization in their community (Putnam, 2000).

As was discussed in Chapter Four, whether respondents' parents and grandparents had owned businesses made a difference in respondents' ratings of their perceptions of

their community relative to conducting business. When respondents agreed more that community organizations did not seem to work well together, it was significantly explained by those respondents who also indicated that parents owned a business, by those who indicated parents and grandparents owned a business, and by those who indicated family members were involved in their business plus both parents and grandparents had owned a business.

Higher levels of family involvement in business efforts were negatively related to respondents' attitudes about how well community organizations work together. Intergenerational business experience appears to make respondents more negative in their understanding of typical community organizational interactions. Some would say that this finding is not surprising because inter-business interaction is not easy and can be competitive. In the atmosphere of competition, messages about their business may not always be accurate and it takes time and energy to create a known, positive presence in the community and among its leaders.

In addition to their own views on how well business organizations interact within Greenville County, those that had parents and grandparents who operated businesses elsewhere may have also communicated the difficulties in successfully working with other business owners and community leaders. This may have helped shape the respondents' views. The findings may also point to the present state of affairs among community organizations focused on business development in Greenville County. There may be negative interactions among business and community leaders in Greenville County.

Another important element of social capital development theory is that high social capital environments are ones in which the population has higher generalized trust scores (Putnman, 2000, Fukayama, 1995). Respondents in this study whose parents and grandparents owned businesses agreed more that most people in their community could be trusted (4.15.3). Higher involvement of extended family in business enterprises seemed to have a positive effect on respondents' sense of generalized trust in people.

One might also conclude that, for the most part, parent and grandparent business owners had positive experiences in the communities in which their business activity took place. These positive experiences were shared with children and grandchildren, including messages that, for the most part, people can be trusted to do what they say they will do relative to their business and customers will not try to cheat them out of payment for services rendered, for the most part.

The findings above may appear contradictory but really are not. One can have a positive view of people in general in a community, enough to establish a generalized trust in people, but still understand the difficulties in successfully interacting with other business owners and community leaders in a community. They can still be aware that in a competitive environment, specific people may be less trustworthy and less cooperative, and less positive towards their business enterprise.

While there is a generalized trust, distrust in specific people may be present. While there is a generalized view of the need to interact with other business groups in a community, there may be a specific set of business leaders that some avoid because of their conduct toward them.

Parents' and grandparents' effects on respondents' beliefs

There was also indication that when parents and grandparents had owned businesses that the respondents' trust in banks and government institutions was also significantly higher. Family experiences must have been such that children saw these institutions as working for them and not against their business efforts. It also appeared that country of birth was significant in sorting out who might trust government and lending institutions.

Immigrants from Mexico, Colombia and Dominican Republic were more leary of community institutions than those from other countries. So national experience may play a role in how local Greenville institutions are perceived. It may take more to convince some nationalities that government and lending institutions can be trusted to support their business efforts.

The findings from this study suggest that children's values are affected when parents and grandparents had owned and operated a business. When these children become adults and own their own businesses, their values and views about community leaders and institutions relative to their needs are affected, along with their trust in them and sense of contribution to community. These findings indicate multi-generational Hispanic business experiences positively affect attitudes towards the community, with the exception that how well community organizations seem to work with one another was negatively affected.

The findings also suggested that involving children of current business owners, as well as parents and grandparents of those who had owned business, would be useful to

instill greater sense of community and increase social capital relative to business development among Hispanics.

Practical implications

The findings from this study provide direction for practice. Five areas of practice are discussed briefly in this section.

Marketing training programs

First, the findings suggest a marketing strategy for entrepreneurial training programs. Immigration status should be kept in mind as one creates marketing strategies that invite entrepreneurs to educational seminars and training programs. The findings indicated that business owners who are first generation immigrants are significantly more intentional in learning new skills and knowledge related to their business practice.

Marketing messages should appeal to the first generation experience and status, and acknowledge their desire to learn in order to improve their skills. Second generation may need an invitation that stresses the linkage between business success and how their gaining industry acknowledges best business practices. They may also need a message that even in tough economic times, when business owners say they continue to improve their skills and knowledge, their businesses weather the economic recession periods more successfully.

The values scale used in this study yielded eight factors that motivate owners to operate a business. Marketing messages to those who primarily value satisfaction and recognition factors should be different from those who primarily value financial stability or profit seeking. The findings related to this area of the study indicated that it might be

valuable to separate participants for training according to their value sets because any appeals made during the training program to change or improve business practice will need to appeal to the motivations that are primary to their willingness to actually improve their business.

This finding recognizes the training model of the EMPRETEC program, where participants are pre-selected to participate in the program based on their pre-test scores. This guarantees a delivery of a program that is tailored to improve very specific skills in a target group that is similar in improvement needs.

Training design

The findings also guide training curriculum construction. First, the findings could be used to let participants know what business owners believe and value, and their relationship to business success. Second, some of the scales from the study could be used during instruction, or as pre-session assessment tools, and then addressed during the training session.

A shortened version of the TPB questions could be asked, building on the antecedents found to be significant predictors of high intention scores. For example, using questions such as, if they did a particular entrepreneurial behavior whether they think it would likely lead to business success could be one question. Whether they are confident they could do a particular behavior could be another.

Whether they feel they have control over situations, enough to do the behavior could be a third TPB related question. A few of the modifiers (e.g. the life satisfaction question, the entrepreneurial trait measure) may also be included in the shorten

assessment tool. Findings from this study could be used during the discussion, stressing the significance of these questions related to strength of intentions, actual improved behavior, and business success.

The 13 entrepreneurial behaviors comprise a shortened list of EMPRETEC's 54 behaviors, which is a more management set of behaviors to discuss during a multi-day training program. The 13 behaviors used in this study do cover the essence of all 54 behaviors. A thirteen-part training session or webinar series could be a useful addition to offerings that foundations, government agencies, and community-based nonprofits use to train existing Hispanic business owners. Each session could focus on a different entrepreneurial behavior.

Using a modified version of this study's survey could be used as a pre-training assessment tool. The same survey could be administered post-training, and participants monitored for a year to determine the link between what they said they intended to do and what they actually did.

Participant selection tools

The TPB questions in this study also could be used as a screening tool to determine who to invest in, if foundations or government agencies were providing scholarships to training programs and the number of participants who could be invited was limited.

The entrepreneurial trait scale, which was a significant predictor of some antecedents to some of the entrepreneurial behavioral intentions, could be used as part of the selection process. Owners who indicated they liked to learn new things had

significantly higher intention scores to engage in learning new knowledge and skills during the next six months. If resources were limited and there was interest in reaching nascent entrepreneurs who would be more likely to attend trainings and actually do something with the training, then finding statistically significant predictor tools would be important.

If the training design related to the development of particular skills or knowledge, the TPB guidelines to questionnaire construction found in Appendix A could be used to develop a pre-session or in-session assessment tool of participants' thinking. If done pre-session, the data could be discussed during the training program.

Policy implications

In Chapter Two it was mentioned that for the past decade nationally there has been a significant policy push to reach and train nascent minority entrepreneurs. This study's findings' indicated that the policy emphasis may be having an effect. Length of residency in the USA was not a significant predictor of the age of the businesses. In other words, these respondents, irrespective of how long they had been in the USA, had businesses that were fairly young (i.e. below 10 years old). During this same period, other factors could have motivated people to start a business, but certainly, there have been more appeals and support to minorities to start small businesses during this period. The findings from this study indicated that the policy might be working.

The emphasis of policies that support finding and training nascent entrepreneurs and existing entrepreneurs should continue and be aimed at those individuals who indicate they like to learn. Encouraging, through policy, training to improve practice

appears to be useful and is linked, even by business owners own evaluations, with business success. Policy should also include opportunities for research since there is still so much that is not known about, among other things, what practices are best for small businesses, how family businesses differ from other forms and how to support family businesses, and how to encourage and support minority businesses. What motivates one ethnic group may be different from another and, as this study showed, motivations differ within ethnic groups. Much more research is needed to ensure that appropriations made to implement policy are used wisely and based on solid research.

Mentoring initiatives

The findings from this study indicated parents and grandparents who owned businesses significantly influenced current business owners' thinking and practices, as well as shaping current owners' attitudes about the business community and support institutions such as banks, Chambers, community level government leaders, Rotary, etc. Involving parents and grandparents who ran successful businesses in mentoring nascent and existing entrepreneurs may be an effective way to help improve and expand business activity among Hispanic small business owners.

In addition, expanding discussion forums to include retired business owners may be useful and effective. SCORE is a valuable organization that engages retired business owners in mentoring current owners. Because first generation immigrants are eager to learn new things and feel empowered, according to the findings of this study, but still prefer learning in their own language and associating with people who speak Spanish

significantly more than English, SCORE may need to concentrate on building its Hispanic mentoring pool.

Future research

One area that could be strengthened in future research would be to add additional types of outcomes that might be perceived to result if they engaged in entrepreneurial practices. This study examined only one attitudinal outcome belief, business success. It would be beneficial to see if other outcomes are equally or more important relative to engagement in desired behaviors linked with good entrepreneurial practices. The literature review found in Chapter Two provides clues to possible outcomes that might be included in such a measure.

The listing of outcomes that could be measured could be created using current literature and/or by involving local Hispanic business leaders in generating a list which is what Aizen (2000) suggests. In addition, the eight factors found in the factor analysis of criteria used to judge business success could be used as the beginning of the development of outcome statements. (See Table 4.11.)

While the study was able to examine what modifiers predicted the variance in TPB antecedents and which antecedents predicted the strength of intention scores, the analysis process could be improved and made more powerful by increasing the sample size so that structural equation modeling could be done. A larger sample size would allow for more generalizability of findings, which is quite limited in this study, and would provide opportunity to more powerfully see the relationships and weighed importance of each of the modifiers and antecedents to intentions.

Only intentions were examined and not whether respondents actually did engage in the entrepreneurial practices they said they intended to do during the next year. Past behavior was only measured based on what was reported by the respondent which may be different from actual past behavior. Therefore, conducting a study of entrepreneurs over a longer period of time to trace the evolution of development of entrepreneurial practices would be an important study to examine how intentions actually predict actual behavior and how actual past behavior relates to intentions to engage in future behaviors.

The criteria used to judge business success revealed interesting differences in how respondents judge success. The factor analysis was useful in creating eight factors expressing how respondents clustered their evaluations of success (Table 4.11). Additional studies on the criteria used to judge success and the differences in business practices based on the different motivations for success would be useful. It may be that those, for example, who primarily value satisfaction and recognition, have more refined skills in measuring customer satisfaction with their business, managing family involvement, promoting their business successfully to community leaders.

It may be that those who are primarily motivated to judge success by financial stability and growth have refined skills and knowledge of accounting, resource management, capital accumulation, and product development, to name a few. If it is found that there are differences in the strengths of business owners who have differing value sets, then getting the opposites together to teach each other might be a good idea. But first, research is needed to see if there are differences in business practice based on differing value sets.

Future research studies focused on helping to define a family business from a minority perspective and that further contributed to the advancement of the theory of family business is also suggested because of the findings from this study and others. Conducting some intensive interviews with family owners and family members involved in the business so that a more in-depth understanding could be developed of how the family affects business goals, strategies, wealth accumulation, business practices, interaction with the community, marketing strategies, governance patterns, ownership patterns, succession planning, wealth sharing, resource access and use are just a few areas that could be examined.

The findings from this study also suggest that examination of how social capital is developed among family members and within community for Hispanic business owners would also be helpful. This study hinted at the importance of parents and grandparents who owned businesses in affecting the attitudes of current owners. Studies that gained greater understanding of how attitudes were affected would be interesting to determine the inter-generational effects on Hispanic business development.

While well recognized instruments were used to examine the level of acculturation, more work in instrument development is needed to examine dimensions of acculturation besides language use. Examining culture's influence on business management practice may be a good line of inquiry, building off of Hofstede's (2001) and Brislin's (1999) work. Comparing both national level cultural values regarding work, using Hofstede's data, with examination of sample country of birth and current values regarding work would be useful. Examining business practices preferred by business

owners within country's of origin compared with adjustments in practices made by immigrant business owners may be fruitful to begin to understand the ways in which people adjust practices and why. Such findings would help trainers and technical advisers who are working to promote minority business development.

Additional work is needed to find normative antecedent measurements that effectively predict entrepreneurial intentions. This study used only one measure because of length of survey considerations. In the future, a study focussed solely on the normative dimension of intentions to use industry standard entrepreneurial practices would be useful. As indicated earlier in Chapter Five, the literature indicates focus on negative normative beliefs may be a fruitful line of inquiry. Adding more positive and negative normative beliefs would be suggested. Aizen's guidelines for construction of normative measures could be used.

