

# IMMIGRANT BUSINESS OWNERS: A CASE STUDY OF VIETNAMESE ENTREPRENEURS IN AMERICA

**Hung M. Chu, Lei Zhu and David Chu**

Two hundred and seventy nine Vietnamese American entrepreneurs in Philadelphia, Pennsylvania; San Jose, and Orange county California were surveyed. Findings show that the main reasons for business ownership are independence, job security, past experience and training. Maintaining personal freedom, achieving personal satisfaction and growth are also cited as motivators. Regarding the factors contributing to their business success, Vietnamese American entrepreneurs indicated that hard work and charisma, friendliness to customers are the two most crucial variables. Good location, appropriate training, good customer service and family support are also the leading conditions to business success. Among the problems encountered by Vietnamese entrepreneurs, excessive competition, lack of formal management training, unsafe location and unreliable employees and discrimination from customers are also reported.

Key Words: Entrepreneurship, Management of small business

## INTRODUCTION

The contribution of immigrant businesses to the U.S. economy is believed to be very significant. It has been reported that immigrant entrepreneurs employ 12 percent of the total U.S. workforce and generate \$67 billion of the \$577 billion in the U.S. business income (Washington Post, 2008). Experts say that immigrant businesses have also changed the economic landscape of this country. In New York City, immigrants account for 36 percent of the population but represent 49 percent of all self-employed workers. Immigrant business owners in Illinois create 27.7 percent of all net jobs in the “health diagnosing” sector, between the year 2000 and 2005 (Tucson, 2007). Data show that California’s immigrant businesses contribute 25 percent or almost \$20 billion of the state’s business income (Washington Post, 2008).

The impact of immigrant businesses on the U.S economy is well recognized, and the task of starting new businesses and creating jobs by immigrants outpace U.S. born citizen (Washington Post, 2008). The need for creating an environment conducive to the advancement of small and medium sized enterprises among immigrant communities therefore is imperative. To further this purpose, a better understanding of motivations for business ownership, success factors and problems encountered by small business owners in general and immigrant entrepreneurs in particular is critical.

This paper attempts to focus on Vietnamese small business owners, the newly arrived immigrants in the United States. Emphasis will be on their reasons for becoming business owners, factors leading to their success and challenges faced when opening and running a business.

The collapse of South Vietnam in 1975, created an exodus of approximately 3 million people who fled their homeland and scattered around the world. To date there are 1.6 million (Wikipedia, 2006) Vietnamese refugees resettled in the United States. It has been reported that there were only a handful of Vietnamese who lived in America before 1975. They were primarily students who came for their

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Hung M. Chu, Department of Management, West Chester University of Pennsylvania, West Chester, PA 19383, Email: [hchu@wcupa.edu](mailto:hchu@wcupa.edu), Phone: 484-680-3305, (Presenter)

Lei Zhu, Department of Economics and Finance, West Chester University of Pennsylvania, West Chester, PA 19383  
Email: [lzhu@wcupa.edu](mailto:lzhu@wcupa.edu), Phone: 610-430-5671, (Presenter and Corresponding Author)

David Chu, International Service Center, Harrisburg, PA 17101, Email: [jchu7@hotmail.com](mailto:jchu7@hotmail.com), Phone: 484-459-0511

education, members of Vietnamese diplomatic corps, and spouses of American civilian and military personnel who served in Vietnam. Data provided by the State Department showed that Vietnamese refugees in America has grown to 1.5 million people in 2005 as compared to 1.2 million in 2000 (Wikipedia, 2009). This figure has ranked Vietnamese Americans as the fourth largest minority group in the U.S. behind the Chinese (2,400,000), Filipinos (1,800,000), and Indians (1,600,000). A majority of these refugees live in metropolitan areas in the West and the Southwest, especially in Orange County and San Jose, CA, and in Houston, TX. Some of them have also settled in Philadelphia, PA., Alexandria, VA., Minneapolis, MN, and Seattle, WA.

