

NOT ALL SMOOTH SAILING: BARRIERS TO SMALL BUSINESS SUCCESS FOR OWNER/MANAGERS FROM MIDDLE EASTERN COMMUNITIES IN MELBOURNE

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ABSTRACT

Given the small number of studies, which have focused on small businesses established by members of Middle Eastern communities of Arabic-speaking backgrounds, this paper investigate barriers to small business success, as told by 16 small business owner/managers of Middle Eastern communities in Melbourne, Australia, specifically the Lebanese, Egyptian and Iraqi communities, the three largest in the state of Victoria with developed community infrastructures. Qualitative data were collected using individual face-to-face, audio-taped, in-depth and semi-structured interviews. Using conventional content analysis and constant comparative method, the analysis indicates that dealing with difficult people, particularly extended family, friends and people from the interviewees' own community, employees, and customers were the main barriers to success. Other barriers such as the loss of support sources, personal idiosyncrasies of the participants, financial barriers and lack of specific business experience were also evident.

JEL Classifications: L20, L26, L29, M10, N80,

Keywords: Arab Speaking entrepreneur, Australia, Barriers, Entrepreneur, Entrepreneurship, Ethnic Entrepreneur, Ethnic Small Business, Melbourne, Middle East, Owner/managers, Small business, Small Business Success

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INTRODUCTION

This paper presents the views and perceptions of a group of 16 entrepreneurs of Middle Eastern and Arabic speaking backgrounds (ASB) in Melbourne on barriers to business success. In this study the term 'Middle Eastern communities' refers to those communities who have settled in Australia from the Arabic-speaking countries of the Middle East, among whom the largest settled are those from Lebanon, Egypt, and Iraq. These communities are defined by a common language and common cultural heritage (Shboul, 1985), despite the distinctive identities within Middle Eastern nations and their diverse populations, nationalities, ethnicities, religions, customs and dialects (Batrouney, 1998).

The Arabic language is a highly influential factor in identity formation for Arab-Australians. As such, it is both a marker and transmitter of cultural identity that helps bind communities together. It can also be a marker of a more specific identity in that the spoken dialectal variety may be specific to a locality, given the diglossic nature of Arabic. Religion is central to the value systems of all Middle Eastern communities in Australia. As a result, churches and mosques have been founded wherever sufficient numbers of Middle Easterners reside.

Post-WWII migration had led to a more diverse Middle Eastern presence in Australia by the end of the twentieth century than at its start (Batrouney, 1998). Many of these immigrants have chosen to establish businesses rather than seek salaried employment. Others, failing to find work, felt they had no other employment option than to open their own businesses. Despite this, there has been little research into the small businesses owned and managed by Middle Eastern immigrants in Australia. There have also been few attempts to examine Middle Eastern communities in relation to small businesses, particularly Lebanese and Egyptian small businesses. Virtually, no attempt has been made to examine Iraqi small businesses.

The focus of the research is on members of three Middle Eastern communities of Arabic-speaking backgrounds who legally own a small business in Melbourne, Victoria (with fewer than 20 employees in service industries and fewer than 100 employees in manufacturing industries), who control and manage the business, with or without employees and regardless of the type of legal structure.

The above three communities were chosen because they were the largest of the many Middle Eastern communities in Victoria according to the last three census (Victorian Multicultural Commission (VMC), 2011a, 2011b, 2011c). Each is large enough to have a community infrastructure in Australia, particularly in Victoria, including social, educational, economic and religious organizations, and they were easy to locate (VMC, 2011a, 2011b, 2011c), which resulted in saving time, effort and cost. In Victoria, at the 2011 Census, there were 15,867

Lebanon-born persons (20.8% of Australia's total), 12,796 Iraq-born persons (26.6% of Australia's total) and 12,494 Egypt-born (34.2% of Australia's total) (VMC, 2011a, 2011b, 2011c).

In June 2011, there were 2,132,412 actively trading businesses in Australia. Of these businesses, approximately 96 per cent were small businesses (2,045,335) (Australian Small Business Key Statistics and Analysis, 2012). In Victoria, in June 2011, there were almost 523,606 small businesses (or 25.6 percent of all actively trading businesses in Australia) (Australian Small Business Key Statistics and Analysis, 2012). Small business is thus a very important sector of the Australian economy in terms of employment, its contribution to gross domestic product (GDP) and social stability, as well as a rich source of new ideas, inventions and innovation (e.g. ABS, 2010; English, 2006; Hope, 1997; Reynolds, Savage and Williams, 2000). Given the importance of small business in the Australian economy and for social well-being, this paper also identifies areas for further research.

This paper is structured as follows: a brief review of the literature on ethnic entrepreneurship is presented in section two; section three provides a brief review of the studies on ethnic small business success; section four discusses the research design and methods; section five analyses interview data, while section six outlines the conclusions, implications and limitations of this study as well as future research.

A BRIEF LITERATURE REVIEW

Ethnic Entrepreneurship

Research concerning ethnic entrepreneurship has a long history, much focused on businesses in the United States of America (USA). (e.g., Aldrich & Waldinger, 1990; Basu, 2001; Bates, 1994; Bonacich & Modell, 1980; Brush, Monti, Gannon & Ryan, 2006; Chaganti & Greene, 2002; Chaudry & Crick, 2003; Fukuyama, 1995; Greene & Chaganti, 2004; Juteau & Paré, 1996; Kim, 2009; Light, 1980; McDaniel, Gates & Lamb, 1992; Portes & Bach, 1980; Ram, Sanghera, Khan & Abbas, 1998; Simmel, 1950; White & Reynolds, 1997; Yoon, 1991; Zhou, 1992). Further, Butler and Greene (1997) tested the critical components of both ethnic enclave theory and middleman minority theory regarding moving to a new place, discrimination in the labor force and the type of business enterprise generally considered as retail or service providing. Ethnic enclave theory concentrates on geographically self-contained ethnic communities within metropolitan areas which realize a sense of strong economic security. Middleman minority theory is concerned with the development of enterprises by immigrants throughout the metropolitan area regardless of their locations (Bonacich & Modell, 1980; Zimmer, 1991). The development of ethnic enclaves in some areas has largely been recognized as being socially and economically beneficial for immigrants (Portes & Bach, 1980). This is because such ethnic enclaves provide opportunities for immigrants to build the social capital (norms, values, trust, and relationships) required to start a business, to provide products, particularly cultural goods, for a niche market, and to employ those with the same language (Basu, 2001; Fadahunsi, Smallbone & Supri, 2000; Salaff, Greve, Wong & Li Ping, 2003).

In other American studies, Min (1988) studied Koreans in Atlanta, and found that many Korean immigrants of middle-class backgrounds brought with them money from their home country as start-up funds, which, in turn, had a direct influence on their entrepreneurship. Zhou (1992) illustrated how immigrant Chinese entrepreneurs in New York established informal reciprocal relationships with their workers which had impact on the survival and growth of their ethnic businesses. Further, Robb and Fairlie (2008) explored why Asian-owned businesses were more likely to have, on average, better outcomes than white-owned businesses. The results suggested that high levels of human capital such as education and previous experience, and substantial start-up capital contributed to the fact that Asian-owned businesses were more likely to survive and grow than their white counterparts.