Future researcher could also explore further the effect of subjective well-being and business success. In this study, respondents with higher life satisfaction scores rated their business as somewhat successful or very successful. Moreover, life satisfaction was found to have a direct effect in the intentions to behave in some of the specified behaviors. These findings suggest that satisfaction with life could affect further business decision, thus, future research could enrich this finding by exploring the relationship of this variable with programmatic evaluations improvements, entrepreneurial behavior scoring, and knowledge testing.

Finally, the researcher could find no commonly accepted listing of entrepreneurial behaviors thought to be sufficient to create successful business enterprises. The

UNCTAD listing was used because it had the most cross-national research done that the researcher could find (See Table 2.2). The 13 entrepreneurial behaviors used in this study was based on the categories found in the original listing of fifty four specific behaviors identified and used in EMPRETEC trainings. A factor analysis of the fifty four behaviors could be done as one research project to see if they sorted according to the 13 competencies identified by EMPRETEC.

We used the competency categories, which EMPRETEC calls PECs, as the 13 entrepreneurial behaviors for this study. PECs stand for Personal Entrepreneurial Competencies (UNCTAD, 2004, 2008). For sake of not asking two questions in one, some of the PECs were split into two behaviors where in the EMPREC listing they are one category. A concept mapping project, using Trochim's (1989, 2012) concept mapping procedures, that focussed on what practices business owners identify as important to business success and that allows them to prioritize the importance of entrepreneurial practices to business success, using multi-dimensional scaling processes which are built into concept mapping processes, would also be a valuable study. It would be interesting to compare the results of such a study with those found by EMPRETEC leaders.

Summary

Chapter Five drew conclusions based on Chapter Four findings and suggested additional research that would contribute to greater understanding of Hispanic business development and promoting entrepreneurship among Hispanic nascent and existing business owners.

APPENDICES

Appendix A Survey (English & Spanish Versions)

Dear Business Owner,

You are invited to participate in a research study to examine what Hispanic/Latino business owners do to run a successful business. Your participation will involve completion of the attached survey. The amount of time required for your participation will be approximately 30 minutes or less. A gift is available to you as a thank you for your participation.

To protect your privacy, all information will be kept confidential. All documents reporting results will summarize all respondents' information together and no one person or business will be highlighted.

No personal information (i.e. your name or your business's name) is required or requested during survey completion. Your individual responses will not be made available to any individual or agency. All information will be stored in a secured, password-protected location at Clemson University and in the researcher's home.

You may choose not to participate without any penalty of any kind. You may withdraw your consent to participate at any time. You may choose not to answer any question you wish, although we hope you will answer all the questions so that the information you provide us is usable in our research analysis. You will not be penalized in any way should you decide to withdraw from this study. Your survey completion indicates your consent to participate.

There is little risk associated with your participation. To guarantee confidentiality, we do not ask for your name or the name of your company on the survey. The benefit to your participation includes that your answers will help community leaders understand what factors are linked with business success among Hispanic/Latino business owners in Greenville County. It will also help leaders design supports that may help you grow your business and increase your business operation knowledge and skills.

In gratitude to those who complete the survey, we are offering you a choice between two incentives. For those who are not currently members of the S.C. Hispanic Chamber of Commerce, you can choose to receive a 20% discount on an year's annual individual membership fee (value = \$13 discount). If you are already a member of the Chamber or would prefer, you can enter a sweepstakes drawing for a free Dell Inspiron Mini 1018 Netbook with a 10.1" screen valued at approximately \$280. Your chance of winning is approximately 1 in 300. At the end of the survey, you will be taken to another website to tell us which incentive you would prefer and to complete the necessary information. The survey has to be completed by July 30, 2011 to be eligible for either of these two incentives.

This research study is being done by Rosanna Saladin Subero in partial fulfillment of her PHD dissertation requirement at Clemson University. The Principal Investigator is Dr. Susan Limber and Dr. Kathleen Robinson is her supervising faculty member for this research study.

If you have any questions or concerns about this study or if any problems arise, please contact Rosanna Saladin-Subero (864-506-2645; ssaladi@clemson.edu) or Dr. Kathleen Robinson (864-656-6284; Wilson5@clemson.edu) at Clemson University.

If you have any questions or concerns about your rights as a research participant that are not effectively addressed by Rosanna or Kathy, please contact the Clemson University Office of Research Compliance (ORC) at 864-656-6460 or irb@clemson.edu . If you are outside of the Upstate South Carolina area, please use the ORC's toll-free number, 866-297-3071.

If you consent to participation, please continue to the next section. We thank you for your time.

Dr. Kathleen Robinson and Rosanna Saladin-Subero

Section 2 About Your Business

Please tell us about your business. If you have more than one business, please choose one and answer all questions based on that one business.

2.1 At the end of your last fiscal year, did your business make a profit? Yes No

2.2 In what year did you start your business?

2.3 What kind of for-profit business do you own and operate? (e.g. restaurant, landscape service, clothing store, etc.)

2.4 Currently, how many part-time and full-time paid employees does your business have?

2.4.1 # of part-time paid employees (write in)

2.4.2 # of full-time paid employees (write in)

2.4.3 I have no employees yes/no

2.5. From a year ago from the time you complete this survey, do you have more, less or about the same number of part-time paid employees, full-time paid employees? Check the response that applies.

2.5.1 Currently have no employees and expect none next year

2.5.2 About the same number of paid full-time employees

- 2.5.3 More paid full-time employees
- 2.5.4 Less paid full-time employees
- 2.5.5 About the same number of paid part-time employees
- 2.5.6 More part-time employees
- 2.5.7 Less part-time employees

2.6. How hard have the United States' and Greenville County's economic troubles been on your ability to make a profit from this business?

- 2.6.1 no effect
- 2.6.2 some effect
- 2.6.3 a major effect

2.7. From what sources did you get the capital to start your business? (Check all that apply.)

- 2.7.1 Personal savings
- 2.7.2 Family members
- 2.7.3 Friends
- 2.7.4 Banks
- 2.7.5 Federal government loan program
- 2.7.6 Small Business Administration
- 2.7.7 Community-based Nonprofit Organization grant or loan program
- 2.7.8 Faith-based organization grant or loan program
- Other: (write in)

2.8. Are the revenues produced from your business sufficient to allow you to be financially dependent on it alone?

- 2.8.1 Yes, this business totally supports my financial needs
- 2.8.2 Sometimes, this business provides enough income and other times it does not.
- 2.8.3 No, this business doesn't provide enough income to meet my needs

2.9. If you have to supplement the income produced by your business in order to meet your financial needs, in what ways do you do this? Check all that apply.

- 2.9.1 I have another job
- 2.9.2 My spouse has another job
- 2.9.3 My children have job(s)
- 2.9.4 I borrow from savings
- 2.9.5 Family members give me money
- 2.9.6 Friends give me money
- 2.9.7 Other (please specify)

2.10. Please rate how important each of the following factors are to you CURRENTLY in judging the success of your business.

My business currently is successful if ...

Scale: 1=Not important to me, 2=slightly important to me, 3=important, 4=very important, 5=extremely important to me

- 2.10.1 I am making a profit
- 2.10.2 I think my services are useful
- 2.10.3 I have customers who are satisfied
- 2.10.4 I am a leader in the community
- 2.10.5 I am satisfied with the services we provide
- 2.10.6 I make enough money to support my family
- 2.10.7 I become rich
- 2.10.8 I can use my business skills
- 2.10.9 I am the employer, never an employee
- 2.10.10 I get a fair price for our service
- 2.10.11 I am respected by my family
- 2.10.12 I have a reputation in the community
- 2.10.13 I can do something creative or innovative
- 2.10.14 People recognize the value of my business
- 2.10.15 Business income adequately supplements our total income needs
- 2.10.16 My hard work is recognized
- 2.10.17 I offer customers something unique
- 2.10.18 My business provides financial stability for our children
- 2.10.19 I can earn a living sufficient to be free from having to have another job
- 2.10.20 I can make enough money to clear my debts
- 2.10.21 I can have a freer lifestyle
- 2.10.22 I can earn the respect of people
- 2.10.23 I can enjoy the best luxuries of life
- 2.10.24 I am not bored
- 2.10.25 I can provide others with jobs
- 2.10.26 I can provide other family members with jobs
- 2.10.27 I can access concessions or loans from the government, banks, etc.
- 2.10.28 I compete with others and prove to be the best
- 2.10.29 Are there other factors you use to consider success? Write in

2.11. How successful do you think your business is currently?

- 2.11.1 Very successful
- 2.11.2 Somewhat successful
- 2.11.3 Somewhat not successful
- 2.11.4 Very unsuccessful

2. 12. Below are 5 statements that you may agree or disagree with. Using the scale below, indicate how strongly you agree or disagree with each statement. There is no right or wrong answers so please state your true opinion. (Diener et al's (1985) Satisfaction With Life Scale)

Scale: 1=Strongly Disagree; 2=Disagree; 3=Slightly Disagree; 4=Neither agree nor disagree; 5=Slightly Agree; 6=Agree; 7=Strongly Agree

- 2.12.1 In most ways my life is close to my ideal.
- 2.12.2 The conditions of my life are excellent.
- 2.12.3 I am satisfied with my life.
- 2.12.4 So far, I have gotten the important things I want in life.
- 2.12.5 If I could live my life over, I would change almost nothing.

Section 3. Business Actions

We are interested in knowing what you do to make your business successful.

3.1. How important to your business' success is doing each of these things?

Scale: Extremely unimportant; Not important; Somewhat not important; Neither important or unimportant; Somewhat important; Important; Extremely important

- 3.1.1 Persisting to overcome business obstacles and challenges
- 3.1.2 Taking calculated risks to extend business into new areas, products or services
- 3.1.3 Seeking business opportunities
- 3.1.4 Demanding business efficiency
- 3.1.5 Demanding quality services and products
- 3.1.6 Setting business goals
- 3.1.7 Monitoring business finances
- 3.1.8 Monitoring customer satisfaction
- 3.1.9 Networking for business purposes
- 3.1.10 Seeking information for business activities
- 3.1.11 Planning systematically
- 3.1.12 Completing business related jobs
- 3.1.13 Learning new business skills and knowledge

3.2. Please indicate how pleasant or unpleasant doing each of the following things is.

Scale: Very unpleasant, somewhat unpleasant, unpleasant, sometimes unpleasant
sometimes not; somewhat pleasant, pleasant, very pleasant

- 3.2.1 Persisting to overcome business obstacles and challenges
- 3.2.2 Taking calculated risks to extend business into new areas, products or services
- 3.2.3 Seeking business opportunities
- 3.2.4 Demanding business efficiency
- 3.2.5 Demanding quality services and products
- 3.2.6 Setting business goals
- 3.2.7 Monitoring business finances
- 3.2.8 Monitoring customer satisfaction
- 3.2.9 Networking for business purposes
- 3.2.10 Seeking information for business activities
- 3.2.11 Planning systematically
- 3.2.12 Completing business related jobs

3.3. How easy or difficult is it for you to do each of the following things?

Scale: Extremely difficult, Extremely easy

- 3.3.1 Persisting to overcome business obstacles and challenges
- 3.3.2 Taking calculated risks to extend business into new areas, products or services
- 3.3.3 Seeking business opportunities
- 3.3.4 Demanding business efficiency
- 3.3.5 Demanding quality services and products
- 3.3.6 Setting business goals
- 3.3.7 Monitoring business finances
- 3.3.8 Monitoring customer satisfaction
- 3.3.9 Networking for business purposes
- 3.3.10 Seeking information for business activities
- 3.3.11 Planning systematically
- 3.3.12 Completing business related jobs
- 3.3.13 Learning new business skills and knowledge

3.4. Do you agree or disagree with the following statements?

Most of the people who are important to me approve of my . . .

Scale: strongly disagree, strongly agree

- 3.4.1 Persisting to overcome business obstacles and challenges
- 3.4.2 Taking calculated risks to extend business into new areas, products or services
- 3.4.3 Seeking business opportunities
- 3.4.4 Demanding business efficiency
- 3.4.5 Demanding quality services and products
- 3.4.6 Setting business goals
- 3.4.7 Monitoring business finances
- 3.4.8 Monitoring customer satisfaction
- 3.4.9 Networking for business purposes
- 3.4.10 Seeking information for business activities
- 3.4.11 Planning systematically
- 3.4.12 Completing business related jobs
- 3.4.13 Learning new business skills and knowledge

3.5. Please list the individuals or groups who would approve or think you should do each of the following things in order to become a successful business owner.