Quickly assimilated into the mainstream of American society, quite a few Vietnamese refugees have opened their own businesses. For instance, in Santa Clara County which includes San Jose, there are more than 5,000 Vietnamese American business owners, according to De Tran, publisher of the weekly Viet Mercury. *Nguoi Viet Yearbook (2005)* reported that there were 4,500 Vietnamese small businesses in Orange County in 1996 but at the end of 2004 this same county was the home of 10,389 Vietnamese owned businesses. Currently, it has been estimated that more than 11,000 Vietnamese owned businesses operate in Orange County including 50 Vietnamese newspapers, magazines, radio and television stations (Wandering Chopsticks, 2007). Although there are no reliable statistics on Vietnamese entrepreneurs in the United States, it is believed that the self-employment rate among this immigrant group or political refugees is high.

Since research on immigrant business owners is limited, a review of literature on entrepreneurs' behaviors is needed for the understanding of immigrants' motivations, success and problems.

#### **LITERATURE REVIEW**

It is commonly understood that individuals who seek business ownership as their career may do so for various reasons. Some indicated that obtaining high income and providing jobs for family members are the most important motives (Pisturi et al, 2001). Results of a study by Swierczek and Ha (2003) showed that to many Vietnamese entrepreneurs, challenge and achievement are more important motivators than were necessity and security. A study of motivation by Benzing, Chu and Callanan (2005) revealed some differences in motivation among regions of Vietnam. Entrepreneurs in Ho Chi Minh City are motivated by personal satisfaction and growth. In Hanoi, small business owners cited job creation as their most important factor leading to business ownership. The census bureau report (Philadelphia Inquirer, 1995) indicated that although the education level attained by Asian American males is usually higher than that of non-Hispanic white males, their earnings are not at par with their counterparts. This may be due in part to the glass ceiling encountered by Asian males in their workplace or the language difficulty. Further, the stereotype of Asian males as team players not team leaders would not help their chance of advancement. Discouraged by the lack of opportunity in their career path, many of them strike out on their own and become business owners. In the case of many Korean immigrants, becoming business owners is the result of an unfavorable situation experienced in the American labor market which prevents them from obtaining appropriate professional job for which they had been trained in their country (Yoon, 1998). In addition, self-employment gives Korean-Americans two advantages over working in the American labor market. First business ownership helps them to achieve economic advancement quicker. Second, it allows them to obtain some level of autonomy and independence which could not be found when working for other people (Min, 1990). Results from an interview with 17 Jewish entrepreneurs and 28 Vietnamese entrepreneurs in California (Gold, 1988) suggested that motivation for business ownership is influenced by personal predisposition, the disadvantages experienced in the community, access to local resources and previous experience. It has been found that the US nail industry is currently dominated by Vietnamese immigrants. A further investigation reveals that this field of work requires little time needed for training and low level of English proficiency (Los Angeles Times, 2008).

Researches on the factors leading to business success revealed that there is a strong link between managerial skills and business success (Chu, Benzing & McGee, 2007; Benzing, Chu & Szabo, 2005; Yusuf, 1995; Gosh, Kim & Meng, 1993). According to Huck and McEween (1991) Jamaican entrepreneurs' success depend on their understanding of customers' need, access to capital, support of family, and networking with friends from former schools and colleges. It should be noted that the importance of family to the success of a business in China can never be emphasized enough. Due to an extremely low level of funding available to small and medium- sized enterprises in the country, family members not only are the source of start-up funds, but entrepreneurs' wives and children are often asked to work when no reliable employees can be found (Liao and Sohmen, 2001). Vietnamese entrepreneurs however believe that friendliness to customers, having a good product at a competitive price, good customer services and a reputation for honesty are especially important factors leading to business success (Chu and Benzing, 2004). According to Cheng and Espiritu (1989) Koreans and Latinos share an "immigrant ideology" which considers hard work and frugality as keys to success in America. Many researchers pointed out that the success attained by Korean business owners is a result of hard work, long hours spent in their business (Bonacich, 1979a, 1979b; I Kim, 1981; Light and Bonacich, 1988; Min, 1988a; Min and Jaret, 1985; Young, 1983). Korean immigrant business owners as a group work much longer hours than Koreans in Korea (Korean Bureau of Statistics, 1988). In Los Angeles, male Korean entrepreneurs work an average of 60 hours per week in comparison to 53 hours for non business Korean men. Seventy- two percent of them work six or seven days a week as compared to 45 percent of non-business Koreans (Min, 1990).