Studies on Spanish speaking communities also have a long history in the USA (for example, Donthu & Cherian, 1994; Portes and Bach, 1985). Further, Rajman and Tienda (2000) also examined how and why different ethnic groups enter the world of business. Their sample included Hispanic (mostly Mexican), Korean, non-Hispanic white, and Middle-Eastern/South-Asian in Chicago. The study showed mixed results with respect to pathways to business ownership. Informal entry through employment in a co-ethnic business was a somewhat common pathway for Hispanics, but a more common pathway among Koreans than the Mexicans, the Middle Eastern and South Asian groups. One common reason that the groups entered self-employment was to improve their economic situation. Although overcoming blocked mobility was another reason, particularly for the Korean group, they all desired their children to gain better job opportunities than they experienced as immigrants. However, the results of the study made no reference to a Middle Eastern sample in terms of their country of origin as it was combined with the South Asian sample. Galbraith, Stiles and Benitez-Bertheau (2004) studied the evolutionary development of entrepreneurial activity of Mexican/Latin American (Hispanic) immigrants in North Carolina. They identified the important "critical mass" and "trigger points" that led to the various stages in the development of the Hispanic community, including the concentration of ethnic community, the

establishment of the specialized ethnic business community, the establishment of the social and political organizations and the development of the co-ethnic capital market.

Moreover, Butler and Green (1997) studied businesses in the Pakistani/Isma'ili community in the United States focusing on the relationship between wealth building and ethnic enterprise. The results showed that, despite the fact that the owners were slightly less educated, these businesses reported larger annual sales and therefore employed more full-time employees. These businesses were heavily involved in the retail industry sector compared to any other group considered. In other American studies Dyer and Ross (2000) examined the relationships between the black owner/managers and their co-ethnic customers and found that owner/managers who operate in the ethnic enclave serving a substantial number of their co-ethnic customers revealed both positive and negative experiences in dealing with those customers, thus accentuating ambivalent relationships that exist between many of those owner/managers and their co-ethnic customers.

Further, Price and Chacko (2009) focused on the Ethiopian and Bolivian immigrants in the US. They utilized the concept of mixed embeddedness to explain the impact of economic and political opportunity structures and the two groups' characteristics in establishing and developing businesses in metropolitan Washington, DC. Relatively speaking, being a new immigrant destination, this geographic area lacked much of the institutional support compared with older gateway cities. Block mobility and labour market segmentation were key factors in the two groups establishing their own businesses. Characteristics such as settlement and relations with particular authorities in the region played a significant role in economic and social entrepreneurial activity. From the above however, there has been very little research on entrepreneurs from the Middle East who began to land on American shores during the late 1880s, specifically on barriers to their business success.

Some studies on ethnic entrepreneurs were also conducted in Europe. For example, Ram (1994) examined the role of networks of Asian entrepreneurs in West Midlands, England, and found that social networks comprising the community and the family, more precisely the active role of the family women, played a central role in the operation of the ethnic ventures. In other UK studies, Ekanem and Wyer (2007) identified the reasons that ethnic minority entrepreneurs had previously failed, and factors that promoted them to start again. As a result of learning from their mistakes in making inadequate decisions in the development processes of the first business, failed entrepreneurs were found to be more successful the second time around. Further, building upon past research conducted in the United Kingdom, particularly Scotland, Deakins, Ishaq, Smallbone, Whittam and Wyper (2007) investigated ethnic minority businesses and their distinctive importance in Scotland. Such communities included Pakistani, Indian, Bangladeshi, Chinese and African. The study results showed the important role of social capital.

Additionally, Justo, De Castro, Coduras, and Cruz (2006) examined the differences between female and male Spanish entrepreneurs in the way they perceive and assess entrepreneurial success, measured by extrinsic or intrinsic dimensions. Despite a number of similarities between female and male entrepreneurs, their study results also yielded interesting gender-based differences concerning family status. They found that women with dependent children emphasise independence as an aspect of business success more than other types of entrepreneurs. Fertala (2006) examined the extent to which immigrant entrepreneurs in Germany relied on past experience when taking decisions relating to their business ventures, and the extent to which they utilise new information about their economic performance to learn about their true abilities and business environment. Among others, the main results suggested that, on average, immigrant entrepreneurs made good use of new information, and relied heavily on their experience when forming their expectations, whereas German entrepreneurs were less active compared to immigrant counterparts. Further, Amaral and Mendonça (2009) examined the importance of immigrants' personal and professional characteristics such as education and their various types of previous occupational experience in explaining immigrants' entrepreneurship in Portugal. The results indicated that human capital played a vital role in achieving better business results. However, the study made no reference to the cultural backgrounds of those immigrant entrepreneurs.

Several researchers, for example, Kalantaridis, Rembielak-Vitchev and Vasilieva (2009) have explored the role of an Eastern European Jewish entrepreneur in mid-19th century, and a Polish entrepreneur in the Post-WWII era in the process of institutional change based on insights from a small number of studies relating to the role of those entrepreneurs in influencing institutions. The results showed that immigrant entrepreneurs, to a certain extent, could shape both their enclave and central institutions in destination countries. In an attempt to explore and explain the differences/similarities in the female's personal networks and their use,

Wilkie (1972) focused on the entrepreneurial experiences of the Lebanese in Montevideo, Uruguay. It was found that Lebanese entrepreneurs would more often utilize the expatriate community as their reference group, were more likely to turn to their web of interpersonal relationships, were more family centered and more cosmopolitan in their inter-personal relationships than were Lebanese non-entrepreneurs. Van der Laan (1975) conducted fieldwork on Lebanese traders in Sierra Leone which explored the role of the early Lebanese immigrants in the history of West African economic development, especially how they acted as intermediaries between the British and the French trading companies. He also investigated their effective role in trading commodities such as rice and kola, and how later they moved into gold-mining and then the diamond industry.

In Canada, Oh, Kilduff and Brass (2006:2) studied Koreans entrepreneurs, and examined whether “networks ties predicted business performance and whether these ties mediated the positive effects of entrepreneurs’ local language abilities on business performance”. The results revealed that not all network ties facilitated business success, particularly if the focus of the business owner/manager was on cross-community activity. However, they found that small business owner/managers who stretched their networks beyond their community were likely to improve business success. Perreault, Brenner, Menzies & Filion, (2007) examined the links between social capital and the performance of ethnic businesses in four ethnic communities including Chinese, Italian, Indian/Sikh and Jewish in the metropolitan areas of Montreal, Toronto and Vancouver in Canada. The results showed a link between business performance and social capital. Being a member of ethnic organizations can be seen as a positive link, as these organizations can possibly provide the business owners with the workforce when needed; whereas relying on a co-ethnic workforce and social capital can be considered as a negative link.

From the above review, it is reasonable to conclude that there have been studies concerning different immigrant entrepreneurs in research conducted in the USA and other parts of the world, yet few, if any, considered Middle Eastern entrepreneurs and their ventures.

