EMPOWERING CENTRAL VALLEY LATINO IMMIGRANTS

CVIIC'S IMMIGRANT ENTREPRENEURS PROGRAM

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INTRODUCTION

IMMIGRANTS AND SOCIO-ECONOMIC MOBILITY IN THE CENTRAL VALLEY

In 2022, news of California's economic might was highlighted by reports that the state's GDP was poised to overtake Germany's and become the fourth largest in the world, placing the Golden State only behind the national economies of the United States, China, and Japan. This achievement served to underscore the pivotal role that California's economy plays in the national and global scenarios.



Simultaneously, research being published at the time highlighted a key characteristic of California's economy. According to a California 100 report, "underneath these signs of prosperity, California is struggling with a pressing problem: The state exceeds all but five others in income inequality." It was pointed out in the report that the inequality present in California also has a regional dimension, which influences the opportunities for socio-economic mobility that residents may find in different parts of the state. In particular, the San Joaquin Valley is described in the report as a region where local workers find limited opportunities for upward advancement:

> *Geographic disparities are not only critical to address because of the wages themselves, but also because of the divergent characteristics in the mix of jobs in each area. The San Joaquin Valley, for example, is home to oil fields, farms, prisons, and warehouses. Workers in entry-level positions in these industries may have less of an internal ladder to climb. Likewise, workers cannot readily transition to careers in industries with higher quantities of well-paying jobs, such as technology or finance centers in the Bay Area and Los Angeles, without uprooting their families and other aspects of their lives (e.g., finding housing or transferring children's schools). In other words, California's geographic diversity of jobs reduces workers' ability to easily transition into industries with higher-earning occupations, exacerbating polarization. [T]hese disparities also impact the poverty rates of different demographic communities. Specifically, Latino and Black Californians experience substantially higher poverty rates than white Californians.*

Other sources also point to the high poverty and unemployment rates in the region, which are among the highest in the nation. For example, according to the Fresno Economic Opportunities Commission, Fresno County has an overall poverty rate of 20.6% but the rates are considerably higher for specific social groups: "More than half of Black (55.6%) and Latinx (58.7%) households are in relative poverty—where they don't have the minimum income needed to maintain the average standard of living in Fresno County." This is further reinforced by research carried out by the University of California at Berkeley Labor Center, which informs that "Jobs in the Central Valley and far Northern California are more likely to pay low wages than jobs in other parts of the state," and indicates through its Low-Wage Data Explorer that 46.5% of Fresno County's workers are low wage.

An additional characteristic of the San Joaquin Valley is that it is home to a large number of immigrants. In a 2014 document, Manuel Pastor and a team of researchers informed that there were nearly 900,000 immigrants in the corresponding 8 counties (Kern, Kings, Tulare, Fresno, Madera, Merced, Stanislaus, San Joaquin), as well as over half a million children with at least one immigrant parent. The document indicated that 298,460 of these immigrants were naturalized citizens, 260,291 were documented noncitizens (legal permanent residents, etc.), and it was estimated that 331,584 were undocumented residents. 93% of the immigrants were Latino, 6% Asian/Pacific Islander, and 1% were categorized as non-Hispanic white. 88% of the undocumented were Mexicans, 4% were Central Americans, 3% from India, 2% from the Philippines, and 0.5% from South America. In a more recent study, Manuel Pastor and Thai Le confirm that the immigrant population residing in the region is diversifying due to the changing flows of international and domestic migration, among other factors.

The arrival of the COVID-19 pandemic in 2020 altered the lives of Central Valley residents in myriad ways. It made evident the vulnerability of many of the Latino immigrant families living in the region, not only because of the health risks brought about by the virus, but also because of the reduction in employment opportunities, and the limited or inexistent access to federal or state relief programs encountered by many immigrants. The COVID-19 pandemic in fact created an additional layer of inequality in the Central Valley. This, even though Central Valley agriculture was regarded by government agencies as an industry consisting of essential workers.

It is in this context in which the Central Valley Immigrant Integration Collaborative (CVIIC) launched in Fall 2020 a pilot project to offer free self-employment and entrepreneurship training opportunities to Central Valley Latino immigrants. The pilot project, now known as the **Immigrant Entrepreneurs (IE) Program**, was an experiment that sought to build upon CVIIC's pre-existing work with immigrant families and immigrant-serving organizations. It was created to help support the socio-economic well-being and mobility of Latino immigrants during one of the most challenging moments in recent history.





CVIIC'S MODEL OF REGIONAL COORDINATION AND COLLABORATION

While CVIIC was created in 2014, its origins date to 2013, when the Immigrant Legal Resource Center (ILRC) launched a small-scale project focused on providing support to three Fresno community-based organizations interested in helping local immigrants apply for the Deferred Action for Childhood Arrivals (DACA) program, which had been launched by the Obama administration in summer 2012.