Results from a study of more than 300 small enterprises in 69 countries (Kisundo, Brunatti & Wilder, 1999) suggested that the problems encountered by entrepreneurs were quite similar. High taxes and tax regulations are the most serious in South and Southeast Asia. Inadequate infrastructure, inflation, labor regulation, and laws governing the starting and operating of a business were also considered as critical problems facing business owners. Lack of infrastructure, corruption, high tax, tax regulations and financing were said to be critical for micro and small enterprises (MSEs) in the Middle East and North Africa. Central and European entrepreneurs cited high taxes and tax laws, financing, corruption, and inflation as the most important road blocks to business success. Small business owners in Latin America indicated corruption and inadequate infrastructure, crime and theft, financing and tax regulations among the worst problems encountered. The most critical challenges facing SMEs in Sub-Saharan, Africa included corruption, complicated tax laws, bad infrastructure, inflation, theft and lack of capital. In a study of Ethnic minority entrepreneurs in England, Fadahunsi, Smallbone and Supri (2000) found that the most critical problems they encountered include the lack of financial sources, regulatory requirements, access to markets, discrimination by finance providers and language. Among the challenges encountered by immigrant entrepreneurs in the United States, an inability of drawing up a business plan is commonly cited. This may creates a road block when applying for bank financing (Ramangalahy, Brenner, Menzies and Fillion, 2002). Physical danger is considered a major problem encountered by Korean immigrant entrepreneurs. According to Min (1990), many Korean small businesses owners are located in low income, inner city areas where robberies and other crimes are more often taken place. Korean small business owners also experience discrimination from white suppliers regarding product prices, item selection, speed of delivery and parking allocations. More than any other group of immigrant entrepreneurs, Korean business owners seem to endure more long working hours which deprive them from leisure activities and recreation which affect their health (Min, 1990).

Reasons motivating people in different areas to become entrepreneurs may be the same as those of Vietnamese American small business owners. Some of the problems encountered and factors leading to

their business success may be found among Vietnamese American entrepreneurs as well. Further analysis and discussion will be provided in the upcoming sections of this paper.

### **RESEARCH METHODOLOGY**

Two hundred and seventy nine entrepreneurs in San Jose, and Orange County, California, and Philadelphia, Pennsylvania were randomly selected for this study. Community leaders were enlisted in administering the survey. Yearbooks and business directories of the communities were used. The administrators were instructed to select every other entry in the directories for interview purposes. Entrepreneurs were asked to participate in the survey after a detailed explanation of the research's purpose and an estimated time needed for the face-to-face interview was given. Non-profit organizations, companies with more than 50 employees were excluded.

The survey instrument used in this study was developed by H.M. Chu (Chu & Katsioloudes, 2001) and has been used in studies of entrepreneurs in Vietnam, China, Thailand, Romania, Poland, Bulgaria, Turkey, Ghana, Kenya and Nigeria. It was originally written in English but was translated into Vietnamese and checked for inter-translator consistency. The strength of motivation items, success factors and problem variables were measured using a five-point Likert scale. The scale ranges from "1" indicating that the motive is unimportant to "5" which signifies the most important value. A mean score was computed for each one of the variables included in the three indicated categories. A higher mean score indicates that the variable was more important to the entrepreneurs. For the total sample, a nonparametric test (the Wilcoxon rank sum test) was used to determine if one factor is significantly more important than the other factors. The Wilcoxon rank sum test was used instead of a t-test because the score was not normally distributed as determined by the Anderson-Darling test. When ordinal data with non-normal distribution were analyzed, the Wilcoxon test is thought to be more powerful test of the difference between two population medians (Hollander and Wolfe, 1999).

### **RESULTS**

#### **General Characteristics**

The general characteristics of the sample are reported in Table 1. Among the entrepreneurs surveyed, 58 percent are female and 42 percent are male. Although traditional Vietnamese culture clearly specifies the role of women as to take care of their children and perform household chores, results of the survey show otherwise. Findings suggest a dramatic increase of women's participation in business ownership. This shift may be due to the environment of new society where they live, work and interact. With regard to marital status, 92 percent of the respondents are married with children. Previous studies found that immigrant entrepreneurs relied on family members as sources of labor. In businesses that are labor intensive, entrepreneurs treat their spouses and children as the best source of labor.