- 3.5.1 Persisting to overcome business obstacles and challenges
- 3.5.2 Taking calculated risks to extend business into new areas, products or services
- 3.5.3 Seeking business opportunities
- 3.5.4 Demanding business efficiency
- 3.5.5 Demanding quality services and products
- 3.5.6 Setting business goals
- 3.5.7 Monitoring business finances
- 3.5.8 Monitoring customer satisfaction
- 3.5.9 Networking for business purposes
- 3.5.10 Seeking information for business activities
- 3.5.11 Planning systematically
- 3.5.12 Completing business related jobs
- 3.5.13 Learning new business skills and knowledge

3.6 I am confident that in running my business I can

Scale: 7=very confident; 1=not at all confident

- 3.6.1 Persist to overcome business obstacles and challenges
- 3.6.2 Take calculated risks to extend business areas, products, services
- 3.6.3 Seek business opportunities
- 3.6.4 Demand business efficiency
- 3.6.5 Demand quality services and products
- 3.6.6 Set Business goals

- 3.6.7 Monitor business finances
- 3.6.8 Monitor customer satisfaction
- 3.6.9 Network for business purposes
- 3.6.10 Seek information for business activities
- 3.6.11 Plan systematically
- 3.6.12 Complete jobs
- 3.6.13 Learn new business skills and knowledge

3.7. Do you agree or disagree with the following statements? (by "up to me" we mean is within your control)

Scale: 1=disagree; 7=agree

- 3.7.1 Persisting to overcome business obstacles and challenges is up to me
- 3.7.2 Taking calculated risks is up to me
- 3.7.3 Seeking business opportunities is up to me
- 3.7.4 Demanding business efficiency is up to me
- 3.7.5 Demanding quality services and products is up to me
- 3.7.6 Setting Business goals is up to me
- 3.7.7 Monitoring business finances is up to me
- 3.7.8 Monitoring customer satisfaction is up to me
- 3.7.9 Networking for business purposes is up to me
- 3.7.10 Seeking information for business activities is up to me
- 3.7.11 Planning systematically in my business is up to me
- 3.7.12 Completing jobs is up to me
- 3.7.13 Learning new business skills and knowledge is up to me

3.8. How likely is that you intend to do the following relative to you business in the next six months?

Within the next 6 months, I intend to ...

Scale: 1=unlikely; 7=likely

- 3.8.1 Persist to overcome business obstacles and challenges
- 3.8.2 Take calculated risks to extend business areas, products, services
- 3.8.3 Seek business opportunities
- 3.8.4 Demand business efficiency
- 3.8.5 Demand quality services and products
- 3.8.6 Set Business goals
- 3.8.7 Monitor business finances
- 3.8.8 Monitor customer satisfaction
- 3.8.9 Network for business purposes
- 3.8.10 Seek information for business activities

- 3.8.11 Plan systematically
- 3.8.12 Complete jobs
- 3.8.13 Learn new business skills and knowledge□

3.9. Tell us whether you agree or disagree with each of the following statements.

In the past 6 months, I have AT LEAST ONCE done the following . . .

Scale 1=strongly disagree; 7= strongly agree

- 3.9.1 Persisted to overcome business obstacles and challenges
- 3.9.2 Took calculated risks to extend my business areas, products, services
- 3.9.3 Sought business opportunities
- 3.9.4 Demanded business efficiency
- 3.9.5 Demanded quality services and products
- 3.9.6 Set Business goals
- 3.9.7 Monitored my business finances
- 3.9.8 Monitored customer satisfaction
- 3.9.9 Networked for business purposes
- 3.9.10 Sought information for business activities
- 3.9.11 Systematically planned
- 3.9.12 Completed jobs in spite of obstacles
- 3.9.13 Learned a new business skill and knowledge

3.10. Tell us whether you agree or disagree with the following statements.

All the necessary resources to do each of the following things are accessible to me within the next 6 months to . . .

Scale: 1= strongly disagree; 7=strongly agree

- 3.10.1 Persist to overcome business obstacles and challenges
- 3.10.2 Take calculated risks to extend business areas, products, services
- 3.10.3 Seek business opportunities
- 3.10.4 Demand business efficiency
- 3.10.5 Demand quality services and products
- 3.10.6 Set Business goals
- 3.10.7 Monitor business finances
- 3.10.8 Monitor customer satisfaction
- 3.10.9 Network for business purposes
- 3.10.10 Seek information for business activities
- 3.10.11 Plan systematically
- 3.10.12 Complete jobs

3.10.13 Learn new business skills and knowledge

3.11. Please indicate the extent to which you agree with each statement.

Scale: 1=have none almost none; 2=1/2 (have) & 1/2 (don't have); 3=almost all; 4=All that is necessary

3.11.1 I have the necessary knowledge to operate a business.

3.11.2 I have the necessary skills to operate my business.

3.11.3 I have the necessary prior experience to operate my business.

3.12. How likely is it that, if you do the following things, it will lead to making your business successful?

Scale: 1=very unlikely; 7=very likely

3.12.1 Persist to overcome business obstacles and challenges

3.12.2 Take calculated risks to extend business areas, products, services

3.12.3 Seek business opportunities

3.12.4 Demand business efficiency

3.12.5 Demand quality services and products

3.12.6 Set Business goals

3.12.7 Monitor business finances

3.12.8 Monitor customer satisfaction

3.12.9 Network for business purposes

3.12.10 Seek information for business activities

3.12.11 Plan systematically

3.12.12 Complete jobs

3.12.13 Learn new business skills and knowledge

3.13. Please tell us how much you agree with each of the following statements. (facilitators/inhibitors)

Scale: 1=disagree; 7=agree

3.13.1 It is likely that I will have enough time to devote to learning new business skills and knowledge within the next year.

3.13.2 It is likely that I will have a need to increase my business knowledge and skills within the next year.

3.13.3 It is likely that I will have business related learning opportunities close to my business.

3.13.4 It is likely that business related learning opportunities will match my learning needs.

- 3.13.5 It is likely that I can be free from running my business to engage in business related learning opportunities.
- 3.13.6 It is likely that learning new business knowledge and skills will be a waste of time.
- 3.13.7 It is likely that business related learning opportunities that will be available will not match my needs.
- 3.13.8 It is likely that I will not have the finances to do anything with what I learn.
- 3.13.9 It is likely that my personality will interfere with me taking the opportunity to learn new business skills and knowledge.
- 3.13.10 It is likely that I will have the financial resources available to pay for the cost of learning opportunities
- 3.13.11 It is likely that business related learning opportunities will be available that match my language preference.
- 3.13.12 It is likely that my motivation to expand my business will drive me to attend business related learning opportunities
- 3.13.13 It is likely that qualified instructors will be available to make it useful to attend a business related learning opportunity

3.14. Tell us whether you agree or disagree with the following statements (outcome) attitude.

Scale: 1=disagree; 7=agree

- 3.14.1 Having enough time to devote to learning will enable me to learn new business skills and knowledge within the next year.
- 3.14.2 Having a need to increase my knowledge and skills within the next year will enable me to make an effort to learn new business skills or knowledge.
- 3.14.3 Having learning opportunities close to my business will enable me to make an effort to learn new business knowledge or skills within the next year.
- 3.14.4 Having learning opportunities that match my learning needs will enable me to make an effort to learn new business skills and knowledge within the next year.
- 3.14.5 Having the freedom from running daily business activities would enable me to engage in learning opportunities within the next year.
- 3.14.6 Having the finances available to implement what is learned would enable me to engage in learning opportunities within the next year.
- 3.14.7 Having courses prepared on a single topic would enable me to engage in learning opportunities within the next year.
- 3.14.8 Having courses that are taught in my preferred language would enable me to engage in learning opportunities within the next year.
- 3.14.9 If I'm motivated to expand my business that would enable me to engage in learning opportunities within the next year.
- 3.14.10 Having qualified instructors would enable me to engage in learning opportunities within the next year.

3.15. Tell us the extent to which you agree or disagree with the following statements.

Scale: 1=strongly disagree, 4=uncertain, 7=strongly agree

- 3.15.1 I set high standards for myself.
- 3.15.2 It is important to me that I achieve my business goals.
- 3.15.3 I generally try to do good work
- 3.15.4 I am well organized.
- 3.15.5 I am systematic in the business methods I use.
- 3.15.6 I am self-disciplined.
- 3.15.7 I like to learn new things.

Section 4. Family Involvements in Your Business

The next few questions deal with the ways family members may be involved in your business.

4.1 Which family members are actively involved in the business? Check all that apply. (For example, they may be involved as partners, managers, employees, advisers)

- 4.1.1 None
- 4.1.2 Spouse
- 4.1.3 Son(s)
- 4.1.4 Daughter(s)
- 4.1.5 Brother(s)
- 4.1.6 Brother-in-law
- 4.1.7 Sister(s)
- 4.1.8 Sisters-in-law
- 4.1.9 Mother
- 4.1.10 Mother-in-law
- 4.1.11 Father
- 4.1.12 Father-in-law
- 4.1.13 Cousin
- 4.1.14 Niece(s)
- 4.1.15 Nephew(s)
- 4.1.16 Aunts
- 4.1.17 Uncles
- 4.1.18 Others (write in)

4.2. Please indicate the degree to which you disagree or agree with the following statements.

Scale: 1=strongly disagree; 7=strongly agree

- 4.2.1 My family has influence on my business decisions.
- 4.2.2 My family members share similar values.
- 4.2.3 My family and business share similar values.
- 4.2.4 Family members support my business in discussions with friends.
- 4.2.5 Family members support my business in discussions with other employees.
- 4.2.6 Family members support my business in discussions with other family members.
- 4.2.7 Family members support my business in discussions with me.
- 4.2.8 Family members feel loyalty to the business.
- 4.2.9 Family members are proud to tell others that they are part of my business.
- 4.2.10 There is so much to be gained by participating with the business on a long-term basis.
- 4.2.11 Family members agree with my business goals, plans, and policies.
- 4.2.12 Family members really care about the fate of the business.
- 4.2.13 Deciding to be involved with the business has had a positive influence on my life.
- 4.2.14 I understand and support my family's decisions regarding the future of the business.
- 4.2.15 Family members are willing to put in a great deal of effort beyond what is normally expected to help the business be successful.

4.3. Did either of your parents or grandparents own and operate a business different from the one you own?

- 4.3.1 Yes, parent
- 4.3.2 Yes, grandparent
- 4.3.3 No

4.4. Are you . . .

- 4.4.1 Male
- 4.4.2. Female

4.5 How old are you?

- 4.5.1 18-25
- 4.5.2 26-30
- 4.5.3 31-35

- 4.5.4 36-40
- 4.5.5 41-45
- 4.5.6 46-50
- 4.5.7 51-55
- 4.5.8 56-60
- 4.5.9 61-65
- 4.5.10 66-70
- 4.5.11 70 and above

4.6 How long have you lived in the USA? (actual number of years)

4.7 What country were you born in?

- 4.7.1 Colombia
- 4.7.2 Dominican Republic
- 4.7.3 Mexico
- 4.7.4 Honduras
- 4.7.5 Costa Rica
- 4.7.6 Argentina
- 4.7.7 Guatemala
- 4.7.8 Puerto Rico
- 4.7.9 El Salvador
- 4.7.10 Nicaragua
- 4.7.11 Cuba
- 4.7.12 Uruguay
- 4.7.13 USA

4.8. What is your marital status?

- 4.8.1 Single
- 4.8.2 Married
- 4.8.3 Unmarried-living with partner
- 4.8.4 Separated
- 4.8.5 Divorced
- 4.8.6 Widowed
- 4.8.7 Other (please specify)

4.9. What was your family's total net income before taxes last fiscal year which was earned from all sources, including your business?

- 4.9.1 Less than \$10,000
- 4.9.2 \$10,001-\$20,000
- 4.9.3 \$20,001-\$30,000
- 4.9.4 \$30,001-\$40,000

- 4.9.5 \$40,001-\$50,000
- 4.9.6 \$50,001-\$60,000
- 4.9.7 \$60,001-\$70,000
- 4.9.8 \$70,001-\$80,000
- 4.9.9 \$80,001-\$90,000
- 4.9.10 \$90,001-\$100,000
- 4.9.11 \$100,001-\$110,000
- 4.9.12 \$110,001-\$120,000
- 4.9.13 \$120,001-\$130,000
- 4.9.14 \$130,001-\$140,000
- 4.9.15 \$140,001-\$150,000
- 4.9.16 \$150,001-\$160,000
- 4.9.17 \$160,001-\$170,000
- 4.9.18 \$170,001-\$180,000
- 4.9.19 \$180,001-\$190,000
- 4.9.20 \$190,000-\$200,000
- 4.9.21 \$200,001-\$210,000
- 4.9.22 \$210,001-\$220,000
- 4.9.23 \$220,001-\$230,000
- 4.9.24 \$230,001-\$240,000
- 4.9.25 \$240,001-\$250,000
- 4.9.26 Above \$250,000

4.10. What was the last grade you completed?

- 4.10.1 Elementary school (grades 1-6)
- 4.10.2 Junior high (grades 7-8)
- 4.10.3 High school
- 4.10.4 Technical school
- 4.10.5 Some college
- 4.10.6 Bachelor's degree
- 4.10.7 Some graduate work
- 4.10.8 Master's degree
- 4.10.9 Some post masters work
- 4.10.10 PhD

4.11. Do you have children?

- 4.11.1 Yes
- 4.11.2 No
- 4.11.3 If yes, how many?