Coincidentally, as the ILRC project was being launched, representatives of the United States Citizenship and Immigration Services (USCIS) visited Fresno on January 28, 2013, and informed local agencies that the Central Valley had one of the lowest rates of DACA applications in the nation. An invitation was made to the agencies in attendance to support DACA efforts so that more Central Valley immigrants could apply for the program and enjoy its benefits, which included a work permit and protection from deportation.

The ILRC project began to be implemented at the same time, scheduling an initial and well-attended DACA application workshop in Madera on January 31. In the aftermath of the USCIS meeting, local organizations recognized the need to develop a better knowledge of DACA and expressed an interest in receiving training opportunities, which ILRC began to make available. This led to the creation of an informal regional network, named the Central Valley DACA Collaborative. In the months that followed, the new collaborative began to organize free DACA legal services workshops in



rural and urban communities, offering training opportunities to staff members of interested local organizations, and inviting partners to regional planning and coordination meetings. The new DACA collaborative was engaging about three dozen partner agencies by the Summer of 2013.

As the ILRC DACA project began to be implemented, evidence began to emerge about the factors influencing the low rates of DACA applications from the Central Valley. An important limitation was the glaring absence of an adequate immigration legal infrastructure. At the time, there were only some 8-9 accredited representatives working for a handful of nonprofit immigration legal services agencies in the region. Moreover, these agencies were located in the largest cities, which meant that medium-sized cities and smaller communities had no local nonprofit legal service provider available. Any person interested in DACA legal services would have to travel to Fresno,

Bakersfield, Stockton, or Modesto. A second and no less important factor was that there was much confusion and misinformation about DACA, its requirements, potential beneficiaries, and benefits. Many residents in the area were under the impression that it was a program exclusively for college students. Hence, they did not bother applying even if they were otherwise eligible. A third factor was that the region as a whole was undergoing a multi-year drought that was worsening the poverty and unemployment rates that, typically, were always higher than the national average. As a consequence, people interested in DACA did not always have the funds to pay for the application fee or, if there were multiple potential beneficiaries in the family, not enough money was available to pay for all of their applications. Support from foundations or government agencies to help cover DACA application fees was not available in the Central Valley until years later. A fourth factor consisted of the mistrust that potential beneficiaries had in sending their personal information to USCIS for a program that did not grant permanent status and only offered limited benefits. The perception was that it posed a risk both to the applicant and to other family members, since residential address and other personal information would have to be included in the application. Many immigrants in the region and the nation concluded that DACA was not worth the risk. A fifth and by no means final factor was that not every interested applicant was able to produce the required documentation to apply for the program, including the proof of continuous residence, which required documentary evidence dating back to at least June 15, 2007. The requirement was easy to meet if the applicant had been in school during this period but was far more difficult to prove if the person had been employed during most of this time or had lived in multiple locations during the period in question. Overall, the pilot DACA program revealed important evidence about the trials and tribulations faced by Central Valley immigrants when facing a new federal immigration program with limited benefits and beneficiaries.

On June 27 of that year, the United States Senate passed the Border Security, Economic Opportunity, and Immigration Modernization Act of 2013 (Bill S.744). This bill would provide a path to legalization for millions of undocumented immigrants, potentially including hundreds of thousands residing in the Central Valley. The passage of the bill drew the attention of local community leaders who recognized the need to improve the regional capacity to provide immigration legal assistance in case the bill was also passed by the House of Representatives and, eventually, became law. A process was set into motion to search for seed funding to develop a regional strategic plan and to schedule a regional convening with agencies interested in being part of these efforts. Initial seed funding was obtained from two foundations, a team of consultants was hired, and the convening took place on October 25, 2013. The consulting team completed the strategic plan in January 2014, and the documents were presented to regional partners on February 26, 2014. The community leaders promoting this process also adopted the name Central Valley Immigrant Integration Collaborative (CVIIC) and launched the new organizational venture during the February 26 meeting.

Central to the mission of the new entity were the 4 priorities established in the strategic plan: improving the regional organizational capacity; ensuring the delivery of immigration services to families in urban and rural communities; carrying out community education/outreach activities to deliver accurate and trustworthy information; and becoming involved in immigration-related advocacy efforts. The strategic plan articulated a model of regional coordination and collaboration that was subsequently put into practice and that had its roots in the DACA collaboration begun the year before.