Research has been conducted in Australia concerning the characteristics and performance of ethnic entrepreneurs and their small businesses. For instance, Hearn (1982) undertook a pioneering, exploratory study of Lebanese, Turks and Vietnamese businesses in Melbourne concerning their experiences in developing small business firms. The results indicated that the need to meet operating costs was common to all three groups, that these businesses were generally locally concentrated and that they provided ethnic products and/or services. Strahan and Williams (1988) also studied immigrants’ small businesses in Australia, specifically internal factors that determined success or failure. The results showed that businesses owned by immigrants as a whole had lower failure rates and more sustained growth than those of locals.

Evans (1989) investigated the impact of the size of the ethnic market and the size of those who were linguistically isolated as labour sources, and found that the probability of owning a business depended upon the size of the target market, the percentage of the group who lacked English proficiency as a labour pool and the individual’s own language skills and human capital characteristics. That same year Lampugnani and Holton (1989) studied Italian entrepreneurs’ businesses across a broad range of industry types in South Australia, and found that most of the Italian entrepreneurs relied on banks to obtain finance, but on their families as an important source of labour. Tait, Castles, Gibson, Collins and Alcorso (1989) conducted a case study in Marrickville, an inner suburb of Sydney, which involved eight Vietnamese and six Greek small business owners in early 1988. They found no evidence of a well-developed ethnic enclave economy despite the fact that ethnicity shaped these businesses. They also concluded that factors such as desire for independence and capacity to work hard were the main triggers to open a small business. Similarly, Adhikari (1999) investigated whether there were migrant enclaves in the Australian labour market where migrants can obtain higher status or higher earnings. The study reported that no such separate economy for ethnic people existed in the Australian labour market. It also concluded that “the formation of ethnic enclaves as a separate economy needs much more than the establishment of ethnic owned enterprises” (Adhikari, 1999:191). Likewise, in his cross-examined original survey data on Australian ethnic entrepreneurs study, Collins (2000) found no evidence that ethnic businesses were “enclave” businesses; however, their co-ethnic people played vital roles in the survival of one-third of the ethnic businesses.

A study on Chinese small businesses in Brisbane and Indian small businesses in Sydney was conducted by Lever-Tracy, Ip, Kitay, Phillips & Tracy (1991). The findings indicated mixed results among which were that a high proportion of these ethnic businesses were “successful, innovative and export oriented, and few were much tangled in dependency relations with banks, landlords or large companies” (Lever-Tracy et al., 1991:113). In addition, those ethnic businesses were the source of new arrivals’ employment and training. Stromback and Malhotra (1994) surveyed South Asian business owners in Perth in Western Australia, and found that, among others, ethnic entrepreneurs failed to have their qualifications recognized in Australia, and that they experienced difficulties in gaining access to the labour market. Therefore, many South Asians started their own businesses. Similarly, Collins (2002) also found that historical factors such as racism, blocked mobility and the economic recession constrained employment opportunities and many Arabs had no choice but self-employment. Further, Collins (1996) explored the relationship between Australian ethnic small businesses, in particular Asians and Lebanese, and the employment rate in the 1990s. The results indicated the importance of the Australian ethnic small business sector for employment growth. The results also showed a trend towards employing co-ethnic people in these businesses who were mainly family and their own community members. Drawing on the existing literature of immigrant entrepreneurship in Australia prior to the 1996 census Collins (2003) also reported the significant role of this aspect of the economy for employment growth based on the fact that these self-employed immigrants utilize both their own group resources and ethnic resources for employment. Others such as Liu and Louw (2009) investigated the impact of interdependency of economic, socio-cultural and individual characteristics of Chinese entrepreneurs in Brisbane on their economic survival. Findings indicated that the

ability of many Chinese entrepreneurs under study to live across two cultures, and act as translators to help their people explained their success in running and sustaining their businesses. Further, Low (2006) investigated the economic contribution of a group of Asian-born women entrepreneurs in Sydney. The findings indicated that this group of Asian-born women make a significant economic contribution to the Australian economy, as well as creating jobs and other economic benefits.

Thus, apart from Hearn (1982) and Collins (1996, 2002) studies, many ethnic groups are overrepresented in the entrepreneurial literature both internationally and in Australia. However, little attention has been given to ethnic entrepreneurs from the Middle East, specifically the Arabic-speaking population, despite their great contribution to the Australian economy and cultural diversity for almost 150 years.

Additionally, studies into ethnic entrepreneurship have largely focused on the importance of entrepreneurship for immigrant communities, motivations for starting a business, personal and professional characteristics of small business entrepreneurs and their enterprises including success or failure factors. Hence, in an attempt to fill the gap, this study examines factors that inhibit this group of Middle Eastern small business owner/managers. This has received little attention in the academic literature.

Barriers to Small Business Success

Several researchers have investigated factors that contributed to small business failure and classified them broadly, into 'internal to the firm' (thus subject to owner/managers' control), and 'external to the firm', or as Berryman (1993) categorised them, internal and external causes respectively. Despite the fact that external factors such as complex tax structure, credit market conditions, infrastructure expenditure amounts, lack of institutional support, limited access to finance, sales tax rates, strong competitiveness and a weak economy were found to be reasons for business failure (e.g., Chen & Williams, 1999; Everett & Watson, 1998; Franco & Haase, 2009; Platt, 1989; Platt & Platt, 1994; Williams, 1986), most studies found that internal factors, for instance, lack of innovation, low educational levels, obsolete technology, the inability to maintain good records, inadequate or unreliable employees, inadequate social capital, poor management or lacking management strategy and vision and outstanding corporate debt were to be the chief causes of small business failure (e.g., Chen & Williams, 1999; Ekanem & Wyer, 2007; Franco & Haase, 2009; Gaskill, Van Auken & Manning, 1993; Haber & Reichel, 2005; Peacock, Palmiero & Spatharos, 1988; Perry, 2001; Perry & Pendelton, 1983; Reynolds, Savage & Williams, 2000; Williams, 1986). Drawing on the above theories and studies, a number of questions were asked during the course of interviews to elicit comments concerning barriers to business success.⁴

QUALITATIVE RESEARCH PROCEDURES AND DATA ANALYSIS

The Rationale of Qualitative Research

The use of qualitative research in this study gave this group of Middle Eastern small business owner/managers the opportunities to provide their own perspectives on barriers to business success, allowed further investigation of these barriers and assisted in the development of theory (Charmaz, 2002; Cooper & Schindler, 2006; Leedy & Ormrod, 2005; Schram, 2003; Strauss & Corbin, 1994). Such perspectives can be generalized to other small business owner/managers, particularly ethnic small businesses and/or the Middle Eastern businesses specifically. Given these characteristics, using qualitative research in this study seemed appropriate for such an underresearched area.