4.12. Which generation Hispanic/Latino are you?

- 4.12.1 1st generation=You were born in another country.

- 4.12.2 2nd generation=You were born in USA; either parent born in another nation.
- 4.12.3 3rd generation=You were born in USA; both parents born in USA and all grandparents were born in another nation.
- 4.12.4 4th generation=You, your parents, and at least one grandparent were born in USA and all other grandparents were born in another nation.
- 4.12.5 5th generation=You and your parents were born in the USA and all grandparents born in the USA.

4.13. If you are a 1st generation immigrant, did you own a business in your country of origin?

- 4.13.1 Yes
- 4.13.2 No
- 4.13.3 No applicable

4.14. If you are a 1st through 4th generation immigrant, what country did you, your parents or grandparents emigrate from?

Write in

4.15. Please tell us whether you strongly agree or disagree with the following statements.

Scale: 1=strongly disagree, 4= uncertain, 7=strongly agree

- 4.15.1 My community is a good place to operate a business
- 4.15.2 Community organizations do not seem to work very well together.
- 4.15.3 Most people in my community can be trusted.
- 4.15.4 I trust my local government to respond to the needs of business owners.
- 4.15.5 I trust my bank to respond to my needs as a business owner.
- 4.15.6 Business leaders here just want to make money and that's it.
- 4.15.7 Business leaders here include minorities in their activities.
- 4.15.8 The business community contributes substantially to the wellbeing of the community.
- 4.15.9 The Hispanic/Latino business leaders contribute substantially to the wellbeing of the community.
- 4.15.10 It is important for business leaders to belong to one or more community organizations

4.16. Check which of the following groups you belong to?

- 4.16.1 None
- 4.16.2 Business groups such as Rotary or Kiwanis
- 4.16.3 Religious organizations
- 4.16.4 Nonprofit charitable organizations
- 4.16.5 Ethnic or racial organizations

- 4.16.6 Neighborhood Association
- 4.16.7 PTA or other school related groups
- 4.16.8 Political clubs or organizations
- 4.16.9 Social clubs such as card playing, music, hobbies, etc.
- 4.16.10 Youth groups like scouts or children's sports
- 4.16.11 Are there other kinds of organizations you belong to? (Please specify)

4.17. How much do you think business leaders in your community care about whether or not your business survives and thrives?

- 4.17.1 Don't care at all
- 4.17.2 Somewhat don't care
- 4.17.3 Somewhat do care
- 4.17.4 Really cares

4.18. Please rate the following statements. (perceived community respect)

Scale: 1=strongly disagree, 4=uncertain, 7=strongly agree

- 4.18.1 Entrepreneurs are admired in the Hispanic community in this county.
- 4.18.2 To turn a new idea into a business venture is an admired career path in the Hispanic community in this county.
- 4.18.3 Creative thinking is viewed as a route to success in the Hispanic community in this county.

4.19. Tell us how often you use English or Spanish to do the following things.

Scale: 1=Almost never; 2=Sometimes; 3=Often; 4=Almost always

- 4.19.1 How often do you speak English?
- 4.19.2 How often do you speak in English with your friends?
- 4.19.3 How often do you speak in English with business employees?
- 4.19.4 How often do you speak in English with business customers?
- 4.19.5 How often do you think in English?
- 4.19.6 How often do you think in English about business affairs?
- 4.19.7 How often do you speak in Spanish?
- 4.19.8 How often do you speak in Spanish with your friends?
- 4.19.9 How often do you speak in Spanish with business employees?
- 4.19.10 How often do you speak in Spanish with business customers?
- 4.19.11 How often do you think in Spanish?
- 4.19.12 How often do you think in Spanish about business affairs?

4.20. Tell us how proficient you think you are in your use of English and Spanish.

Scale: 1=Very poorly; 2=Poorly; 3=Well; 4=Very well

- 4.20.1 How well do you speak English?
- 4.20.2 How well do you read in English?
- 4.20.3 How well do you understand television programs in English?
- 4.20.4 How well do you understand radio programs in English?
- 4.20.5 How well do you understand written materials in English dealing with operating your business?
- 4.20.6 How well do you write in English?
- 4.20.7 How well do you understand music in English?
- 4.20.8 How well do you speak Spanish?
- 4.20.9 How well do you read in Spanish?
- 4.20.10 How well do you understand television programs in Spanish?
- 4.20.11 How well do you understand radio programs in Spanish?
- 4.20.12 How well do you understand written materials in Spanish dealing with operating your business?
- 4.20.13 How well do you write in Spanish?
- 4.20.14 How well do you understand music in Spanish?

4.21. How often do you do the following things?

Scale: 1=almost never; 2=Sometimes; 3= Often; 4=Almost always

- 4.21.1 How often do you watch television programs in English?
- 4.21.2 How often do you listen to radio programs in English?
- 4.21.3 How often do you listen to music in English?
- 4.21.4 How often do you watch television programs in Spanish?
- 4.21.5 How often do you listen to radio programs in Spanish?
- 4.21.6 How often do you listen to music in Spanish?
- 4.21.7 How often do you attend English speaking educational programs about business development?
- 4.21.8 How often do you attend Spanish speaking educational programs about business development?

4.22. When you are learning new things about how to grow and develop your business do you prefer to . . . (Check all boxes that apply to your preferences.)

- 4.22.1 Read written materials in Spanish?
- 4.22.2 Read written materials in English?
- 4.22.3 Attend Spanish speaking workshops/seminars?
- 4.22.4 Attend English speaking workshops/seminars?
- 4.22.5 I have no preference for either Spanish or English written materials.
- 4.22.6 I have no preference for either Spanish or English speaking workshops/seminars.

4.23. Thank you for completing this survey. Please press "Done" at the bottom. It will take you to the application site to complete information needed to receive your SC Hispanic Chamber of Commerce membership discount (20%) or to enter the Sweepstakes drawing for the Dell Netbook. These offers are for to those who completed the entire survey, but it is on a strictly honor system.

Thank you so much for your time and thoughts. We are very grateful for your participation.

6.5.11 Encuesta con Dueños de Negocios Hispánicos

1. Propósito y Consentimiento a Participar

Estimado/a Dueño/a de Negocio:

Usted ha sido invitado/a a participar en un estudio para explorar lo que hacen los dueños de negocios Hispánicos/Latinos para tener negocios exitosos. Su participación requiere que llene el formulario anexo. La cantidad de tiempo que requerimos de usted para llenar el formulario es de aproximadamente 30 minutos o menos. Usted tendrá la oportunidad de ganar un premio como agradecimiento por su participación.

Para proteger su privacidad, toda la información será confidencial. Todos los reportes o informes de esta investigación solo resumirá la información de todos los participantes de manera general y ninguna persona o negocio será resaltada.

No se requiere ninguna información personal (como por ejemplo su nombre o el de su negocio) mientras llena el cuestionario. Sus respuestas individuales no estarán disponibles para individuos u agencias. Toda la información se mantendrá guardada en un lugar seguro y protegida con contraseña dentro de la Universidad de Clemson y la casa de los investigadores.

No se le penalizará si usted decide no participar o retirar su consentimiento a participar en cualquier momento. Usted puede elegir no contestar las preguntas que no desee contestar, aunque esperamos que sí conteste todas las preguntas para que la información que nos provea pueda ser útil para nuestra investigación.

Hay poco riesgo asociado a su participación. Para garantizar la confidencialidad, no pedimos por su nombre ni el de su negocio en el cuestionario. El beneficio de su participación es que sus respuestas ayudarán que líderes comunitarios entiendan los factores que permiten el éxito en los negocios Hispánicos/Latinos ubicados en el Condado de Greenville. También permitirá que los líderes puedan diseñar sistemas de apoyo para ayudar a desarrollar e incrementar las operaciones de su negocio.

Como agradecimiento a quienes completen el cuestionario, estamos ofreciendo dos opciones incentivos. Para aquellas personas que no son miembros de la Cámara de Comercio Hispana de Carolina del Sur, usted puede optar por recibir un 20% de descuento en la membresía anual (valor estimado de \$13) o por participar en el sorteo de un Notebook Dell Inspiron Mini 1018 valorada aproximadamente en \$280. Si ya usted es miembro de la Cámara tiene la opción de participar en el sorteo de un Notebook Dell Inspiron Mini 1018 valorada aproximadamente en \$280. Para calificar para estos incentivos, el cuestionario debe ser llenado antes de Junio 13 del 2011.

Su oportunidad de ganar en el sorteo es de 1 en 300. Al final del cuestionario, usted será reenviado a otra página para que pueda elegir el incentivo que usted prefiere y complete la información necesaria para que podamos enviarle su regalo.

Este estudio está siendo realizado por Rosanna Saladin Subero como parte de los requisitos para obtener el grado de PhD en la Universidad de Clemson. La investigadora principal es la Dra. Dr. Susan Limber y la Dra. Kathleen Robinson es la supervisora de esta investigación.

Si usted tiene alguna pregunta o preocupación sobre el estudio o si surge algún problema, por favor contacte a Rosanna Saladin-Subero (864-656-2645; ssaladi@clemson.edu) o a la Dra. Kathleen Robinson (864-656-6284; Wilson5@clemson.edu) en la Universidad de Clemson.

Si usted tiene alguna pregunta o preocupación referente a sus derechos como participante en este estudio que no haya sido contestada por Rosanna or Kathy, por favor comuníquese con la Oficina de Cumplimiento de Investigación de la Universidad de Clemson (ORC) al 864-656-6460 o a la dirección electrónica irb@clemson.edu. Si está fuera de Carolina del Sur, por favor utilice el número libre de cargo 866-297-3071.

Si usted consiente en participar, por favor continúe hacia la siguiente sección. Le agradecemos por su tiempo.

Dra. Kathleen Robinson y Rosanna Saladin-Subero

6.5.11 Encuesta con Dueños de Negocios Hispánicos

2. Sobre su negocio

Por favor hablemos de su negocio. Si usted tiene más de un negocio, elija UNO y conteste las siguientes preguntas basándose en el negocio que eligió.

1. Al final de su último año fiscal, su negocio tuvo beneficios?

Sí

No

2. En que año usted inició este negocio?

3. Cuáles su negocio (por ejemplo restaurante, jardinería, tienda de ropa, salón de belleza, etc)

4. Actualmente, cuántos empleados medio tiempo y tiempo completo trabajan en su negocio?

de empleados medio tiempo _____

de empleados tiempo completo _____

No tengo empleados _____

5. Desde el año pasado hasta el día de hoy, usted tiene más, menos, o el mismo número de empleados pagados?

Actualmente no tengo empleados y espero no tener empleados el próximo año

El mismo número de empleados pagados de medio tiempo

El mismo número de empleados pagados tiempo completos

Más empleados pagados de medio tiempo

Más empleados pagados de tiempo completo

Menos empleados pagados de medio tiempo

Menos empleados pagados de tiempo completo

6. Los problemas económicos en los Estados Unidos y el Condado de Greenville le han afectado los beneficios de su negocio?

Ningún efecto

Algún efecto

Un gran efecto

6.5.11 Encuesta con Dueños de Negocios Hispanos

7. De cuáles fuentes usted recibió el capital para iniciar su negocio? (marque todas las que apliquen).

Ahorros personales

Bancos

Fondos semilla, préstamos, o becas de organizaciones sin fines de lucro de base comunitaria

Miembros de la familia

Préstamos de programas del Gobierno Federal

Fondos semilla, préstamos, o becas de organizaciones basadas en la fe.

Amigos

La Administración de Pequeños Negocios (Small Business Administration)

O los (por favor especifique)

8. Los beneficios que produce su negocio son suficientes para que usted dependa solamente de ellos?

Sí, es el negocio cubre totalmente mis necesidades financieras.

Algunas veces es el negocio provee suficientes ingresos y otras veces no.

No, es el negocio no provee suficientes ingresos para cubrir mis necesidades.

9. Si usted necesita complementar el ingreso recibido de su negocio para poder cubrir sus necesidades financieras, de qué manera usted lo hace? Marque todas las que apliquen.

Tengo otro trabajo

Miembros de mi familia me dan dinero

Mi esposa/o trabaja

Mis amigos me dan dinero

Mis hijos/as trabajan

Tomo dinero prestado

Tomo prestado de los ahorros

O los (por favor especifique)

6.5.11 Encuesta con Dueños de Negocios Hispanos

10. Qué tan importantes son los siguientes factores para usted juzgar el éxito **ACTUAL** de su negocio.

Actualmente, mi negocio es exitoso si...