With respect to education level, 44 percent reported that they completed high school, 17 percent attended high school, 19 percent had some college education and only 2 percent completed college. A majority of respondents reported that they established their business by themselves or purchased their entity from others. Business inheritance seems not to exist in this survey. Of the total entrepreneurs surveyed, 91.4 percent were personal beauty service providers such as nail or hair salons, 4.7 percent involved in retailing and 3.2 percent were other types of service business.

The average age of Vietnamese American entrepreneurs is reported at 46, which is older than those in other countries. On the basis of the 2006 American Community Survey, the Vietnamese American community had grown to 1,599,394 of which an estimated 125,000 Vietnamese left Vietnam after the fall of Saigon on April 30, 1975. This group of refugees was highly skilled and well educated. The remaining 72 percent are foreign born Vietnamese who arrived in this country under different programs. The so called "boat people" who escaped between 1978 and the mid-1980s were generally less educated and lower skilled than those who came in the first wave of 1975. The Refugees Act of 1980 passed by the U.S.

Congress established the Orderly Departure Program (ODP) which allowed Vietnamese to leave their country for family reunion and for humanitarian reasons (Wikipedia, 2010). The largest group of Vietnamese refugees who came to the United States was in 1992. They were prisoners released from the “re-education camps” or relatives of families in this country. It is estimated that between 1981 and 2000, there were 531,310 Vietnamese political refugees and asylees who were allowed to come to the United States. Many of them selected California as a place to live and work. Orange County, California with 135,548 Vietnamese is considered as the highest concentration of Vietnamese outside Vietnam (Wikipedia, 2010). Results of the survey also show that Vietnamese entrepreneurs devoted an average of 62 hours per week to their business. They seem to spend more time than other groups of entrepreneurs did for their business.

### **Motivation**

Vietnamese American entrepreneurs were asked to rank 11 reasons for becoming business owners. On a five point Likert scale, with five (5) being “extremely important” and one (1) being “the least important”, the results are presented in Table 2. The expectation to be “my own boss”, having job security, and being able to use past experience and training are the three most important motivators found.

According to Fernandez and Kim (1998), limited employment opportunity stimulates self-employment interest. Non-college immigrants are less likely to be employed in professional occupations in the U.S., and as a result, business ownership is seen as the most viable option. Since only 1.8 percent of respondents had a college degree, a majority of the sample or 91 percent engaged in nail salon businesses or personal beauty services. Given the language barrier and their limited skills, many Vietnamese Americans decided to enter the nail industry which has become an easy route to success. There were 34,000 certified nail technicians in California, of which 85 percent of them are Vietnamese (Thuy Trang, 2006). It has been reported that even those who had higher educational background in their home country, their credentials were often not recognized by American employers. To achieve the American dream many Vietnamese refugees started their own business as a path to success. This finding is consistent with the theory of Labor Market Discrimination (Le, 2008), which states that many people engaged in entrepreneurship because of unfavorable employment opportunity.

Vietnamese American entrepreneurs seem not only were motivated by extrinsic factors such as job security and high income, but also by intrinsic forces such as freedom, satisfaction and growth. They are consistent with Asian cultural traits and values.

### **Success**

As shown in Table 3, hard work, charisma and friendliness to customers were rated as critical factors leading to business success. Finding good locations, having appropriate training, and providing good customer service were also found to be important conditions for a prosperous enterprise. In addition, support of family and friends was also identified as necessary ingredients needed for a higher level of business performance. As later comers, Vietnamese immigrants realized that a niche market is important for their business success. Thanks to their dexterity, low level of skills required and less than average amount of initial capital investment needed, Vietnamese immigrants had entered the nail and personal beauty industry in drove. Nationwide, Vietnamese hold 43 percent of licenses issued (Tran, 2005). Since the lack of English proficiency might ill affords Vietnamese American business owners an effective communication, good customer services and quality product at a competitive price serve as the means to attract customers and maintain their loyalty (Los Angeles Times, 2008).