Sampling Design and Procedure for the Interviews

Unfortunately, a list of the total target population did not conveniently exist for sampling purposes; and it was impractical to compile such a list. Therefore, cluster sampling was used in order to "sample economically while retaining the characteristics of a probability sample" (Zikmund, 2003:389). In particular, area sampling as the most important and popular form of cluster sampling is used when geographic areas are identified (Cooper & Schindler, 2006; Sekaran, 2003).¹ Thus, a sample frame consisting of a carefully designed and developed, yet incomplete, list of (165x3=495) small businesses of the three studied Middle Eastern communities in Melbourne from different sources such as community organizations, religious bodies, ethnic media and social networks, among others.

Neergaard (2007) suggests that in order to demonstrate that qualitative research methodology can be as rigorous as that of quantitative research, qualitative researchers should provide thorough step-by-step sampling procedures. Hence, for pragmatic reasons such as cost and time, and to enhance representativeness of the sample, around ten per cent (n=16) in proportion to the total number of working population (N=165) were subsequently interviewed. A stratified random probability sampling proportionate to the size technique² was used to identify the proportion of each sample for each community for interviews³. This sample consisted of 15

males and one female, that is, a gender ratio of 1:15. This ratio was found to be significantly different compared to the latest issue of Australian Small Business Operators (ABS, 2008a) where the ratio of males to females was 1:2. While this study has no reference data on the gender distribution of owner/managers of ethnic small businesses in Victoria, it would appear that Victorian small ethnic businesses, specifically the Middle Eastern communities' small businesses, are dominated by males more so than females. The reasons may be that migrating to a totally different environment to one's own, let alone a different language, Middle Eastern females may have opted to stay home and fulfil family duties or bring up their children, in case of married females, than to pursue self-employment.

The Interview Process

Individual face-to-face, in-depth and semi-structured interviews were conducted using an interview schedule which included a list of open-ended questions concerning the barriers to business success⁴. These questions were generated from interview protocols through extant literature as well as inputs from small business experts. The interviews were conducted in the interviewees' business premises which Creswell (1998:15) refers to as the 'natural setting' in which participants felt comfortable to open discussion and encourage communication and cooperation (Creswell, 1998; O'Donnell, Gilmore, Cummins & Carson, 2001). A high level of involvement in collecting qualitative data was achieved in which participants were encouraged to express their feelings and disclose information using an informal mode of interviewing. The interviews were audio-taped after gaining interviewees' permission to do so, and providing them with the option of switching off the device should they feel uncomfortable being audio-taped. Notably, no such cases occurred. Thus, latent and manifest content emerged concerning barriers to business success.

Analytical Process

Each interview was thoroughly transcribed and manually content-analyzed before the next interview was conducted using conventional content analysis and constant comparative methods. After transcribing the audio-taped interviews, each participant was given a unique source code that could be identified and traced back easily to the original data as it would frequently be used in the content analysis. Coding and sorting patterns and themes into categories according to their conceptual framework for analysis and illustrating specific examples for clarity were also performed (Fink & Kosecoff, 1998; Holsti, 1969).

Dealing with the manifest content has the advantage of reliability, but not validity, in coding (Babbie, 2005). Therefore, Babbie (2005) and Minichiello, Aroni, Timewell and Alexander (1990) suggest using the latent content or reading between the lines method to ensure validity. Hence, data were examined for latent content, i.e., "meanings implied by the written content that do not actually appear in the text" (Gray, Williamson, Karp & Dalphin, 2007:286). Themes, and sub-themes, concerning barriers to business success were extracted. These were then clustered together into broad conceptual categories based on relevant theories (Chen and Meindl, 1991). Broad categories were then subdivided as part of an analytical process, generating a multi-level categorization system which formed a conceptual framework for the qualitative analysis (Brown, Stevenson, Troiano & Schneider, 2002; Goulding, 1999). The frequencies and percentage frequencies of the manifest content of responses were calculated for the different categories of comments made the participants (Gray et al., 2007). The order of participants' barriers to success is based on the highest calculated frequencies for each of these categories (see Table 1).

Thus, comments concerning barriers to business success were categorized into first level of analysis into (i) dealing with difficult people, (ii) loss of support sources, (iii) personal idiosyncrasies of the owner/managers, (iv) financial barriers, (v) lack of specific business experience and (vi) others. While the first category was further categorized at the second level of analysis into (A) extended family, friends and people from own community, (B) employees and (C) customers, other categories could not be divided further to form a second level of analysis. Table 1 illustrates the classification framework used to categorize the qualitative data relating to barriers to business success. Quotations and excerpts from interviews were used to facilitate understanding interviewees' points of view (Weiss, 1994), as well as to illustrate and support each category at the first and the second levels of categorization for each of the barriers.

Validity and reliability are two of the integral concepts in assessing the quality and rigour of the research. Therefore, excerpts from the transcriptions of the interviews were shown to illustrate the actual meaning of concepts and themes. These excerpts were of sufficient detail and frequency to demonstrate accuracy and validity (Burns, 1994; Eisner, 1991), and to illustrate and support each category at the first and the second levels of categorization for each of the theme. Therefore, examples for each interpretation of the latent variables were included (Berg, 1995). To establish the reliability of interpretation of codes, three types of triangulation methods were used. The method of consultation and confirmation from readily available theories or perspectives in the literature about certain concepts and themes was useful. Respondent-checking method during the interview and after interpretations of the raw data was utilized to clarify and check adequate

understanding of the key terms and phrases used where needed, and which were unique to a country other than the researcher's background, and to ensure corroboration (Cohen & Manion, 1989; Gubrium, & Koro-Ljungberg, 2005). Further, the researcher's colleagues compared interpretation of codes to check consistency and consensus. Amendments were then made accordingly.

Despite the fact that the participants expressed themselves in English well, Arabic and/or Neo-Aramaic-Chaldean/Assyrian dialect were sometimes used in the course of the interview. This was the case mainly because there are different ways of saying things in different languages. Given that the researcher of this study speaks the three languages fluently, there was no need for a middle person, i.e. an interpreter who might have added layers of meanings and biases which may have led to unreliable interpretations (Freeman, 1983; Heider, 1988), and coding mistakes. Therefore, the researcher needed to transcribe and, at the same time, translate the interviews into English. Serving as a colleague checking method, these transcriptions were then checked by a professional translator and interpreter to ensure consistency in translating and interpreting. Adjustments were then made where required.

The study sought to achieve a high level of ethical standards by maintaining confidentiality and anonymity of participants and their businesses in the study. Relevant background details are provided for the purpose of this research without violating anonymity. These include ethnic background, gender, age, length of time in business, business classification, and the number of employees. All the interviewees provided their informed consent to participate in the study.

THE BARRIERS TO BUSINESS SUCCESS: THE KEY FINDINGS

Participants revealed a number of barriers that hindered their business success. When classifying the participants' comments into internal or external barriers to success, the results revealed that external causes outnumbered internals, that is, the sixteen participants made a total of 86 comments reflecting barriers to business success of which 49 (or 57 per cent) external causes and 37 (or 43 per cent) internal causes. However, the participants' comments were categorised according to the largest number of comments based on categories that served the purpose of this study as shown in Table 1 below.