	No es importante para mí	Es un poco importante	Importante	Muy importante	Extremadamente importante para mí
Hay un beneficio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creo que mis servicios son útiles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tengo clientes que es tan satisfechos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Soy líder en la comunidad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Estoy satisfecho con los servicios que proveo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Produzco el dinero suficiente para sostener a mi familia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Me conluto en el país	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo utilizar mis habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Soy empleador, nunca empleado	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Obtengo un precio justo por los servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Soy respetado por mi familia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tengo una reputación en mi comunidad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo hacer algo creativo e innovador	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Las personas reconocen el valor de mi negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
El ingreso del negocio es adecuado para suplimentar nuestra necesidad de ingreso local	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mi arduo trabajo es reconocido	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ofrezco a mis clientes algo único	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mi negocio provee estabilidad financiera para mis hijos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo ganarme la vida lo suficientemente bien para no tener que hacer otro trabajo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo hacer buen dinero para liquidar mis deudas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tengo un estilo de vida más libre	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo ganar el respeto de las personas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo disfrutar de los mejores frutos de la vida	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No estoy aburrido	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo proveer a otros con trabajo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo proveer a otros miembros de mi familia con trabajo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo acceder a concesiones y préstamos del gobierno, bancos, etc...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Puedo competir con otros y demostrar que soy mejor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Existe algún otro factor que usted considere como éxito?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispánicos

11. Qué tan exitoso usted piensa que es su negocio actualmente?

- Muy exitoso
 Algo exitoso
 No tan exitoso
 Nada exitoso

12. A continuación hay cinco afirmaciones con las que usted puede estar de acuerdo o en desacuerdo. Utilizando la siguiente escala de 1 a 7, indique su acuerdo con cada una poniendo el número apropiado en la línea anterior al número de cada afirmación. Por favor, responda a las preguntas abiertas y sinceramente.

	Completamente en desacuerdo	En desacuerdo	Ligeramente en desacuerdo	NI de acuerdo ni en desacuerdo	Ligeramente de acuerdo	De acuerdo	Completamente de acuerdo
En la mayoría de las cosas, mi vida es lo cerca de mi ideal.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Las condiciones de vida son excelentes.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Estoy satisfecho con mi vida.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hasta ahora, he conseguido las cosas que para mí son importantes en la vida.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Si voluliese a nacer, no cambiaría casi nada de mi vida.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

3. Acciones de Negocios

Estamos interesados en conocer qué usted hace para que su negocio sea exitoso.

1. Qué tan importantes son las siguientes acciones para el éxito de su negocio?

	NI						
	Extremadamente sin importancia	No es importante	Algo sin importancia	Importante ni sin importancia	Algo importante	Importante	Extremadamente importante
Empeñarse en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para expandir el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completar trabajos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

2. Por favor indique qué tan placentero o desagradable es para usted hacer lo siguiente:

	Muy desagradable	Desagradable	Algo desagradable	Algunas veces desagradable y algunas veces placentero	Algo placentero	Placentero	Muy placentero
Empeñarse en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para expandir el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Estar comprometido a completar los trabajos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispánicos

3. Por favor indique qué tan fácil o difícil es para usted hacer lo siguiente?

	Extremadamente difícil	Difícil	Algo difícil	Ni fácil ni difícil	Algo fácil	Fácil	Extremadamente fácil
Empeñarse en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Estar comprometido/a en completar los trabajos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Usted está de acuerdo o en desacuerdo con las siguientes declaraciones?

La mayoría de las personas que son importantes para mí en asuntos relacionados a mi negocio, pensarían que yo debo...

	Totalmente en desacuerdo	En desacuerdo	Ugeramente en desacuerdo	Ni de acuerdo ni Ugeramente en desacuerdo	Ugeramente en acuerdo	En acuerdo	Totalmente en acuerdo
Empeñarme en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mantenerme comprometido/a en completar los trabajos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispánicos

5. Por favor escriba los individuos o grupos que aprobarían que usted haga o pensarían que usted debe hacer lo siguiente para ser exitoso/a (no indique nombres sino roles, por ejemplo, madre, padre, hijo, etc)

Empeñarme en superar obstáculos y desafíos de negocios.	<input type="text"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="text"/>
Buscar oportunidades de negocios	<input type="text"/>
Demandar evidencia de negocio	<input type="text"/>
Demandar calidad en el servicio y los productos	<input type="text"/>
Crear objetivos de negocio	<input type="text"/>
Observar las finanzas	<input type="text"/>
Observar la satisfacción del cliente	<input type="text"/>
Crear redes de negocios (networking) para fines de negocios	<input type="text"/>
Buscar información para actividades de negocio	<input type="text"/>
Planear sistemáticamente	<input type="text"/>
Completar trabajos de negocio	<input type="text"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="text"/>

6. Estoy confiado/a en que al manejar mi negocio yo pueda...

	Ninguna confianza							Mucha confianza
Empeñarme en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar evidencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completar trabajos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

7. Usted está de acuerdo o en desacuerdo con las siguientes declaraciones? (cuando nos referimos a "depende de mí" quiere decir que está en su control)

	En desacuerdo					de acuerdo				
El empeño en superar obstáculos y desafíos de negocios depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completar los trabajos depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio depende de mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. Qué tan probable es que usted intente hacer lo siguiente en los próximos 6 meses?

En los próximos 6 meses, yo tengo intentaré...

	Es improbable					Es probable				
Empeñarme en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completar los trabajos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispánicos

9. Díganos si usted está de acuerdo o en desacuerdo con las siguientes declaraciones.

En el pasado año, al menos una vez, yo...

	Totalmente en desacuerdo					Totalmente de acuerdo				
Me empeñé en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomé riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Busqué oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandé eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandé calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creé objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observé las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observé la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creé redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Busqué información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Plané sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completé los trabajos a pesar de los obstáculos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirí conocimientos y aprendí habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

10. Díganos si usted está de acuerdo o en desacuerdo con las siguientes declaraciones.

En los próximos 6 meses, tendré acceso a todos los recursos necesarios para realizar lo siguiente...

	Totalmente en desacuerdo					Totalmente de acuerdo				
Empeñarme en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completar los trabajos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Por favor indique hasta que grado usted está de acuerdo con cada una de las siguientes declaraciones.

	No tengo ninguna	Casi ninguna	Intermedio	Casi toda	Tengo todo lo que es necesario
Tengo el conocimiento necesario para operar mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tengo las habilidades necesarias para operar mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tengo la experiencia necesaria para operar mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

12. Qué tan probable es que, si usted hace lo siguiente, usted tendrá un negocio exitoso?

	Muy improbable			NI improbable ni probable			Muy probable
Empeñarse en superar obstáculos y desafíos de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tomar riesgos calculados para extender el negocio a otras áreas, productos, o servicios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar oportunidades de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar eficiencia de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demandar calidad en el servicio y los productos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear objetivos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar las finanzas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Observar la satisfacción del cliente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crear redes de negocios (networking) para fines de negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buscar información para actividades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planear sistemáticamente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completar trabajos de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adquirir conocimientos y aprender habilidades de negocio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. Por favor indique qué tanto usted está de acuerdo con las siguientes declaraciones.

	En desacuerdo						de acuerdo
Es probable que tenga suficiente tiempo para dedicarle a aprender nuevos conocimientos y habilidades de negocio en el próximo año.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que tenga la necesidad de incrementar mis conocimientos y habilidades de negocio en el próximo año.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que tenga oportunidades de aprender conocimientos y habilidades de negocios cerca de mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que las oportunidades de aprendizaje usen acorde con las necesidades de mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que pueda tener tiempo libre para involucrarme en oportunidades de aprendizaje.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que aprender nuevos conocimientos y habilidades sea una pérdida de tiempo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que las oportunidades de aprendizaje no usen acorde con las necesidades de mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que yo no tenga las finanzas para hacer nada con lo que yo aprenda.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que mi personalidad interiera con tomar la oportunidad de aprender nuevas habilidades y conocimientos de negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que yo tenga los recursos financieros para pagar el costo de la oportunidad de aprendizaje.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que habrá oportunidades de aprendizaje relacionadas a mi negocio acorde a mi preferencia del lenguaje.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que mi motivación de expandir mi negocio me lleve a asistir oportunidades de aprendizaje relacionadas al negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es probable que hayan instructores calificados disponibles para que las oportunidades de aprendizaje de negocio sean útiles.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispánicos

14. Díganos si está de acuerdo o en desacuerdo con las siguientes declaraciones.

	En desacuerdo									De acuerdo
Tener suficiente tiempo para aprender me permitirá adquirir nuevos conocimientos y habilidades en el transcurso del próximo año.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tener la necesidad de aumentar mi conocimiento y habilidades durante el próximo año me permitirá hacer el esfuerzo para aprender nuevos conocimientos y habilidades de negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tener oportunidades de educación cerca de mi negocio me permitirá hacer el esfuerzo de aprender nuevos conocimientos y habilidades de negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tener oportunidades de educación que usen acorde con mis necesidades de aprendizaje me permitirá hacer el esfuerzo de aprender nuevos conocimientos y habilidades.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tener la libertad de trabajar diariamente en las actividades de mi negocio me permitirá involucrarme en oportunidades de educación.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tener las finanzas disponibles para implementar lo que haya aprendido me permitirá involucrarme en oportunidades de educación.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tener la disponibilidad de cursos específicos me permitirá involucrarme en oportunidades de aprendizaje durante el próximo año.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tener la disponibilidad de cursos los idiomas de mi preferencia me permitirá involucrarme en oportunidades de aprendizaje durante el próximo año.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Si estoy motivada en expandir mi negocio, esto me permitirá involucrarme en oportunidades de aprendizaje durante el próximo año.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Que los cursos disponibles tengan instructores calificados, me permitirá involucrarme en oportunidades de aprendizaje durante el próximo año.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. Díganos el grado en el cual usted está de acuerdo o en desacuerdo con las siguientes declaraciones.

	Totalmente en desacuerdo										Totalmente de acuerdo
Yo soy una persona organizada para mí.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es importante para mí que alcance las metas de mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Generalmente trato de hacer un buen trabajo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Soy muy organizada.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Soy sistemática en los métodos de negocio que utilizo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Soy disciplinada.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Me gusta aprender nuevas cosas.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

4. Participación Familiar en su Negocio

Las siguientes preguntas tratan sobre cómo los miembros de su familia participan en su negocio.

1. Cuáles de los miembros de su familia están activamente involucrados en su negocio? Marque todas las que apliquen (por ejemplo, pueden estar involucrados como empleados, socios, gerentes, consultores, etc.)

- | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> Ninguno | <input type="checkbox"/> Hermana(s) | <input type="checkbox"/> Primo(s) |
| <input type="checkbox"/> Esposa | <input type="checkbox"/> Cuñada(s) | <input type="checkbox"/> Sobrino(s) |
| <input type="checkbox"/> Hijo(s) | <input type="checkbox"/> Madre | <input type="checkbox"/> Sobrina(s) |
| <input type="checkbox"/> Hija(s) | <input type="checkbox"/> Madrastra | <input type="checkbox"/> Tía(s) |
| <input type="checkbox"/> Hermano(s) | <input type="checkbox"/> Padre | <input type="checkbox"/> Tío(s) |
| <input type="checkbox"/> Cuñado(s) | <input type="checkbox"/> Padres ino | |

O los (por favor especifique)

2. Por favor indique el grado en el que usted está de acuerdo o en desacuerdo con las siguientes declaraciones.

	Totalmente en de acuerdo					Totalmente de acuerdo				
Mi familia influye mis decisiones de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Los miembros de mi familia comparten valores similares.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mi familia y mi negocio comparten valores similares.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia apoyan mi negocio en discusiones con amigos.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia apoyan mi negocio en discusiones con otros empleados.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia apoyan mi negocio en discusiones con otros miembros de la familia.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia apoyan mi negocio en discusiones conmigo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia son leales al negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia están orgullosos de decir a otros que son parte de mi negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hay mucho que ganar al participar con el negocio a largo tiempo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia están de acuerdo con los objetivos, planes, y políticas.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de la familia realmente se preocupan por el futuro del negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
La decisión de involucrarme en el negocio ha tenido influencias positivas en mi vida.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Entiendo y apoyo las decisiones de mi familia sobre el futuro del negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miembros de mi familia desean poner gran esfuerzo, por encima de lo normal, para ayudar a que el negocio sea exitoso.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

3. Algunos de sus padres o abuelos tenían o manejaban negocios diferentes al suyo?

Sí, padres

Sí, abuelos

No

4. Usted es...

Hombre

Mujer

5. Qué edad tiene?

18-25

41-45

61-65

26-30

46-50

66-70

31-35

51-55

70 o más

36-40

56-60

6. Hace cuánto tiempo vive en los Estados Unidos?

7. En qué país nació?

8.Cuál es su estado civil?