Some small businesses serving ethnic Vietnamese located inside traditional urban Asian ethnic enclaves such as Little Saigon face less discrimination and racial hostility. “Social cost” in this case is much less and good location turns out to be a favorable condition for business success. Customers are hesitant to come do business if they are not sure of their personal safety. Respondents to the survey also

reported that access to capital is one of success factors. While financing from banks and other financial institutions were not a major source for Vietnamese business owners due to their inability to prepare a good business plan, financial support from family and friends are very significant. As shown in table 4, this source of financial support account for 79 percent and 46 percent respectively. The behavior of Vietnamese immigrant business owners observed reflects the traditional Vietnamese society emphasizing family ties and mutual obligations (Le, 2010). Thus, to Vietnamese American entrepreneurs a close relationship with family members and friends is the key to success.

### **Problems**

Regarding the problems faced by Vietnamese American entrepreneurs, the respondents suggest that fierce competition and lack of management training were the two major challenges. In recent years, because of the economic downturn, Vietnamese American entrepreneurs rely on low cost of services as a competitive advantage in doing business. According to Hoang (2006), Vietnamese nail salon owners charge customers only \$10 per standard manicure and \$25 for a spa chair pedicure. It's not surprising that this extremely low cost service leads to excessive competition in the industry. As indicated in table 1, another factor creates roadblock to Vietnamese immigrants business owners in achieving their success is their less desirable educational background. Our survey sample indicates that only 1.8 percent respondents hold a college degree. Lack of systematic management knowledge and training may be a result of the low level of education attained.

The difficulty of attracting and retaining good employees seems to be a common problem faced by small business owners. This may be due to the limited opportunity for advancement and low compensation afforded by small businesses. The situation could be worse in a low skill, labor intensive business such as those engaged by Vietnamese entrepreneurs. Once employees gain substantial experience and build a loyal customer base, they often leave to open a new business and take their clientele with them. This situation can be observed more often in the nail and beauty industry.

Although Vietnamese American entrepreneurs have achieved admirable success, they still encounter racial hostility and discrimination because of their Asian ethnicity and lower education level. In addition, with their locations in less desirable neighborhoods, they may become the target of crimes. "Discrimination from customers" and "unsafe location" were naturally treated as problems faced by Vietnamese American entrepreneurs.

### **CONCLUSION**

Although there is a growing research interest in small business of Asian immigrants, Asian entrepreneurs are often treated as a general group not a particular ethnic minority. As a result, literature focuses on the study of Vietnamese American entrepreneurs is not widely available. This study attempts to bridge that gap.

In spite of its limited scope, this study has shed some light on the motivations, success factors and problems encountered by Vietnamese American entrepreneurs. Its findings yield some interesting information. Results of the study reveal that Vietnamese American entrepreneurs established their businesses to realize their potential and fulfill their needs. Through business ownership they were able to control their destiny and had the opportunity to use their past experience and training. The fact that a majority of Vietnamese refugees came to the United States seeking political freedom may reflect in their motivation for business ownership found in this study. Freedom and security are rated as the two most important motivational factors. Just like other previous groups of refugees who came to America, Vietnamese American small business owners also face a variety of hurdles including cultural differences and discrimination. Unable to obtain adequate funding for initial capital investment they were forced to locate their businesses in less desirable neighborhoods and were subjected to many crimes. In addition, fierce competition, lack of management training, undependable employees were also cited as critical

challenges. Factors contributing to their success were hard work, friendliness to customers, good location, appropriate training, good customer services, and support of family and friends.

To gain a better understanding of Vietnamese American entrepreneurs' behaviors and to develop an environment friendly to these immigrant business owners, a future comprehensive study should be undertaken. The study would cover all sectors of Vietnamese American businesses in the areas where there is a high concentration of Vietnamese businesses. More variables relevant to motivation, problem and success may be added to the questionnaire survey in order to reveal some hidden factors that are not discovered in this study.

Vietnamese American entrepreneurs seem to rely less on financial institutions for funding sources which may limit their amount of capital invested. This limitation in turn would affect their choice of business location and marketing efforts. Economic Development agencies such as Small Business Administration and local Chamber of Commerce should direct their attention to this ethnic minority by providing technical assistances in areas such as preparing business plans, sources of funding identification, and marketing. In so doing problems can be reduced and conditions leading to the success of a business may be improved.