In the years that followed, the model of regional coordination and collaboration evolved, prioritizing the organization of free immigration legal services workshops, the scheduling of planning and capacity-building events for representatives of participating agencies, and the adoption of shared tools for communication and the planning of workshops. The network continued to be informal,

enabling participants to define the terms and extent of their involvement, while CVIIC's role was to help coordinate some of the efforts, undertake logistical tasks where feasible, and cover advertising and other costs. The network's activities were made possible thanks to the engagement of nonprofit, public, and private sector agencies, including community-based organizations, nonprofit immigration legal services providers, pro bono attorneys, libraries, educational institutions (K-12, adult education, community colleges, state universities), local governments, and mass media agencies, among others. Free immigration legal services workshops were organized throughout the San Joaquin Valley, linking local entities that hosted the events, with the broader regional network. By 2019, the regional partners were scheduling over 100 free immigration legal services workshops per year, benefitting thousands of immigrants through these services. In addition, hundreds of community education/outreach events were held each year by the agencies, further extending the network's efforts and outreach to rural and urban communities. Monthly regional planning meetings and trainings were co-sponsored with the Immigrant Legal Resource Center (ILRC), California Immigrant Policy Center (CIPC), and other strategic partners, further contributing to the regional capacity building and coordination of efforts.

Other priority topics were also addressed by CVIIC, including health access for immigrants, voter registration and participation, local and state-level advocacy, and participation as early as 2017 in multiple 2020 Census-related activities. Regional collaboration was further reinforced through an annual regional conference on immigrant integration scheduled by CVIIC each fall. The annual conference served to bring together representatives of immigrant-serving organizations from throughout the region to identify and discuss priorities, take advantage of capacity-building opportunities, share their expertise, and develop stronger peer relations.

Hence, when the COVID-19 pandemic arrived and led to the shutdown of in-person activities in March 2020, CVIIC and partner organizations had already enjoyed a long history of collaboration and coordination of efforts. They had also gained the trust of thousands of immigrant families in the San Joaquin Valley.







THE PILOT PROJECT

After the outbreak of the COVID-19 pandemic and the shutdown of many economic activities that led to the temporary or permanent loss of jobs in the Central Valley, CVIIC received an invitation from a funder to consider developing an initiative to help Central Valley immigrants, particularly those considered among the most vulnerable. A proposal was made to develop a pilot project focused on helping to generate alternative/additional sources of income to support immigrant families. Planning for the design and eventual implementation of the pilot project began in Summer 2020. Given CVIIC's lack of experience in entrepreneurship and business development, an initial task was to solicit input and assistance from key local partner agencies. This included adult education leaders (Fresno Adult School, State Center Adult Education Consortium, Sequoias Adult Education Consortium, College of the Sequoias), immigration legal services partners, (Immigrant Legal Resource Center, Education and Leadership Foundation), business development agencies (Valley Small Business Development Center), and Immigrants Rising, a national organization based in the San Francisco Bay Area but with a rich history of creating educational and economic mobility opportunities for vulnerable immigrants, including DACA recipients. Meetings took place over the summer to discuss program design options and to share information about relevant opportunities being offered in other parts of the state or nation, including adult schools and vocational institutions. A deliberate attempt was made to pay attention to the specific needs of low-income Latino immigrant families residing across the 8 county-region served by CVIIC.



Gradually, the proposed pilot project began to evolve with the following features and objectives: a program focused on self-employment and entrepreneurship trainings designed to serve low-income and vulnerable Latino immigrant families; a holistic approach that included paying attention to the economic mobility needs of the participants; the potential need for access to immigration legal services for themselves or other family members; a commitment to connect them to health and other available social programs to help overcome some of the challenges arising from the pandemic; and a desire to help improve their knowledge of English. The proposed pilot program would recruit a cohort of 30 individuals and provide training and individual technical assistance over a year. Classes would be virtual and held once per week during the evenings. Additionally, an English as a Second Language class for entrepreneurs would be offered on Saturday mornings and be complemented by a smartphone app with relevant ESL lessons for entrepreneurs. Immigrants Rising was contracted to offer the first two eight-week courses, which would run from Fall 2020 to Winter 2021.

To test the potential interest in a project of this nature, in the early summer, CVIIC sent out a questionnaire via its social media and text messaging channels, asking Latino immigrants if they would be interested in enrolling in such a program. Scores of responses were obtained within a few days, further encouraging CVIIC to proceed with the development of the project.

Once the planning was completed and funding was secured, an informational and registration campaign was launched using multiple channels, including text messaging to over 5,000 subscribers, posting in CVIIC's social media accounts, sharing the opportunity via listservs that included other regional partners, and via paid Facebook ads. Interest was enthusiastic and the registration process closed in less than a week, producing scores of interested residents from throughout the Central Valley. A group of 30 participants was selected and the first course began in October 2020.