Soltero/a

Viviendo en unión libre

Divorciado/a

Casado/a

Separado/a

Viudo/a

Other (please specify)

6.5.11 Encuesta con Dueños de Negocios Hispánicos

9. Cuál fue el ingreso total familiar de todas las fuentes de trabajo antes de impuesto en el último año fiscal, incluya también el ingreso por su negocio?

- | | | |
|---|---|---|
| <input type="radio"/> Menos de \$10,000 | <input type="radio"/> \$90,001-\$100,000 | <input type="radio"/> \$180,001-\$190,000 |
| <input type="radio"/> \$10,001-\$20,000 | <input type="radio"/> \$100,001-\$110,000 | <input type="radio"/> \$190,000-\$200,000 |
| <input type="radio"/> \$20,001-\$30,000 | <input type="radio"/> \$110,001-\$120,000 | <input type="radio"/> \$200,001-\$210,000 |
| <input type="radio"/> \$30,001-\$40,000 | <input type="radio"/> \$120,001-\$130,000 | <input type="radio"/> \$210,001-\$220,000 |
| <input type="radio"/> \$40,001-\$50,000 | <input type="radio"/> \$130,001-\$140,000 | <input type="radio"/> \$220,001-\$230,000 |
| <input type="radio"/> \$50,001-\$60,000 | <input type="radio"/> \$140,001-\$150,000 | <input type="radio"/> \$230,001-\$240,000 |
| <input type="radio"/> \$60,001-\$70,000 | <input type="radio"/> \$150,001-\$160,000 | <input type="radio"/> \$240,001-\$250,000 |
| <input type="radio"/> \$70,001-\$80,000 | <input type="radio"/> \$160,001-\$170,000 | <input type="radio"/> Más de \$250,000 |
| <input type="radio"/> \$80,001-\$90,000 | <input type="radio"/> \$170,001-\$180,000 | |

10. Cuál fue el último grado escolar terminado?

- | | | |
|---|---|---|
| <input type="radio"/> Elemental (grados 1-6) | <input type="radio"/> Alguna colegiatura | <input type="radio"/> Algún trabajo de maestría |
| <input type="radio"/> Intermedia (grados 7-8) | <input type="radio"/> Grado universitario | <input type="radio"/> Doctorado |
| <input type="radio"/> Secundaria | <input type="radio"/> Algún estudio de posgrado | |
| <input type="radio"/> Escuela técnica | <input type="radio"/> Maestría | |

11. Tiene hijos o hijas?

- Sí
- No

Si respondió sí, cuántos tiene?

12. Qué generación de Hispano/Latino es usted?

- 1ra generación= Yo nací en otro país.
- 2da generación= Yo nací en los Estados Unidos; uno de mis padres nació en otro país.
- 3ra generación= Yo nací en los Estados Unidos; ambos padres nacieron en los Estados Unidos; todos mis abuelos nacieron en otro país.
- 4ta generación= Mis padres, al menos uno de mis abuelos, y yo nacimos en los Estados Unidos; todos los demás abuelos nacieron en otro país.
- 5ta generación= Mis padres, todos mis abuelos, y yo nacimos en los Estados Unidos.

6.5.11 Encuesta con Dueños de Negocios Hispanos

13. Si usted es de la primera generación de inmigrante, usted tenía negocios en su país de origen?

- Sí
 No
 No aplica

14. Si usted es de la primera a la cuarta generación de inmigrante, de que país emigraron sus padres o abuelos?

15. Por favor díganos si usted está de acuerdo o en desacuerdo con las siguientes declaraciones.

	To talmente en desacuerdo									To talmente de acuerdo
Mi comunidad es un buen lugar para operar un negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Las organizaciones comunitarias parecen que no trabajan bien juntas.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
La mayoría de las personas en mi comunidad son confiables.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yo confío en que el gobierno local responde a las necesidades de los dueños de negocios.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yo confío en que los bancos responden a las necesidades de los dueños de negocio.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Los líderes de negocio aquí sólo quieren hacer dinero y ya.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Los líderes de negocio aquí incluyen a las minorías en sus actividades.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
La comunidad de negocios contribuye sustancialmente al bienestar de la comunidad.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Los líderes de negocios Hispánicos/Latinos contribuyen sustancialmente al bienestar de la comunidad.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Es importante que los líderes pertenecan a una o varias organizaciones comunitarias.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

16. Marque a cuáles de los siguientes grupos usted pertenece.

- Ningún
- Grupos de negocios como los Rotarios o los Kiwanis
- Organizaciones religiosas
- Organizaciones sin fines de lucro o caritativas
- Organizaciones étnicas o raciales
- Asociaciones de vecinos
- PTA u otra organización relacionada a grupos escolares
- Clubes políticos u organizaciones
- Clubes sociales tales como o juegos de cartas, músicas, o los hobbies, etc.
- Grupos juveniles como los scouts o de deportes infantiles

Existe algún otro tipo de organización a la cual usted pertenece? (por favor especifique)

17. Qué tanto usted cree que los líderes de negocios en su comunidad les interesa o no que su negocio sobreviva y crezca?

- No les interesa en absoluto
- No les interesa
- Si les interesa algo
- Les interesa grandemente

18. Por favor califique las siguientes declaraciones.

	Totamente en desacuerdo							Totamente de acuerdo
Los emprendedores son admirados en la comunidad Hispana de este condado.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Convertir una idea en un negocio es una carrera admirada en la comunidad Hispana de este condado.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
El pensamiento creativo es visto como una ruta al éxito en la comunidad Hispana de este condado.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

19. Díganos sobre el uso de inglés o español en las siguientes situaciones.

	Cast nunca	Algunas veces	Con frecuencia	Cast siempre
¿Qué tan frecuente habla en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente habla inglés con sus amigos?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente habla inglés con sus empleados?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente habla inglés con sus clientes?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente piensa en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente piensa en inglés sobre sus asuntos de negocio?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente habla en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente habla en español con sus amigos?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente habla en español con sus empleados?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente habla en español con sus clientes?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente piensa en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan frecuente piensa en español sobre sus asuntos de negocio?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. Háblemos sobre que tan experto usted piensa que es en el uso de inglés o español.

	Muy pobremente	pobremente	Bien	Muy bien
¿Qué tan bien habla inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien lee en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende programas de televisión en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende programas de radio en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende material escrito en inglés que trata su negocio?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien escribe en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende la música en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien habla español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien lee en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende programas de televisión en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende programas de radio en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende material escrito en español que trata su negocio?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien escribe en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Qué tan bien comprende la música en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.5.11 Encuesta con Dueños de Negocios Hispanos

21. Qué tan frecuentemente hace lo siguiente?

	Casi nunca	Algunas veces	Con frecuencia	Casi siempre
Qué tan frecuente le mira programas de televisión en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Qué tan frecuente escucha programas de radio en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Qué tan frecuente escucha música en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Qué tan frecuente le mira programas de televisión en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Qué tan frecuente escucha programas de radio en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Qué tan frecuente escucha música en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Qué tan frecuente participa en programas educativos para desarrollo de negocios en inglés?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Qué tan frecuente participa en programas educativos para desarrollo de negocios en español?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. Cuando usted esta aprendiendo nuevas cosas sobre cómo crecer y desarrollar su negocio, usted prefiere... (Marque todas las que apliquen según su preferencia)

- Leer materiales en español.
- Leer materiales en inglés.
- Participar en seminarios o talleres en español.
- Participar en seminarios o talleres en inglés.
- Me es indiferente que los materiales se lean o se los en español o inglés.
- Me es indiferente que los talleres y seminarios en inglés o español.

23. Gracias por completar este cuestionario. Por favor presione "Listo" al final de la página, esto lo llevará a la página para aplicar por el incentivo de su preferencia. El premio será entregado a los participantes que hayan completado el cuestionario completamente y será basado en un sistema de honor.

Gracias nuevamente por su tiempo y sus sugerencias. Estamos altamente agradecidos por su participación.

Appendix B. Letter Confirming Partnerships

February, 2012

Mr. X

Executive Director

South Carolina Hispanic Chamber of Commerce

Greenville, SC

Dear Mr. X:

The purpose of this letter is to summarize our conversation in which I invited you to collaborate in a research study. The purpose of this research is to examine what factors affect Hispanic/Latino entrepreneurs' intention to use effective entrepreneurship behaviors.. This study is done in partial fulfillment of my PhD requirements with the Institute on Family and Neighborhood Life at Clemson University. My supervising faculty member for this study is Dr. Kathleen Robinson. The survey will take respondents about 40 minutes or less to complete.

Your participation will involve asking business owners affiliated with your organization and that operate a business in Greenville County to participate in an on-line survey or a mailed survey, depending on their preference. I am seeking your help to do the following things:

a) help identify and recruit 10 participants to discuss the understandability, cultural appropriateness of the instrument, and to help identify data needed to finalize the survey instrument (i.e. 5 males and 5 females).

b) help recruit participants to pre-test the survey prior to initiating data collection (i.e. 12 participants),

c) send your membership an electronic invitation to participate in the online or mailed survey, and

d) send a follow-up email or postcard to membership reminding them of the invitation to complete the survey approximately 2 weeks following the initial invitation. I will write all required email/postcard text so that all that needs to be done is to broadcast the email message or send a postcard (for those requesting a printed copy of survey).

There are few risks associated with participation in this research since respondents' names and the name of their business will not be collected on the survey instrument. The results will be used to inform community leaders, particularly those involved in entrepreneurial training, about what attitudes, norms, and perceived controls are linked to the promotion of selected entrepreneurial behaviors. They will also know how Hispanic/Latino entrepreneurs define business success. I anticipate reporting major findings in journal articles.

Currently, we are seeking grants and donations that will enable us to offer a gift certificate to respondents who complete the entire survey (not partial completions) as well as defray some of the costs involved in conducting this project (e.g. mailings, duplication, travel, etc.). However, whether or not offering an incentive to research participants is possible will depend on securing such funds or finding donors, such as Office Depot, that may be willing to offer gift certificates or in-kind contributions such as a box of paper or other office supplies. As you are aware, I have discussed the possibility

of what might be offered as an incentive through your organization. However, we might reach an agreement on these incentives, and whether or not a sponsor could be identified with your collaboration to provide such incentives.

This research project had to be approved by Clemson University's Institutional Review Board. This board ensured that what I am proposing to do meets federal standards for protection of research participants' rights. Some of the key protections for research participants and our partners in this research are reviewed. One requirement is to ensure that all information about respondents is kept confidential so that their privacy is protected. Therefore, we are not able to share with you research participants' names, business names or individual answers to questions, but will be able to share a summary report based on total respondents' answers. We will not ask for names of business owners or the name of their business during the survey process. We will not attempt to track responses by their names or business name.

All data records will be kept in a secure location at the Institute on Family and Neighborhood Life at Clemson University in Dr. Robinson's office, and on a password protected flash drive stored in a secure location in the researcher's home. We will not reveal individual identities in any publication that might result from this study.

Your collaboration, as well as your membership's participation in this research study, is voluntary. Your membership may choose not to participate and may withdraw their consent to participate at any time without any penalty. They will be free to not answer any question on the survey they wish. We will not force answer completion.

Attached is a summary of the proposed research including objectives, methodology, procedures, and proposed timeframe. A technical report of the findings will be available upon request.

In closing, if you have any questions about this study, other than protection of human subjects' issues, which we have not already discussed, please contact me or my supervising faculty member, Dr. Kathleen Robinson, at Clemson University at Wilson5@Clemson.edu or 864-656-6284. You may address your communication to me at ssaladi@g.clemson.edu or call 864-506-2645.

If you have any questions or concerns about the rights of the membership as research participants (i.e. any possible violations of protection of human subject issues) that are not effectively addressed by me or Kathy, please contact the Clemson University Office of Research Compliance (ORC) at 864-656-6460 or irb@clemson.edu. The ORC's toll-free number is 866-297-3071 (for use only if you call from outside the UpState).

Yours sincerely,
Rosanna Saladin Subero
PhD Candidate
Institute on Family and Neighborhood Life
158 Pool Hall
Clemson University
Clemson, S.C. 29634
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e-mail: ssaladi@g.clemson.edu

Appendix C Procedure for Final Instrument Construction

Discussion Group Procedure and Questionnaire

For both TPB and TRA, final instrument construction is done after consulting with a group of people that represent the population to whom the final instrument will be administered. Below is the explanation of the procedure typically done to craft the instrument. The following description of questionnaire construction is based on the appendix in Fishbein, M., & Aizen, I. (2010). *Predicting and changing behavior: The reasoned action approach*. New York: Psychology Press.)