TABLE 1. ANALYSIS OF INTERVIEW DATA: BARRIERS TO SUCCESS

Themes	F	%
1. Dealing with difficult people		
i. Extended family, friends and people from own community	21	24
ii. Employees	10	12
iii. Customers	9	11
Total	40	47
2. Loss of support sources	13	15
3. Personal Idiosyncrasies of the owner/managers	11	13
4. Financial barriers	8	9
5. Lack of specific business experience	8	9
6. 6. Other	6	7
Theme Total	86	100

Note: Percentages have been rounded.

1. Dealing with Difficult People

Despite the fact that the personal networks of the owner/managers were sources of social support (e.g. emotional, appraisal, informational and instrumental support) proved to be vital to their business performance and success (Pitrus, 2014), such personal networks could also hinder business success. A significant number of comments revealed that some personal networks, namely *extended family, friends, people from own community, employees* and *customers*, may create difficulties which negatively impact business performance. Participants made 40 comments (47 per cent) relating to dealing with difficult people, which represented the highest of all categories. Table 1 above shows frequencies and percentage frequencies for each category.

i. *Extended Family, Friends and People from Own Community*

This category represents the largest in terms of the number of comments made (21 or 24 per cent), representing their informal personal networks (or strong ties).

Participants stated that no matter how good the quality of the products or services they provide, a number of family members, friends or people from their own community still complained, even when they received additional services and/or were charged lower prices. These people even haggled on prices, or tried to buy items below cost price. In one particular case the service was offered to one of the participants' friends at

cost price *but*, in the words of one participant, *still the friend was unhappy*; the participant felt that others who received the service at a standard price *showed more gratitude for what had been offered to them*. Participants stated that such demands are *irritating and cannot always be accommodated*; otherwise, they would not be making money or paying their bills. This might explain why a number of participants withdrew from some business opportunities within their own communities, for example, catering for their events, making the venue available for them, providing services at their places or providing the commodities to their homes.

Several comments highlighted that some community members preferred not to deal with businesses within their own community, despite the fact that those businesses can provide the right products/services at reasonable prices. This is because those difficult people *do not wish to encourage and support such businesses*, fearing that those owner/managers *will have greater financial success than themselves*.

It seems that these kinds of attitudes were not confined to this study interviewees' communities. In their study of black small business owners in a large Canadian city, Dyer and Ross (2000) found that people from their own community demanded special treatment, as well as resenting their own community businesses reaping financial gains.

Moreover, participants' comments revealed that business people generally attend funerals of people in their own community and spend some time looking after those people when they are in need. Some participants had been accused of attending funerals *just to show off* and serve their own purposes. Rather than providing constructive and productive feedback, *these accusations can sully the business reputation by spreading rumours*, which could lead to business destruction. This might have explained and further justified as to why "immigrant entrepreneurs are less inclined to become involved in other significant roles, such as ...clubs or social obligations" (Strahan & Williams, 1988:28).

Further, a number of comments indicated that some individuals who either have never worked at all or worked at other places ask participants to provide them with a reference for employment purposes or for other purposes. This act was perceived by participants as illegal and they refused to violate the law to accommodate such individuals. Consequently, those individuals either stopped dealing with the business or, worse still, fabricated stories about participants and their businesses in order to bring them into disrepute. For example, *the venue is not hygienic; they charge too much where you can get it cheaper somewhere else; the waiters are rude and know nothing about customer service; don't go there he [the owner/manager] is up himself; or they use cheap products*.

Another concern for participants was that a few friends would purchase products or receive services from participants without paying for them, or that they expected special treatment. Participants perceived that friends can try to take advantage of their relationship; or believe that they deserve special treatment just because they speak the participants' native language. At times, participants turn a blind eye but sometimes try to be more assertive and explain to those people that they cannot afford to supply them without payment. Such behaviour can cost participants greatly, not only money and time, but also the relationship.

What is more, poor behaviour at social or community events, such as *undisciplined children, drunken adults or unwelcomed individuals* can destroy the atmosphere of an event. This could reflect badly on the participants' businesses, as well as removing the reason for hosting the event or similarly, in turn, *reducing opportunities for businesses to grow*. Some participants opted not to run such gatherings due to *the troublemakers* as one participant put it. One participant sounded sad during this particular conversation, especially when speaking about how families come to these events to enjoy themselves and that others ruin their time which is something that the participant does not tolerate. Other comments were:

I have had many scams proposed to me, for example raising my prices to above the average or not providing customers with receipts so that they don't know what they really purchased, ... it is illegal and I don't feel comfortable doing that...I like to deal with people with complete honesty. They were trying to destroy the business reputation (Iraqi male, 33 years old, 4 years in business, personal and other services business, 2 employees).

When the relatives and friends seek my service, the prices at which they are charged are lower than the standard price, which in turn decreases my revenue by a considerable amount; they also expect to have the service provided at locations which suit them best... I need to bring people here, I need to show them the place that I'm working in... they just see someone who can fix their neck for them...they understand what I can do but not as how far I can do it (Lebanese female, 24 years old, health and community services business, 1 year in business, no employees).

One participant spoke of a negative experience with a supplier from own community. A representative from a company approached him regarding a business deal. The participant ended up buying many supplies from this company. However, the participant began to realise that the company was using his privileges and good reputation in the industry to carry out their tasks. They made him *move the stock from their warehouse and put it in another warehouse under my name, and I'd be paying the lease, and they'd move it from there*. The

company then closed down, walking away from all the expenses owed to this participant. This participant, at the time of the interview, had still not been repaid, *I was never repaid for all the payments I made for that company while dealing with them.* After this, the participant found out that this company had hundreds of other customers whom they either left without supplies or had borrowed resources from and had not paid them back. The participant also felt betrayed by these people because they gave the community a bad name as the policeman said to him during the investigation. The participant was later cleared from any wrongdoing, but he still was very angry and upset by this fact because owner/managers tried hard to build up their businesses' reputation, only to have such people try to destroy it:

I wasn't gullible, but I said 'why?'...I mean this is someone from our community, I trusted them; they give us a bad name, they give my business a bad reputation. I was hurt; I was so angry (Lebanese male, 44 years old, import and export and wholesale business, 8 years in business, no employees)

However, the participant felt that this experience taught him to be more aware and cautious of the people whom he deals with. He carefully studies people and attempts to find out all necessary details on them before he deals with them, *I want to know who they are, what their company is, their records such as invoice or no invoice, who the people in charge are, etc.*

The above comments clearly imply that certain people are difficult to deal with and can disrupt business operations, which may then jeopardize their very existence. Such difficult people may also cause damage to business reputation and good will; such an intangible asset is hard to regain once lost as it takes time, effort and money for owner/managers to build up their business reputation yet again. The loss of business image can encumber the business operations and result in failure as it has been found that business image (reputation) is the most important business success factor (Luk, 1996).

ii. Employees

The impact of dealing with difficult employees sketches a somewhat different picture than that of the impact of dealing with difficult extended family, friends and people from their own community. The most likely scenario, as participants put it, would be substituting those difficult employees with more reliable and trustworthy ones to remove such a barrier to their business success. It is worth mentioning that participants indicated that they would only do so in line with the legal context.