LEARNING PROCESS AND NEW OPPORTUNITIES

The inaugural cohort that enrolled in Fall 2020 and took an introductory level course in entrepreneurship brought valuable lessons to CVIIC and partner organizations. The course was offered by Immigrants Rising, which had been contracted due to its vast and proven experience. Additional learning took place once the second and more advanced course was offered to this first cohort in Winter 2021. The principal lessons learned included the following:

- A great deal of interest existed among Latino immigrant families in training opportunities, such as the one offered by CVIIC.
- The overwhelming majority of the applicants had never taken any type of formal entrepreneurial courses.
- Many of the participants did not have access to computers or broadband internet at home, relying only on their smartphones.
- Women made up a majority of applicants and students enrolled.
- A majority of the first cohort participants consisted of people who either had no established business or had one that was operating informally. Most of the participants were aspiring micro-entrepreneurs. This profile changed over the next three years, increasing participants with a formally established business.
- The pandemic was having a devastating impact on the livelihoods of the program participants.
- Participation in the English for Entrepreneurs did not meet expectations and was not continued after the first course due to low participation. It became apparent that expecting participants to participate in more than one class per week was not realistic.
- In addition to business-related technical assistance needs, participants requested CVIIC's help to deal with a range of issues, ranging from access to immigration legal services, assistance to receive medical attention due to the pandemic, etc. Their engagement in entrepreneurship training took place within the context of other needs being faced by many low-income and vulnerable families.
- Participants (in this and subsequent cohorts) valued greatly the personal attention and technical assistance being provided through the program. When asked after their participation what they like best about the program, a favorite response was the personalized assistance provided by the CVIIC staff and the instructors.





The lessons being learned from the experiences of the first cohort were considered to help plan the remainder of the first year of the program. The key decision made at the time was to discontinue the idea of engaging a single cohort over the course of a year. Instead, it was decided to only engage the first cohort for two eight-week courses and then recruit a second cohort, which would take an introductory-level course in the Spring and an intermediate-level course in the Summer of 2021.

Since Immigrants Rising was unable to teach the courses to Cohort 2, alternative instructors were sought and secured. The Spring 2021 course was taught by Fresno Area Hispanic Foundation (FAHF), while the Summer 2021 course was offered by two well-qualified and experienced consultants from Valley Small Business Development Center (SBDC). As was the case with the first cohort, once registration was opened up, more than enough interested participants signed up in only a few days. A waiting list was created to replace participants who dropped out or were no longer able to join the cohort.

As the first year unfolded, new partnerships, opportunities, and resources emerged, further enriching the new program. Particular attention was paid to the development and strengthening of relations with partner agencies capable of offering funding opportunities, other business development resources and trainings. This included agencies based in Fresno and others located in the Bay Area but interested in supporting Central Valley immigrant families.

Two new collaborations began to be discussed for the program's second year. The first was the collaboration with the California State University, Fresno's Office of Community and Economic Development, to help organize webinars for a U.S. Department of Agriculture program seeking to inform rural entrepreneurs about existing USDA programs. The second new collaboration that began to be planned was the involvement of CVIIC in outreach efforts to promote a new State of California program called SEED (Social Entrepreneurs for Economic Development), which would offer entrepreneurial training and grants of $5,000 or $10,000 to immigrant-owned businesses. Immigrants Rising received the largest SEED contract from the State of California ($5.4 million) and developed a state-wide plan that included the establishment of multiple regional partnerships to promote SEED. Immigrants Rising expressed a strong desire to make the program available to Central Valley immigrants and sought CVIIC's assistance to accomplish this. The SEED program preparations began in Summer 2021 and the implementation took place over the following months, creating different application opportunities.

CVIIC's role in the SEED project was a rewarding experience. It enabled CVIIC to carry out massive outreach campaigns throughout the region, establishing contact with hundreds of interested applicants, and providing one-on-one technical assistance to help immigrants prepare their applications, learn to navigate the online platform used by Immigrants Rising to apply, and take the required online training. To CVIIC, the SEED program offered an unexpected opportunity to enable Central Valley immigrants to access State of California-funded entrepreneurship grants. At the end of the first year of SEED, Immigrants Rising had selected 743 grant awardees, for a combined total of $4,055,000. The Central Valley was well represented, as 286 grants were awarded to local residents, possibly totaling at least $1,430,000. Among the awardees were participants in CVIIC's Immigrant Entrepreneurs Program, as well as many other Central Valley immigrants who found out about the opportunity through CVIIC's outreach efforts.