The final questionnaire for this study will be constructed with a group of business owners from Greenville County, South Carolina. The process that will be used is as follows:

Formative Research

1. *Defining the Behavior*

Before any work can begin, the behavior of interest must be clearly defined in terms of its target, action, context, and time elements.

Typical item statement: “Exercising for at least 20 min, three times per week for the next three months.”

13 behaviors linked to entrepreneurial competence will be used to form a series of questions as noted below. Each behavior will have the entire set of direct measures mentioned below.

2. *Specifying the Research Population*

The population of interest is business owners who operate businesses in Greenville County, SC who have been in operation for at least one year, and that are registered business in SC.

3. *Formulating Items for Direct Measures*

Five to six items are formulated to assess each of the major constructs in TPB model: Attitude, perceived norm, perceived behavioral control, and intention. In our case for each entrepreneurial behavior, five to six items will be formulated to assess each major TPB construct (i.e. attitude, perceived norm, perceived behavioral control, and intention.) (See survey in Appendix 2)

Seven-point bipolar adjective scales are typically employed. Sample items assessing intention and each aspect of attitude, perceived norm and perceived control are shown below. See survey pages 6- 19 for items based on literature and which will be used with discussion group participants prior to actual administration of questionnaire to sample.

Participants are asked to circle the number that best describes their personal opinions. Items are formulated to be exactly compatible with the behavioral criterion and to be self-directed.

Direct Measures

First a set of direct measures are created to give a more global indicator of attitude, norm, controls perceived for each of the 13 entrepreneurial behaviors. One is illustrated below. See survey in Appendix for what will be used with focus group participants.

Attitude: Instrumental and experiential aspects

Taking risks to grow my business would be

bad : __1__ : __2__ : __3__ : __4__ : __5__ : __6__ : __7__ : good

pleasant : __1__ : __2__ : __3__ : __4__ : __5__ : __6__ : __7__ : unpleasant

Perceived norm: Injunctive and descriptive aspects

Most people who are important to me approve of my taking risks to grow my business

agree : __1__ : __2__ : __3__ : __4__ : __5__ : __6__ : __7__ : disagree

Most people like me take risks to grow their business

unlikely : __1__ : __2__ : __3__ : __4__ : __5__ : __6__ : __7__ : likely

Perceived behavioral control: Capacity and autonomy aspects

I am confident that I can effectively take risks to grow my business

true : __1__ : __2__ : __3__ : __4__ : __5__ : __6__ : __7__ : false

My taking risks to grow my business is up to me

disagree: __1__ : __2__ : __3__ : __4__ : __5__ : __6__ : __7__ : agree

Intention

I intend to take risks to grow my business

likely : ___ 1 ___ : ___ 2 ___ : ___ 3 ___ : ___ 4 ___ : ___ 5 ___ : ___ 6 ___ : ___ 7 ___ : unlikely

Past Behavior

In the past year, I have taken at least one risk in trying to grow my business.

false : ___ 1 ___ : ___ 2 ___ : ___ 3 ___ : ___ 4 ___ : ___ 5 ___ : ___ 6 ___ : ___ 7 ___ : true

Administering a Pilot Questionnaire

1. Eliciting Salient Beliefs

A small sample of business owners will be convened to elicit readily accessible behavioral outcomes, normative referents, and control factors related to each 13 entrepreneurial behaviors under investigation. Although the participants will be assembled in a group, the elicitation will be done individually in a free response format.

Three individuals will be given the same behavior to concentrate on and the goal will be to have at least three individuals comment on one of 2 entrepreneurial behaviors said to be linked to effective entrepreneurship. (i.e. The 2 behaviors that will be examined in depth are persisting to overcome obstacles and challenges and learning new business skills and knowledge.)

Below is the questionnaire each participant will complete.

Instructions: Please take a few minutes to tell me what you think about using the following behavior to be an effective business owner. There are no right or wrong responses; we are merely interested in your personal opinions. In response to the

questions below, please list the thoughts that come immediately to mind. Write each thought on a separate line.

Behavioral outcomes

(1) What do you see as the advantages of (specify entrepreneurial behavior such as taking risks in your business efforts)?

(2) What do you see as the disadvantages of (specify entrepreneurial behavior such as taking risks)?

(3) What else comes to mind when you think about (specify entrepreneurial behavior such as taking business risks)?

Normative referents

When it comes to (specify behavior such as taking risks) to grow your business, there might be individuals or groups who would think you should or should not (specify behavior such as take risks).

(1) Please list the individuals or groups who would approve or think you should (specify behavior such as take risks).

(2) Please list the individuals or groups who would disapprove or think you should not (specify behavior such as take risks).

(3) Sometimes, when we are not sure what to do, we look to see what others are doing. Please list the individuals or groups who are most likely to (specify behavior: take risks) in order to grow their business. (Don't list names but roles, for example, a friend, or a parent.)

(4) Please list the individuals or groups who are least likely to (specify behavior: take risks).

Control factors

(1) Please list any factors or circumstances that would make it easy or enable you to (specify behavior: take risks) when business growth appears possible.

(2) Please list any factors or circumstances that would make it difficult or prevent you from (specify behavior: taking risks).

Constructing Sets of Modal Salient Beliefs

A content analysis of the responses to the above questions will result in lists of modal salient outcomes, referents, and control factors. These lists are used to construct items for the final questionnaire, as described below.

Formulating Direct Measures

The pilot questionnaire, in addition to eliciting salient outcomes, normative referents, and control factors also includes the items that were formulated to obtain direct measures of attitude toward the behavior, perceived norm, and perceived behavioral control.

The data obtained will be used to select reliable and valid items for use in the final questionnaire. Each set of items designed to directly assess a given construct should have a high degree of internal consistency (e.g., a high alpha coefficient), and the measures of the different constructs should exhibit discriminant validity. To achieve these aims, one or two items may have to be dropped for each construct. Confirmatory factor analysis will be used to evaluate the quality of the scales to be included.

Finally, the questionnaire will include measures of selected background factors or other variables the investigator believes may be of interest for the behavior under investigation.

The results of the pilot study also allows us to evaluate the utility of these background measures: Do the personality and other individual difference measures have high internal consistency? If not, can internal consistency be improved by deleting some of the items? Do any of the background variables correlate with intentions or past behavior? If not, should they be retained in the final questionnaire?

Preparing a Standard Questionnaire

Following the focus group with individuals, we then put together the standard questionnaire to be used in the main study. Based on the literature review and precedent studies some attitudes, norms and controls are identified. These will be used to frame the initial instrument and then will be modified based on focus group responses. During the focus group, business owners will be ask to first complete the open-ended questionnaire. Upon completion, there will be discussion. Then they will be asked to complete the more finalized version and its understandability will be discussed. Following the discussion group process, and based on the focus group input, the final survey instrument will be completed.

The final questionnaire will include the following elements.

(1) *Behavioral Beliefs and Outcome Evaluations*

With respect to each salient behavioral outcome, items are formulated to assess the

strength of the behavioral beliefs and the evaluation of the outcome.

Sample Outcome: Faster recovery from my surgery (outcome to exercising statement)

For taking risks: outcomes needs to be defined with focus group participants

Behavioral belief strength

My taking risks will result in increased revenues ...name outcome...

likely : __ 1 __ : __ 2 __ : __ 3 __ : __ 4 __ : __ 5 __ : __ 6 __ : __ 7 __ : unlikely

Outcome evaluation

Having increased revenues (outcome of risk taking) is

good : __ 1 __ : __ 2 __ : __ 3 __ : __ 4 __ : __ 5 __ : __ 6 __ : __ 7 __ : bad

(2a) Injunctive Normative Beliefs and Motivation to Comply

With respect to each salient normative referent, items are formulated to assess the strength of the injunctive normative belief and the motivation to comply with the referent individual or group.

Sample injunctive normative referent: My spouse

Injunctive normative belief strength

My spouse thinks that

I should : __ 1 __ : __ 2 __ : __ 3 __ : __ 4 __ : __ 5 __ : __ 6 __ : __ 7 __ : I should not
take risks relative to my business decisions.

Motivation to comply

When it comes to matters dealing with taking risks in my business, I want to do
what my spouse thinks I should do.

agree : __ 1 __ : __ 2 __ : __ 3 __ : __ 4 __ : __ 5 __ : __ 6 __ : __ 7 __ : disagree

(2b) Descriptive Normative Beliefs and Identification with the Referent

With respect to each relevant salient referent, items are formulated to assess the strength of the descriptive normative belief and the identification with the referent individual or group.

Sample descriptive normative referent: My friends

Descriptive normative belief strength

Most of my friends who have their own business take risks when needed

false : __ 1 __ : __ 2 __ : __ 3 __ : __ 4 __ : __ 5 __ : __ 6 __ : __ 7 __ : true

Identification with the referent

When it comes to matters of taking risks in my business, how much do you want to be like your friends?

very much : __ 1 __ : __ 2 __ : __ 3 __ : __ 4 __ : __ 5 __ : __ 6 __ : __ 7 __ : not at all

(3) Control Beliefs and Power of Control Factors

With respect to each salient control factor, formulate items to assess the likelihood that the factor will be present and the factor's power to facilitate or impede performance of the behavior.

Sample control factor for taking risks: financial capital available

Control belief strength

I expect that I will have the financial capital available within the next year so that if opportunities arise, I can take reasonable risks

likely : __ 1 __ : __ 2 __ : __ 3 __ : __ 4 __ : __ 5 __ : __ 6 __ : __ 7 __ : unlikely

Power of control factor

Having finances available would enable me to take risks when needed.

disagree : ___ 1 ___ : ___ 2 ___ : ___ 3 ___ : ___ 4 ___ : ___ 5 ___ : ___ 6 ___ : ___ 7 ___ : agree

Discussion Group Questionnaire

(note: the entrepreneurship behavior in the questions below will change. Some questionnaires will have learning new business skills and knowledge. Others will have persisting to overcome obstacles and challenges. For the purpose of illustration, taking risks is used below.)

Instructions: Please take a few minutes to tell me what you think about using the following behavior to be an effective business owner. There are no right or wrong responses; we are merely interested in your personal opinions. In response to the questions below, please list the thoughts that come immediately to mind. Write each thought on a separate line.

Behavioral outcomes

- (1) What do you see as the advantages of taking risks in your business efforts)?
- (2) What do you see as the disadvantages of taking risks?
- (3) What else comes to mind when you think about taking business risks?

Normative referents

When it comes to taking risks to grow your business, there might be individuals or groups who would think you should or should not take risks.

(1) Please list the individuals or groups who would approve or think you should take risks.

(2) Please list the individuals or groups who would disapprove or think you should not take risks.

(3) Sometimes, when we are not sure what to do, we look to see what others are doing. Please list the individuals or groups who are most likely to take risks in order to grow their business. (Do not name people but roles, for example, a friend, or a parent)

(4) Please list the individuals or groups who are least likely to take risks.

Control factors

(1) Please list any factors or circumstances that would make it easy or enable you to take risks when business growth appears possible.

(2) Please list any factors or circumstances that would make it difficult or prevent you from taking risks.

Appendix D Interviewer Training

Interviewer Training

**Training Program for Interviewers for
A Clemson University/Institute on Family and Neighborhood Life Research Study
(IRB # 2011-124)
Conducted in Greenville County, South Carolina**

Training Agenda

Part I Description of the Study

The purpose of the research, use of the information, the partnership, and the Institute at Clemson University is discussed so that interviewers know who they represent and what the purposes are for the study.

All items related to Protection of Human Subjects is covered including procedures for consent, confidentiality, voluntary participation, withdrawal, not answering certain questions, completing gift application form.

Part II Explanation of the Instrument

The survey questionnaire is discussed question by question. The aim is for each interviewer to know what the intent of each question is and to have opportunity to discuss any questions or clarifications they may need and how to ask each questions, what to say and not say, and how to record accurately what the respondent tells them, and how to respond if the interviewer doesn't understand what the respondent said.

Part III Explanation of gift application form.

The gift application is gone over and questions answer relative to what the two options are and how the drawing will be held for the sweepstakes.

Part IV Practice Interviewing with the Instrument

Each interviewer will practice conducting the survey. Feedback will be given on what was said, how they recorded information and on any questions they may have as a result of practice.

Part V Sign confidentiality agreement

Each interviewer will sign a statement indicating they will not share the information they receive from owners with anyone other than Rosanna Saladin.

Snack

Part VI Site Visit

Rosanna Saladin will accompany each interviewer on their first interview to further monitor interviewers performance and to clarify whatever issues arise.

Handout #1

Part I. Description of the Survey

Error! Reference source not found.

1. Description of the research and your participation as interviewer

The purpose of this research is examine what factors are involved in business owners' intentions to run a successful business. The researcher and partners will use the information to design educational opportunities for Hispanic business owners in Greenville County.