**Table 1. General Characteristics of Vietnamese Small Business in America**

	Frequency	Percent
<b>Gender</b>		
Male	117	41.9
Female	162	58.1
<b>Marital status</b>		
Married	256	91.8
Single	23	8.2
<b>Education level achieved</b>		
No formal education	1	0.4
Some grade school	13	4.7
Completed grade school	12	4.3
Some high school	48	17.2
Completed high school	122	43.7
Some college	54	19.4
Completed college	5	1.8
Some graduate work	0	0.0
Not mentioned	24	8.6
<b>Type of business ownership</b>		
Established by you	129	46.3
Bought from another owner	137	49.1
Inherited	9	3.2
Independently owned	2	0.7
Franchise business	0	0.0
Owned in partnership	2	0.7
<b>Type of business</b>		
Retailing	13	4.7
Wholesaling	1	0.4
Personal Beauty Service	255	91.4
Manufacturing	0	0.0
Agriculture	0	0.0
Other Service	9	3.2
Not mentioned	1	0.3
<b>Mean age of entrepreneur</b>	46.28 years	
<b>Avg. working hrs per week</b>	62.12	

**Table 2. Mean Score for Motivation**

(5= extremely important, 4= very important, 3= mildly important, 2= not very important, 1= unimportant)

<b>Motivational factors</b>	<b>Mean</b>	<b>Std. Dev.</b>
To be my own boss	4.25	0.737
So I will always have job security	4.13	0.813
To be able to use my past experience and training	3.97	0.767
To maintain my personal freedom	3.87	0.804
For my own satisfaction and growth	3.63	0.851
To increase my income	3.49	0.846
To provide jobs for family members	2.24	1.215
To be closer to my family	2.22	1.147
To prove I can do it	2.19	1.183
To build a business to pass on	2.09	1.224
To gain public recognition	1.54	0.846

**Table 3. Mean Score for Factors Contributing to Business Success**

(5= extremely important, 4= very important, 3= mildly important, 2= not very important, 1= unimportant)

<b>Success factors</b>	<b>Mean</b>	<b>Std. Dev.</b>
Hard work	4.09	0.605
Charisma and friendliness to customers	4.09	0.572
Location	3.70	0.788
Appropriate training	3.64	0.819
Good customer service	3.54	0.930
Support of family and friends	3.47	0.722
Marketing factors such as sales promotion	2.98	0.913
Good product at a competitive price	2.91	1.172
Previous business experience	2.90	1.244
Access to capital	2.85	0.852
Community involvement	2.61	0.970
Good general management skills	2.60	1.224
Ability to manage personnel	2.20	1.320
Maintenance of accurate records of sales/expenses	2.14	1.313
Political involvement	1.62	0.935
Satisfactory govt. support	1.59	1.033

**Table 4. Support from Family and Friends**

<b>Source of Advice</b>	<b>Frequency</b>	<b>Percent</b>
Legal Advisor	13	4.6
Financial Advisor or Bank/Lending Institution	4	1.4
Friends	72	25.8
Family	122	43.7
Other Business Owners	50	17.9
Others	40	14.6

  

<b>Source of Business/Financial Capital</b>	<b>Frequency</b>	<b>Percent</b>
American bank	44	15.7
Vietnamese bank	1	0.3
SBA	0	0.0
Family	220	78.8
Friends	128	45.8
Personal Savings	44	5.7
Others	1	0.3

**Table 5. Mean Score for Each Problem Faced by Entrepreneur**

(5= extremely important, 4= very important, 3= mildly important, 2= not very important, 1= unimportant)

<b>Problem</b>	<b>Mean</b>	<b>Std. Dev.</b>
Too much competition	3.27	0.646
Lack of management training	3.13	0.670
Unsafe location	2.63	1.073
Unreliable and undependable employees	2.36	1.271
Discrimination from customers	2.16	1.432
Inability to maintain accurate and informative accounting records	2.14	1.428
Weak economy	2.07	1.482
Not having financial capital	1.97	0.974
Any other problem	1.97	1.362
Lack of marketing training	1.95	1.341
Limited parking	1.88	0.969
Language problem	1.65	1.000
Too much govt. regulation or bureaucracy	0.00	0.000

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