The second year of the program continued the recruitment of 2 separate cohorts, each to benefit from introductory and intermediate-level courses. The process of recruitment and enrollment of participants proved once again that much interest existed among Central Valley Latino immigrants for such opportunities. In addition to the regular weekly courses, CVIIC proceeded to schedule and offer a growing number of industry-specific and thematic mini-courses, which ranged from one to four sessions long. Experts from the Central Valley

or other parts of California were contracted to make the free training available. The topics were selected based on the perceived needs and interests of program participants, who expressed a desire to have more in-depth knowledge of specific topics, such as the use of QuickBooks, the establishment of an online presence for the business, or the development of a food truck business, among others. These courses were made available to the public at large and publicized via CVIIC's social media accounts, including a Facebook group that was rapidly gaining popularity and, by Spring 2024, had over 1,500 members.

During the second year, CVIIC staff further explored and developed local, regional, and national partnerships in order to make available additional resources and opportunities to Central Valley Latino entrepreneurs. Among the many new partnerships developed were the establishment of a relationship with Santa Clara University's My Own Business Institute (MOBI) and the decision to join the Build from Within Alliance (BfWA).

MOBI presented an exceptional opportunity to make available to CVIIC's target population a free online entrepreneurial learning platform that included courses in English and Spanish. Some of the existing content in the CVIIC account was slightly modified to make it more accessible to Central Valley immigrants. At the end of January 2023, CVIIC began a modest promotional campaign to enroll participants and, once again, found interest among Central Valley Latinos. Due to the high response and CVIIC's limited staff capacity to provide all interested students with necessary assistance, the promotion of the opportunity was reduced to make it more manageable. By Spring 2024, CVIIC had enrolled nearly 300 students in the MOBI platform.

The membership with BfWA provided CVIIC with other valuable resources essential to the improvement of its organizational capacity. BfWA's four-pillar model of economic development and its dedication to serving low-income and minority communities coincided with the purpose of CVIIC's IE program. BfWA also provided access to a network of peer organizations willing to share experiences and resources. Furthermore, BfWA offered CVIIC technical assistance, an entrepreneurial teaching curriculum in English and Spanish, and other capacity-building resources, including a road map useful for short-, medium-, and long-term planning.

EXPANSION TO RURAL COMMUNITIES

A new funding opportunity permitted CVIIC to launch in Summer 2023 a new project that over the course of a year and a half would recruit and train 4 cohorts of participants from rural communities. To start, it would offer in-person entrepreneurship training to Latino immigrants in two rural communities: Madera and Mendota. Madera was the home of many previous participants in the virtual IE program classes offered since 2020. Moreover, it was also a site where many free immigration legal services workshops have been held since 2013. It is characterized by a high Latino population, which includes older waves of Mexican immigrants from traditional sending states (Michoacan, Jalisco, and others) and more recent arrivals from indigenous communities in Oaxaca and Guerrero states. The indigenous population itself is diverse and multiple languages are spoken, including Mixteco, Zapoteco, and Triqui. In turn, Mendota is a community where CVIIC and partner organizations also organized many immigration workshops over

the years, drawing on the collaboration of local agencies, including educational institutions. The community includes a high proportion of Central American immigrants, most notably from El Salvador. CVIIC's IE program courses also drew the participation of Mendota residents, reflecting a potential to generate interest for the in-person courses to be offered.

Hence, the proposed project not only sought to deliver trainings to two small (15 persons) cohorts in each of the two key rural communities, but also to deliberately serve key Latino immigrant subgroups. However, the actual recruitment process brought unexpected results. Despite multiple outreach efforts, the Mendota course was canceled due to lack of enrollment. In contrast, the interest from Madera residents greatly exceeded expectations. Considering the results, enrollment for the Madera group was increased to make up for the Mendota cancellation.

For the second round of enrollment, Mendota was replaced with Reedley, a rural community in East Fresno County, while Madera was kept due to the ongoing interest in the program. Two other rounds of training for rural Latino immigrants are scheduled to be offered as part of this project.

Despite the initial stumble with Mendota, thanks to a separate partnership with a Fresno agency, Access Plus Capital, a new opportunity emerged in 2024 to offer in-person training to rural entrepreneurs in Kerman, a city close to Mendota. On this occasion, enrollment in the course, that began in Spring 2024, brought about the desired attendance.



A SMALL-SCALE INCUBATOR

The start of the fourth year of the IE program coincided with the September 2023 movement of CVIIC's office to a new building that provided more office space and also the possibility of using one of its large rooms as a small-scale business incubator that could include in-person classes, access to computers and other office equipment lacked by program participants, individual office space to meet with potential clients, and a venue for social events to promote the development of a Latino immigrant entrepreneurs community. Gradually, the incubator space began to be furnished in 2024 and in-person activities began to take place in the weeks that followed, including in-person entrepreneurship and digital literacy courses.