Interviewers' participation will involve:

- a) visiting small businesses owned by Hispanics,
- b) explaining the purpose of your visit, and
- c) asking them if they agree to hear more about the survey. Once they agree to hear more about the survey, you will proceed
- d) to read the first page of the research which explains the purpose of the research, risk and benefits, the appreciation gift for participating in the research, and to request their voluntary participation.

Once owners agree to participate, interviewers will proceed to

- e) read each question. After they understand the question, you will
- f) record each answer. At the end of the questionnaire you will
- g) ask them if they want to apply for a reduced membership with the SC Hispanic Chamber of Commerce or enter the sweepstakes for a free compute and help them fill the application form.

Each interview should take between 25 to 30 minutes. You will be remunerated with gift cards for every 10 filled surveys you hand in.

2. Respondent Risks and discomforts

Owners will not know who you are so you will need to establish your credibility and verify who you represent. You will be given a letter of introduction on Clemson University letterhead verifying that you are a part of a research project conducted under Clemson University/Institute on Family and Neighborhood Life's sponsorship. This letter should be given to the owner early on in the introductions you make.

Because of the suspicious climate we live in, the owner may have concerns about whether or not you are government inspectors or the likes. Therefore, it is important that your approach not appear to be one of inspection or examination of any kind. We suggest you NOT enter the business with survey in hand but rather start by informally introducing yourself, the purpose of your visit, ask to talk with the owner, and establish whether this is a good time to talk and if not when might be a better time. Establish an appointment if you can.

You will encounter owners who just do not want to talk with you. If a business owner does not want you to interview him/her, you might try saying the following:
“ We are very interested in having your valuable opinion. Do you have an e-mail address where we can send you the survey?” If yes, write down their e-mail address and thank them for their time and consideration of your request. If their answer is no, ask them if you can come back at another date and time. If yes, set up an appointment with them and thank them for their willingness to participate.

3. Protection of Human Subjects issues

This study must conform to federal laws on protection of human subjects. The basic concerns that need to be communicated to each respondent are found in the cover letter to respondents printed on the first page of the survey. We will go over the highlights of Protection of Human Subjects concerns during the training. You should be able to discuss all the information found on the first page of the survey in conversational style or you will probably lose the interest and attention of the respondent. In summary, the respondent needs to be informed about the purpose of the study, potential risks and benefits of their participation, the protections arranged to ensure their answers are kept confidential, the voluntary nature of participation, their ability to withdraw participation at any time and to refrain from answering any questions they don't wish to, and finally they need to be pointed to the information in the introduction letter about who they contact if they have concerns.

We are relying on you to conduct your visit in a professional manner. You are representing Clemson University in this effort.

- Do not argue with the respondent regarding their willingness to participate in the study or about any answer they give or refuse to give. Remember their participation is voluntary.
- When entering their answers to each question, record the words they use not your interpretation of their answers. If you don't understand what they are saying ask for clarifications
- Dress in business like attire.

4. Introductions

It is better if you enter the business without a survey in your hand. It is our experience that the reception is better when you approach them as a regular customer would, ask to talk to the owner, quickly give them the letter of introduction, explain very briefly in a couple sentences the purpose of your visit, and ask if they are willing to participate in the study that should take about 30 minutes of their time. (See comments under # 1).

Part II. Explanation of the Instrument

The instrument is 20 pages long. It consists of four sections. Section 1 includes the basic information of the survey, risk and benefits, and the consent to participate. This section has to be discussed at the beginning of the interview before the business owner volunteers

to fill out the survey. After this information is discussed you must formally ask them whether they wish to participate. If they say no, then don't try to argue with them. Just thank them for their time.

Section 2 is about the Business. In this section there are several questions requesting information about the business' profits, employees, sources of income, and measures of success and life satisfaction. This is sensitive confidential information. You may need to remind them again that their answers are anonymous and that information will be kept confidential and will not be shared with anyone.

In Section 3, questions about their attitudes and behaviors about the business are included. This is the longest section and some of the questions might seem to the respondent that we are asking for the same information. During the training session we will go over each question so you understand the differences and what words to emphasize when you ask the question. Each question is different and measures different values. You may need to use other words that are more easily understood by them. We will discuss during the training what kinds of paraphrasing can be done so that the intent of the question remains the same.

In Section 4 questions are about the family and their cultural background.

We will go question by question through the survey instrument. If additional questions come to mind after you have left the training session, call Rosanna Saladin.

Handout 2: Survey Instruments (Spanish and English)

Handout 3: Gift Application Form

Handout 4: Confidentiality Agreement

**Clemson University
Institute on Family and Neighborhood Life
Hispanic Business Owner Survey, Greenville County SC
Research Study (IRB #2011-124)**

I, _____, agree to not share any information received from the people I interview with anyone except Rosanna Saladin. I agree to uphold each respondent's confidence and respect their privacy. I agree not to profit from the information gained for my own personal benefit.

Signature:

Date:

Request for Amendment
 Clemson University Institutional Review Board (IRB) (Version 4.9.2010)
[Clemson University IRB Website](http://www.clemson.edu/irb)

Office Use Only	
For Expedited and Full Protocols <input type="checkbox"/> Approved <input type="checkbox"/> Disapproved	For Exempt Protocols <input type="checkbox"/> Validated as continuing to meet the criteria for Exempt status <input type="checkbox"/> Not validated as continuing to meet the criteria for Exempt status
Comments/Recommendation:	
Date: _____ Signature: _____	

IRB #: IRB 2011-124	Principal Investigator: Dr. Susan Limber
Protocol Title: Attitude, Normative and Behavioral Control Antecedents to Hispanic/Latino Entrepreneurship	

TYPE OF AMENDMENT REQUEST (Check all that apply.)

NOTE: Be sure to attach the new consent form and/or any revised document(s), as applicable, with changes highlighted or electronically shaded.

- | | |
|--|--|
| <input checked="" type="checkbox"/> Protocol Change or Amendment | <input type="checkbox"/> Change to Data Collection Tools or Procedures |
| <input type="checkbox"/> Change to Subject Selection Criteria | <input type="checkbox"/> Consent Form Changes |
| <input type="checkbox"/> Subject Recruitment Methods | <input type="checkbox"/> Editorial/Administrative/Personnel Changes |
| <input type="checkbox"/> Other (please specify): _____ | |

SUMMARY (Provide a brief description of changes and rationale.)

Due to the slow response received from Business Owners on the internet-based survey, face-to-face interviews will need to be conducted. For this purpose, a group of interviewers will be trained using a standard script in order to train them in the ethical issues associated with the research, as well as the information to be gathered. These interviewers will be trained by Rosanna Saladin. The interviewers will be recruited from a list mothers known to the trainer to be home-stay mothers and entrepreneurs. The interviewers will not be remunerated for their work; rather they will receive an appreciation \$20 gift card for the total amount of filled and completed surveys submitted. The training script has been attached to this request.

Instructions for Submission of Amendment Request You may submit this electronically to irb@clemson.edu or send a signed hard copy to Office of Research Compliance, 223A Brackett Hall

<input checked="" type="checkbox"/> I am the Principal Investigator (PI). I am submitting this form electronically and this submission constitutes my signature
Signature of PI: Susan Limber
Date: 6.20.2011

Appendix E IRB Approval

From: Laura Moll
Sent: Friday, July 08, 2011 5:24 PM
To: Kathleen Robinson; SUSAN P LIMBER; ssaladi@g.clemson.edu
Cc: Nalinee Patin
Subject: Your amendment #2 to IRB protocol # IRB2011-124, entitled "Attitude, Normative and Behavioral Control Antecedents to Hispanic/Latino Entrepreneurship"

Dear Kathy, Sue and Ms. Saladin,

The Clemson University Institutional Review Board (IRB) / Office of Research Compliance (ORC) reviewed your proposed amendment submitted on 6/23/11 to the protocol identified above using Exempt review procedures. A determination was made on **July 8, 2011** that the proposed activities involving human participants continue to qualify as Exempt from continuing review based on the Federal Regulations (45 CFR 46). You may begin to implement this amendment.

Additionally, your request to add the following individuals to the research team for the above-mentioned protocol has been approved:

Janet Caceres
Maria Tinti
Maureen Moreira
Maria Olga Vargas
Antonia Camacho
Ana Salinas
Ana Neves
Carmen Herrera

Please remember that no change in this research protocol can be initiated without prior review by the IRB. Any unanticipated problems involving risks to subjects, complications, and/or any adverse events must be reported to the ORC immediately. Please notify the ORC when your study is completed or terminated.

Good luck with your study and please feel free to contact us if you have any questions.

Best,
Laura ☺

~~~~~  
Laura A. Moll, M.A., CIP

IRB Administrator  
Office of Research Compliance  
223 Brackett Hall  
Clemson University  
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lmoll@clemson.edu  
Phone: 864-656-6460  
Fax: 864-656-4475  
[www.clemson.edu/research/compliance/irb/](http://www.clemson.edu/research/compliance/irb/)

**From:** Nalinee Patin  
**Sent:** Wednesday, June 08, 2011 7:57 AM  
**To:** SUSAN P LIMBER  
**Cc:** Kathleen Robinson; ssaladi@g.clemson.edu  
**Subject:** IRB2011-124 Amendment Approval: Attitude, Normative, and Behavioral Control Antecedents to Hispanic/Latino Entrepreneurship

Dear Dr. Limber,

Your amendment to update the surveys has been approved. You may begin to implement this amendment.

Please remember that no change in this research protocol can be initiated without prior review by the IRB. You must report any unanticipated problems involving risks to subjects, complications, and/or any adverse events to the Office of Research Compliance (ORC) immediately.

We also ask that you notify the ORC when your study is completed or terminated. Please let us know if you have any questions and use the IRB number and title in all communications regarding this study.

All the best,

Nalinee

*Nalinee D. Patin*

IRB Coordinator

Clemson University

Office of Research Compliance

Institutional Review Board (IRB)

Voice: (864) 656-0636

Fax: (864) 656-4475

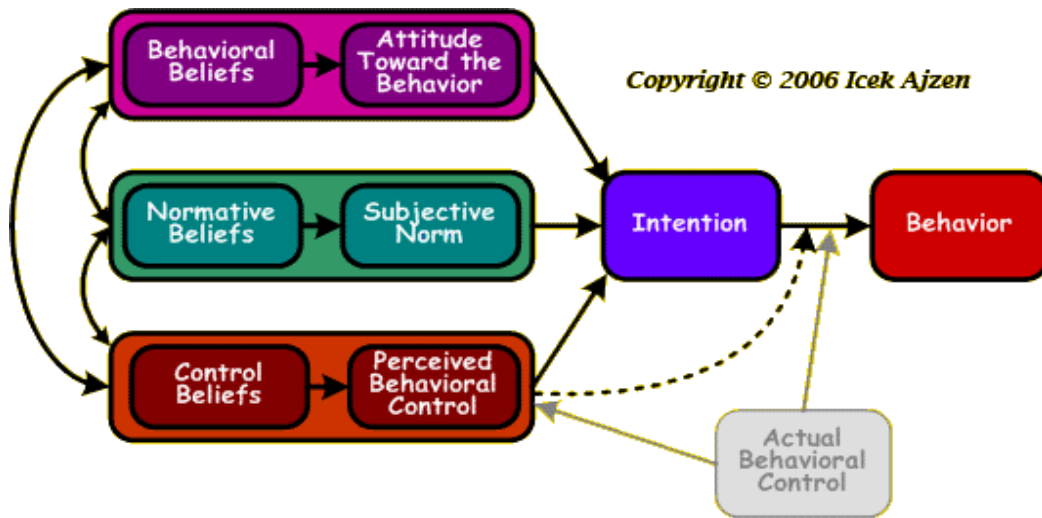
E-mail: [npatin@clermson.edu](mailto:npatin@clermson.edu)

Web site: <http://www.clemson.edu/research/compliance/irb/>

IRB E-mail: [irb@clermson.edu](mailto:irb@clermson.edu)

## Appendix F Permissions

### Use of Aizen's diagram on Theory of Planned Behavior



\*You may copy and use this diagram for non-commercial purposes. Other uses require permission and payment of a fee.

Source: Aizen, I. (2012). Retrieved from <http://people.umass.edu/Aizen/tpb.diag.html>

## **Use of Diener, et al Satisfaction with Life Scale**

Source. Ed Diener as Retrieved from

<http://internal.psychology.illinois.edu/~ediener/SWLS.html>

### **Satisfaction With Life Scale (SWLS)**

#### **Permission to Use**

The scale is in the public domain (not copyrighted) and therefore you are free to use it without permission or charge by all professionals (researchers and practitioners) as long as you give credit to the authors of the scale: Ed Diener, Robert A. Emmons, Randy J. Larsen and Sharon Griffin as noted in the 1985 article in the *Journal of Personality Assessment*.



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