Participants stated that it is very difficult to find *the right employees; people who are reliable and trustworthy; and those prepared to stay back and put in extra hours during very busy days even when well paid for it.* Participants' comments also reflected that employees can be difficult in asking for a letter of recommendation containing additional information in their favour that participants cannot provide. This has impacted on their relationships with employees which, obviously, affected their business performance. Additionally, a number of comments show, for those who purchased existing businesses, that keeping the ex-owner management team, would have been a disaster. Those employees were not adequately trained and lacked the skills required in the industry; above all, they were difficult to deal with in that they would not co-operate and follow instructions. Such employees caused delay in offering quality products and services required or, in some cases, led to them not being offered. Ten comments (12 per cent) echoed this category including:

I would like to see my staff getting more knowledgeable, more skilled and presentable. We need to invest in our working team to see more of a professional picture with regard to business dealings (Lebanese male, 39 years old, 15 years in business, restaurant business, 18 employees).

When the business was first established, certain staff were difficult [to deal with]. I attempted to give those opportunities and tried to change their work ethics and methods...When some of the employees did not respond to this, the chances given did not matter to them so I hired new employees that I carefully selected (Lebanese male, 50 years old, restaurant business, 17 years in business, 19 employees).

Clearly, having quality human resources is very important as this reflects on providing good quality service. By the same token, the lack of talented employees can weaken a business and foster a negative customer service, which could potentially lead to customer dissatisfaction, and ultimately to business failure. Over all, inadequate staff may affect the survival of the business (Bosworth, 1989; Rogoff, Lee & Suh, 2004).

iii. Customers

Participants commented on how some customers were disloyal to the business and not appreciative of good quality service even after they have tried their hardest in offering their time and best prices, as well as rewards. Participants, and their employees, try to be *patient with these customers, aiming to make them happy*, but it

seems that participants prefer not to extend their relationships with those difficult customers. Instead, they prefer to pay closer attention to those who contribute to the success of the business and make employees happy.

Further, one participant spoke of a customer, who made no payments for goods received. A lawyer advised that the only way to recover the money was through legal action. The participant chose not to pursue this path out of concern for the customer's family. Another participant talked about customers who were rude to staff, or whose children were observed stealing. Approaching these customers led to angry outbursts which the participant was concerned could damage the reputation of the business. Nine comments (11 per cent) reflected this category including:

Customers, who arrive for an appointment late, affect the next customer's appointment time and patience... this delays the entire day's schedule and affects the quality of service provided and one's rest time. I would like to try and explain to them that arriving late affects my business, without sounding offensive (Iraqi male, 33 years old, 4 years in business, personal and other services business, 2 employees).

Some people don't pay enough or don't pay at all for some of the supplies...They come to me with excuses such as 'I just built a house and I don't have the money', or 'my car needs to be serviced and I won't be able to pay you now', or this or that. This meant that I was providing services paid for by me (Egyptian male, 36 years old, 8 years in business, import and export, wholesale and retail business, 4 employees).

Despite the fact that customers are one of the crucial elements of business success (Pitrus, 2014), customers in general can also be aggressive or abusive, and dealing with such behaviour places constraints on small business owner/managers and employees, if any, which produces stress if not burn-out. This can also be detrimental to business finances or reputation. A similar case was experienced by a Melbourne small business owner where difficult customers tried to take advantage of the caring approach displayed by the business (Meltzer, 2001). Such behaviour can be emotionally exhausting and possibly bring the whole work team down.

2. The Loss of Support Sources

Participants' comments revealed that losing sources of support can slow down their business operations. For example, losing family (both immediate and extended) help, especially in times of need, would limit business opportunities and reduce the revenue generated from having such sources. The loss of their spouse's support was considered a disaster. If customers turned to other businesses for what they needed, the participants' business would undoubtedly suffer. During the year 2009-10, almost half of all Australian businesses (or 1 066 206) (ABS, 2012) reported a reliance on a small number of customers or buyers to generate a significant proportion of their income. Of these businesses, almost 49 per cent indicated that losing these customers or buyers would have a moderate to large impact on business income (ABS, 2011).

Similarly, lack of relevant business information and learning about more business opportunities, as well as feedback from customers concerning products and/or services was considered as detrimental to business. Participants' comments also indicated that losing key employees such as those who speak languages other than English (LOTE) would have a negative impact on the business, particularly those employees who maintained good relationships with customers. Thirteen comments (15 per cent) reflected this point including:

How to get information about who's supplying what, who's distributing what, how to get a product or an item. Finding information on the specific suppliers, it's not an easy matter and it takes time to find the right ones. If we lose them, it'll definitely affect the business growth (Egyptian male, 50 years old, retail business, 8 years in business, 19 employees).

One of the main barriers to success, especially in a one or two person business, is that owner/managers find it extremely difficult to take time off to rest or when they are ill. Without someone to take over during their absence, it seems that they have no option but to cease trading for the duration which resulted in losing that portion of their income. Customers may well turn to others for products and/or services needed. If such cases occur more often, this may well jeopardise business survival. In view of the above comments, participants cannot afford the risk of losing any of their support sources, because the lack of personal networks' support can considerably impede the development of the business (Franco & Haase, 2009, Pitrus, 2014).

3. Personal Idiosyncrasies of the Owner/Managers

According to Reynolds et al. (2000), owner/managers' idiosyncrasies can cause business problems which could slow down operations. Participants' comments reflected that personal habits or traits could become barriers to

success. These included: isolating one's self when experiencing personal or business upsets or disappointments, and trying to solve problems alone rather than seeking help; lack of planning and keeping records; impatience; bad temper; gambling; cheating and stealing (in case of partnerships), stubbornness; lack of flexibility; and finding it difficult to adapt to a new environment. Table 1 above shows eleven comments reflecting this category including:

I find it difficult to trust the business with anyone other than myself. I mean, I have my ways of dealing with customers, I cannot place someone else here and expect them to treat my customers the same way I treat them (Lebanese male, 45 years old, retail personal services business, 3 years in business, no employees).

I would experience some difficulties in changing the way in which I am used to working. It's like moving houses, you get used to one house, then you have to go somewhere else and it becomes hard for you to get used to it, it takes a long time for me (Lebanese male, 34 years old, manufacturing and retail business, 3 years in business, 5 employees).

Given that the participant of the first comment has no employees, and that he has no trust or faith in others' abilities to assist in carrying out even simple tasks, this particular habit may not only cause business operations to slow down, but may jeopardize its existence, particularly when away, ill or on holiday. Additionally, other habits that could possibly negatively impact business stability were gambling, cheating and stealing. Regardless of the legal structure of the business, in addition to their being illegal and unethical conduct, they would unquestionably cause the termination of the business. All in all, if there is no trust, there will be no business.

4. Financial Barriers

The following phrases from the interviews illustrated this category: *lack of finances; overcommit myself due to shortage of finance; financial difficulties; start with close to nothing; had to rely on myself putting the equipment and couldn't afford employing others*. Eight comments (nine per cent) indicated financial barriers to success including:

The business became the major focus of the finances which in turn forced one to sacrifice business and personal needs...One has to be rational with spending to maintain the business survival at a professional level (Lebanese female, 24 years old, health and community services business, 1 year in business, no employees).