While the incubator idea had been considered as a future endeavor as early as the first year of the IE program, the conditions to create were hampered by the persistence of the COVID-19 pandemic and the unavailability of sufficient funds. An important factor leading to the establishment of the incubator was the arrival of a new partnership with the City of Fresno, which made it possible to design a project that would offer in-person entrepreneurship and digital literacy courses to Spanish-speaking Latino immigrants residing in Fresno. The City of Fresno applied for and received funding from a State of California program. CVIIC was contracted to develop and offer the courses. The courses were launched in Spring 2024 and the project is to continue until September 2025. The two-year project offers in-person entrepreneurship trainings to 2-3 cohorts per year, as well as 16 short digital literacy courses in Spanish.

A REGIONAL NETWORK FOCUSED ON IMMIGRANT ENTREPRENEURSHIP

CVIIC's IE program was designed and implemented thanks to important contributions by partner agencies. Its evolution has also relied on pre-existing and new partnerships. As was evident from the start, the development of the IE program was also signaling the importance of bringing attention to the specific needs and potential of Latinos and other immigrant entrepreneurs. The basic indicator informing this perception is that cohort after cohort, the vast majority of IE program participants indicate that they have never received formal entrepreneurial training. In other words, there is a universe of interested Central Valley Latino immigrants who are being left out of potential entrepreneurship opportunities in the region.

Partly as a response to this reality and following the examples of the ongoing regional collaboration on immigration legal services, CVIIC proposed to apply the model of regional coordination and collaboration to the work on immigrant entrepreneurship. To this end, it began to invite partner organizations interested in immigrant entrepreneurship to bimonthly meetings that began in June 2023. The meetings of the incipient network have served to improve the collective knowledge of the resources and services offered by each agency, identify issues of common interest, consider activities for possible collaboration, and create capacity-building opportunities for the agencies. After a year, the network includes over 50 representatives from 30 agencies. A specific joint activity that was identified from the first meeting was the organization of an immigrant entrepreneurs' expo, an event that is being made possible in 2024. The inaugural event is scheduled to be held in downtown Fresno on August 29, 2024





WHY ENTREPRENEURSHIP FOR LATINO IMMIGRANTS IN THE CENTRAL VALLEY?

After only three and a half years of existence, it is fair to argue that the CVIIC IE program is still in its infancy. It is limited in scope, largely due to the linguistic and cultural capacity of CVIIC and the organization's lack of prior experience with entrepreneurship and economic development. Its existence and the organizational context in which it was created, however, serve to inform that there are multiple ways in which the economic well-being of immigrant families can be addressed by grassroots organizations, like CVIIC, that were previously focused on other equally valuable priorities. Real-world conditions, in this case, the arrival and perpetuation of the COVID-19 pandemic, brought about greater economic insecurity and vulnerability to Central Valley immigrant families. Immigration advocates and immigrant serving agencies had to pivot and come up with solutions to the challenges of the COVID era. CVIIC's work on immigration legal services continued (replacing in-person workshops with virtual workshops), as did its 2020 Census campaign, while intensifying health-related informational campaigns and the mass distribution of COVID-19 masks to partner agencies and immigrant families. Thanks also to timely funding and the insights and suggestions of key local partners, CVIIC was able to launch a new program that has already served hundreds of Latino immigrants, providing them with learning opportunities and putting them in contact with trustworthy, reputable partner agencies that offer other valuable services and resources.

DEVELOPING ENTREPRENEURSHIP OPPORTUNITIES FOR LATINO IMMIGRANTS IN THE CENTRAL VALLEY BECAME A NECESSITY FOR CVIIC DUE TO THE NEEDS OF LOCAL IMMIGRANT FAMILIES.

Developing entrepreneurship opportunities for Latino immigrants in the Central Valley became a necessity for CVIIC due to the needs of local immigrant families. The IE program continues to evolve, seeking to contribute to the empowerment and economic mobility of Latino immigrant families in the Central Valley.

In the pages that follow, this report now offers an opportunity for a local public health researcher and economist, Dr. Gilda Zarate-Gonzalez, to delve into the immigrant and entrepreneurial journeys of participants in the IE program to better understand how these intersect and manifest themselves in the Central Valley. It is also an opportunity to take an initial glimpse into the role that the IE program has played in their journeys to date. Like the IE program itself, the research project carried out by Dr. Zarate-Gonzalez is focused and centered in scope, and it establishes an important and insightful foundation for our future research efforts.

THE INMIGRANTES EMPRENDEDORES (IE) PROGRAM



The Central Valley Immigrant Integration Collaborative (CVIIC) launched its Immigrant Entrepreneurship Program in 2020 to support Latino immigrants in California's San Joaquin Valley. This initiative aims to enhance participants' entrepreneurial skills, providing them with intensive training, business education, and personalized guidance. A key feature of the program is its comprehensive approach to entrepreneurship that seeks to address different related needs. This includes four main elements: structured classes, financial education tailored for business needs, the connection to partner agencies that are part of the small business ecosystem, and the availability of immigration legal assistance. By assisting immigrants in starting new businesses or improving existing ones, the program contributes to the economic well-being of both immigrant families and their communities.