Participants' comments implied that some participants' businesses were at the mercy of poor cash flow. The lack of such a crucial resource, particularly during the start-up phase where suppliers require payment, could impede the development of the business. The lack of finance may push participants to withdraw from their private or family accounts, if any, which would affect family stability. Worse still, no cash may reflect poorly on the owner/managers' capacity to convince financiers to fund their ventures. The lack of available finances has been the most commonly cited barrier to success, which imposes restrictions on growth, and even business survival (Baker, 1992; Brown, Earle, & Lup, 2005; Ekanem & Wyr, 2007; Meredith, 1993; Storey, 1994). After all, cash flow is the heartbeat and the lifeblood of any business.

5. Lack of Specific Business Experience

A significant number of small businesses fail simply because of lack of knowledge and skills in the business field (Beresford & Saunders, 2005; Paige, 2002). Lack of specific business experience was identified by a number of participants as a barrier to business success. For example, aspects such as *inexperienced in both food preparations and presentation; inexperienced in waiting and in dealing with customers; not adequately trained; lacked the knowledge and skills required in such an industry; and lack of experience in carrying out business tasks* were examples reflected in this category. There was eight comments (nine per cent) that highlighted this aspect. For example:

I faced difficulties with the lack of experience within this type of business....I forced myself to learn and acquire all the relevant information as fast as possible so that I could succeed in the business. It was hard work. (Lebanese male, 43 years old, 20 years in business reception business, 18 employees).

This type of business was not one with which I was familiar...It was out of my field; I made so many mistakes that affected business survival (Lebanese male, 50 years old, restaurant business, 17 years in business, 19 employees).

In view of the comments above, the lack of experience in the field in which participants are operating may reflect negatively on their capability to try and lead their employees by example, which, in turn, may cause the employees to lose respect for and trust in their employers. Lack of experience in the business field may also possibly limit business opportunities. One common cause of small business failure was found to be a lack of experience, particularly in the industry in which small business owner/managers chose to operate (Bates, 2005; Hall & Young, 1993; Haswell & Holmes, 1989; Ibrahim & Ellis, 1987).

6. Other Barriers to Business Success

Other barriers to success identified during the interviews, but did not fit under any of the above categories, were grouped together. For example, *setting up the correct equipment required for the business, problems with late deliveries and inability to fulfil customers' requests, planning and organizing business and family life to suit business hours and requirements*, and *workplace injuries* were several aspects included in this category. Table 1 above shows only six comments (seven per cent) reflected these other barriers to success including:

I had problems with settling myself and my family in an appropriate house that was close to the business and organizing my family life to suit the business hours and requirements (Lebanese male, 34 years old, manufacturing and retail business, 3 years in business, 5 employees).

Struggling with work and family demands is another difficulty that small business owner/managers encounter. Participants find it difficult to balance work and home responsibilities. Consistent with role theory Kahn, Wolfe, Quinn, Snoek & Rosenthal (1964, as cited in Shelton, Danes & Eisenman, 2008:319) stated that "entrepreneurs are assumed to have work and family roles, both of which are considered critical to their business performance". Therefore, when the demands of the two roles interfere with each other, conflict arises, and consequently one may sacrifice the demands of one role for the sake of the other demands. Thus, such difficulty in managing family life to suit the business demands and requirements may threaten business endurance. Another participant's comment was:

Cuts on hands and arms, which in turn forces me to postpone all clinical hours until these wounds are completely healed, so that contamination does not occur (Lebanese female, 24 years old, health and community services business, 1 year in business, no employees).

Surprisingly, only one participant talked about occupational health and safety matters despite these being one of the most important issues in any business. Having a hygienic workplace helps eliminate job dissatisfaction (Herzberg et al., 1959 as cited in Stone, 2008). In any case, workplace injuries in a small business could jeopardize the survival of the business (Holizki et al., 2006), especially in a one or two person business.

CONCLUSION, IMPLICATIONS, LIMITATIONS AND FUTURE RESEARCH

Barriers to small business success were investigated during the course of the interviews to offer useful insights into small business owner/managers' perception of factors hindering the success of their businesses. Contrary to previous studies which concluded that internal factors were the primary causes of small business failure (for example, Chen & Williams, 1999; Franco & Haase, 2009; Gaskill et al., 1993; Peacock et al., 1988; Perry, 2001; Perry & Pendelton, 1983; Williams, 1986), this study results provided evidence to suggest that external barriers were the main causes for small business failure. However, the this study results are similar to an Australian study which concluded that, despite some internal factors being mentioned by the interviewees, "emphasis was placed on [external] aspects...as important barriers to success over which participants believe they have little or no control" (Gray, 1998:223). Thus, interviewees' comments mainly reflected dealing with difficult people, specifically extended family, friends and people from own community, employees and customers. Other barriers such as the loss of support sources, personal idiosyncrasies of the participants, financial barriers and lack of specific business experience were also evident.

The results are consistent with past research on barriers to small business success (for example, see Baker, 1992; Bates, 2005; Beresford & Saunders, 2005; Bosworth, 1989; Brown et al., 2005; Dyer & Ross, 2000; Ekanem & Wyer, 2007; Franco & Haase, 2009; Hall & Young, 1993; Haswell & Holmes, 1989; Holizki, Nelson & McDonald, 2006; Ibrahim & Ellis, 1987; Meltzer, 2001; Meredith, 1993; Paige, 2002; Pitrus, 2014; Reynolds et al. 2000; Rogoff et al., 2004; Storey, 1994). However, this study's results contradict previous research which concluded that entrepreneurs' active participation in their own community events, and being

members of ethnic community organizations [in this case providing different types of support] could possibly help to reduce negativity towards their businesses, promote trust and lead to achieving favorable results (Ellison & George, 1994; Maton, 1989; McIntosh & Alston, 1982; Ortega, Crutchfield & Rushing, 1983; Perreault, et al., 2007; Taylor & Chatters 1988). These findings are also in disagreement with past research which found a link between ethnic community leadership roles and high involvement in its events and the success of ethnic entrepreneurs' businesses (Galbraith, Latham & Galbraith, 1997; Kim, 1987).

The interviewees' comments indicated that a number of these personal networks proved to be difficult to deal with and unproductive and, worst still, caused disruption of entrepreneurial activity. However, the *loss of support sources* was identified by many respondents as a barrier to success.

Self-serving attributional bias is the tendency for individuals to attribute their own successes to internal (personal) factors while putting the blame for failure on external (situational) factors (Miller & Ross, 1975). Despite the fact that participants' overall comments chiefly reflected putting the blame on external factors for barriers to success, specifically dealing with difficult people, financial barriers, and others, the analysis also provided evidence that participants admitted having some characteristics or lack of specific skills (e.g. personal idiosyncrasies of the owner/manager, lack of specific business experience, etc.) that hinder success. Thus, the analysis of data suggest no *self-serving attributional bias* (Diochon, Menzies & Gasse, 2007) among participants when it came to identifying the barriers to success.

The significance of the study lies in its contribution to academic literature, because of the limited amount of academic research in Australia in particular, and internationally in general, in the field of ethnic small businesses, particularly those established by members of Middle Eastern communities, and specifically on the barriers to small business success. This may also add an important cultural dimension regarding the nature of Middle Eastern businesses and their owner/managers, specifically in the development of additional concepts of the network and social support and personal attributes theories. This study's results should improve understanding of entrepreneurial behavioral patterns in modern ethnic communities, specifically in the development of programs that can assist ethnic entrepreneurs to improve skills required to achieve favorable business economic-status; provide material and lessons that can assist successful and unsuccessful small business owners/managers, and newer entrants, overcome or avoid the pitfalls of small business; lead to the development of appropriate strategies by owners/managers to enhance the likelihood of business success which may provide an impetus for further entrepreneurial activity; assist other immigrants outside the Middle Eastern community who are establishing or intend to launch small businesses; and assist government and relevant bodies in introducing public policy that can act as a catalyst for entrepreneurs' success to improve their business outcomes through teaching and training and consultations.

Additionally, these programs should include stories about successful entrepreneurs as these are more convincing than formal guidelines, as well as identifying and disseminating 'best practice' in establishing and maintaining diverse personal networks' sources of social support. Therefore, this may be particularly beneficial as several researchers found that the experiences, perceptions and needs of small business owner/managers from disparate cultural backgrounds differ from each other (Ahmad & Seet, 2009; Huck & McEwen, 1991; Lee & Osteryoung, 2001; Yusuf, 1995). Therefore, they believe that more useful government policies, assistance and training programs could be developed with better knowledge of the specific needs of the small business owner they are designed to support. Overall, practicing ethnic entrepreneurs may need to play a more active role in the wider/mainstream Australian culture through integration and participation, which should therefore raise the awareness of Middle-Eastern culture and the contribution of their businesses. This study's findings are believed to hold true not just for the Middle Eastern entrepreneurs in Victoria, but also across all ethnic entrepreneurs in Australia. Therefore, to strengthen their existing programs and services, the stakeholders and relevant government bodies such as the Multicultural Business Ministerial Council, Small Business Ministerial Council and Australian Arab Chamber of Commerce, should focus on developing and improving Middle Eastern small business owner/managers' personal and professional characteristics and network sources of social support, particularly those with their country of origin or other Arabic-speaking countries in order to create and strengthen unique business opportunities in the export market. Finally, many small business owner/managers within the Middle Eastern communities lack access to social support networks which link them with other small business owner/managers as well as stakeholders. Thus, organizations such as the Australian Arab Chamber of Commerce and Industry can be the best link to social networking opportunities for all small business owners/managers.

Since a list of Middle-Eastern small businesses in Victoria is still not available, an attempt should be made by Small Business in Victoria's relevant bodies to create such a list. This could possibly assist researchers in increasing the sample size, including wider geographic areas and more females, which in turn, may provide a much clearer account of such characteristics and the profiles.

The results are consistent with a number of theoretical and empirical observations found in the review of the different fields of literature. However, there are also potential opportunities for future research in this area. This study's sample only included operating ethnic businesses; therefore, future study sample should

include cases of failed businesses, which is necessary for further investigation into the differences between the continued and failed businesses in order to fill the gap in our understanding of the contributing factors for failure of these businesses, and to take appropriate action to overcome such factors. It would be insightful to have a comparison with other ethnic communities' small business owner/managers. Thus, this could be another area for future research. Stronger or richer findings might be obtained by selecting a larger size of the three communities featuring in this study, including a larger number of female entrepreneurs, or that Australian Middle Eastern women and small business success is just another rich area for continued research. To ensure that research in the area of small business activity within the Middle Eastern communities in Melbourne, Australia is relevant to and useful for policy-makers planning and designing small business programs that provide small business owners/managers of ethnic communities with the best possible information about how to succeed in business, future research should include the stakeholders as part of any further research in this area. This could also involve research funding as it is more likely that they could actively use and disseminate the results they helped produce.

ENDNOTES

* This article is based on a PhD thesis completed at Royal Melbourne Institute of Technology (RMIT) under the supervision of Professor Desmond Cahill.

¹ Through carrying out a screening task, it was easy to identify geographic locations of such small businesses, particularly metropolitan Melbourne, and specifically three of the five areas, namely North-east, North-west and Melbourne Central where the three communities' businesses were mostly located. To ensure coverage and avoid bias, a multi-stage sampling technique was used. Thus, data were extracted from small businesses scattered around a wide range of suburbs within the three Melbourne metropolitan areas, the owner/managers' country of origin and the types of business industry. These clusters were also diverse with respect to the number of employees, owner/managers' age, gender, marital status, religious affiliation, etc. as well as the types of customers; this made the sample heterogeneous. Since the three communities differed in size according to the 2001 census of population (DIMIA, *Australian immigration statistics: Community information summary*, 2003), the sampling frame of this study was designed to contain a greater proportion of the community with the highest population of the three communities. Therefore, the probability proportionate to size cluster sampling technique (PPS) was utilized, which preserves equal probability across all elements in the population (Levy & Lemeshow, 1999). With PPS, the researcher chose the number of participants for each community in proportion to the community size. The following mathematical expression was used to identify the proportion of each sample for each community: the total number of persons of each community divided by the total number of persons of the three communities. This would result in a balanced and representative ratio of each community. As a result, the percentage ratios of the equal sample size of (165) of each community were as follow: Lebanese 45 per cent (75 businesses); Egyptian 36 per cent (59 businesses); and Iraqi 19 per cent (31 businesses). Thus, the sampling frame of 165 of the three communities was developed on the basis of feasibility, cost, time management, and, most of all, comprehensiveness and coverage, which could be viewed as representing the population fairly.

² Stratified random sampling is a process of segregation of mutually exclusive strata followed by random selection of subjects from each stratum proportionate to size that is relevant in the context of the study (Babbie, 2005). Using the mathematical expression and the percentage ratios explained above, the interview sample consisted of 10 per cent of 75 Lebanese, 59 Egyptian, and 31 Iraqi was obtained.

³ In fact, the number of Egyptian participants should have been six instead of two. This is because four of the participants apologized for not being willing to participate in the interview fearing that their firms would be easily identifiable if results were published despite the researcher's guarantee of anonymity. All together, the researcher had the opportunity to interview four participants from the Lebanese community that could not be unexploited. Thus, the number of Lebanese participants was 11 instead of seven. A chi-square value indicated that there was no significant difference at the .05 level between the survey sample and the interview sample, which yielded small effect size.

⁴ The following questions were asked in the course of the interviews in order to explore and understand the barriers to small business success:

Can you relate story/stories where people in your personal networks proved to hinder your ability to manage your business effectively and efficiently?

What effects, if any, would the loss of a source(s) in your personal networks have on your business performance? and
What have you found to be the most significant barriers to success?

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