With this program, CVIIC expanded its impact by serving Latino immigrant families and fostering a regional dialogue on immigrant entrepreneurship. The collaborative effort involves multiple partner organizations, combining expertise in vocational education, legal support, and community resources. This holistic support system helps address systemic barriers faced by low-income Latino immigrants, empowering them to pursue entrepreneurship as a viable path to economic mobility. Through its work, CVIIC demonstrates the untapped potential of immigrant entrepreneurs in revitalizing local economies and contributing to broader economic success.

BACKGROUND

Latino immigrant entrepreneurs play a significant role in the business landscape, facing unique challenges and opportunities. Immigrant entrepreneurs, including Latinos, bring valuable human and social capital such as international experience, networks, and language skills that aid in identifying and evaluating business opportunities (Middermann, 2020). The emergence of Latino immigrant entrepreneurs, and their earnings are of relevance particularly in regions like the West and the Pacific Northwest of the U.S. (Rodriguez & Devadoss, 2014).

Studies have shown that Latino immigrant entrepreneurs utilize personal and social capital differently in their business endeavors (Zolin & Schlosser, 2013). Additionally, the motivations and agency of immigrant entrepreneurs within their ethnic communities play a crucial role in leveraging social capital for business success (Gomez et al., 2020). Successful Latino immigrant business owners have been observed to expand their businesses beyond ethnic enclaves, showcasing effective strategies for growth and sustainability (González & Campbell, 2018).

Nevertheless, challenges persist, with Latino immigrants facing criminalization and racialization, impacting their income compared to U.S.-born counterparts (Valdez et al., 2018). Furthermore, studies show that a substantial proportion of Latino immigrants lack access to social programs, such as health insurance. Nearly 27% of Hispanics under 65 are uninsured, which is twice the rate of non-Hispanic whites (Philbin et al., 2018). The absence of insurance among Latino immigrants is linked to state-level immigration policies, which can impact their mental and physical health outcomes (Hatzenbuehler et al., 2017).

Understanding the challenges faced by Latino immigrants in new destinations is crucial to identify barriers and develop strategies to improve access to services in order to realize their entrepreneurial projects. This study aims to explore and identify what factors may be causes of success or challenge to entrepreneurship among Latino and Latina immigrants who reside in California's San Joaquin Valley region.



RESEARCH DESIGN AND METHODS

This study collected data through in-depth interviews with graduates and prospective students of the CVIIC's **Inmigrantes Emprendedores (IE)** program residing in the San Joaquin Valley (SJV). To assess capacity and systems in the region, key informant interviews with CVIIC partner agencies were also conducted.

The central question of the interviews was to understand what factors enable and/or discourage entrepreneurship amongst immigrants who identify as Latinos or Latinas. A semi-structured interview guide was designed using an ample consultative process between CVIIC's Executive Director, IE staff who are in daily communication with program graduates and new applicants, and the principal investigator. The assessment included inquiries about the topics of immigration experiences and entrepreneurial background, sociocultural norms, access to technology, banking and credit, legal rights and assets, program evaluation, prospects, and availability of support and infrastructure.

Participant Selection

Participants were invited by CVIIC's staff via email listserv from the extensive network of IE participants that have completed the training, and current applicants waiting for enrollment in the courses. Due to the possibility that some emails were no longer valid, the invitation and sign-up form were announced to CVIIC social media subscribers as well. The interest form was completed by 63 people indicating their desire to participate.

Data Collection and Ethics

A total of twenty (20) CVIIC IE graduates, and ten (10) future students were randomly selected and invited for an interview in person or by Zoom. Of the partner agencies, five (5) organizations were identified and invited, and three (3) agreed to the interview.

The semi-structured interviews were conducted in Spanish (27) and English (2), whichever was the participants' preferred language. The interviews with partner agencies were in English. All the interviews took place during the months of October through December 2023, and the mean duration was 118 minutes. A participation incentive was provided to each interviewee to compensate them for their time; the partner agencies did not receive the incentive. Informed consent was obtained in writing prior to each interview, and verbally to record audio and/or visual interactions at the start of every meeting.

Data Analysis

The interviews were transcribed from Spanish to English and analyzed using an exploratory thematic analysis design, with structural coding waves focused on the overarching research question. All data analyses were conducted using ATLAS v.24 software.

FINDINGS

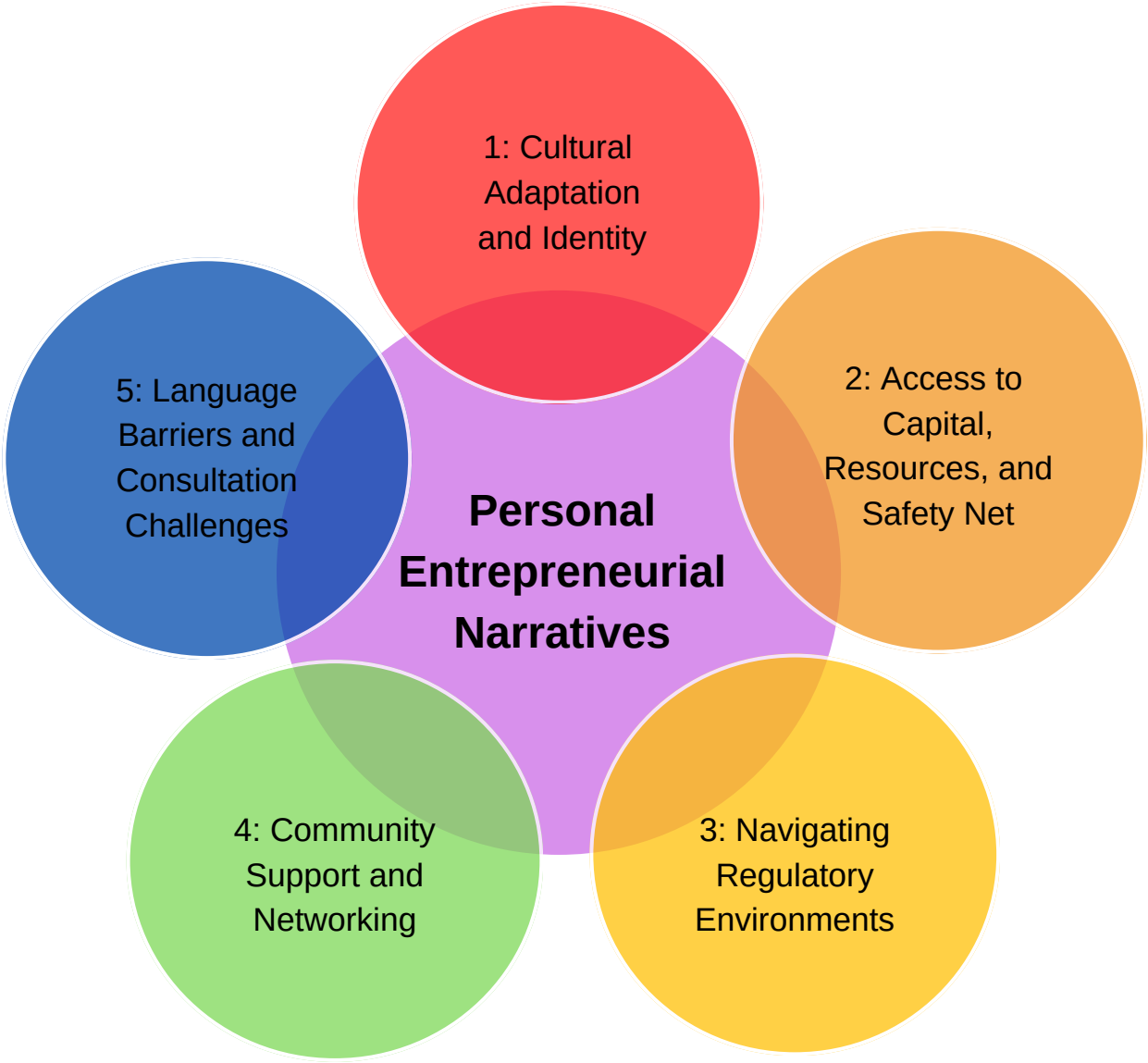
A total of 29 Latinas and Latino immigrants who reside in the SJV and are current and future **CVIIC IE** graduates were interviewed for the study. All participants were adults aged 29 to 65, and the average age was 45.89 years old (+/- 7.29). Most of the participants were women (68%), and 32% were men.

Participants reported having migrated from Mexico, Colombia, El Salvador, Honduras, and Venezuela. The geographical distribution of the interviewees includes practically all counties in the San Joaquin Valley except for Kings County. The participants reside in urban and rural areas of the region where they have located their businesses within diverse industries *(see table 1)*.

Table 1. Counties, Cities, and Industries of Inmigrantes Emprendedores' (IE) Businesses

County	City	Industries
Kern	Bakersfield Shafter	Architectural drawing and design Car wash and detailing Fashion, Sewing, Embroidery
Tulare	Farmersville Visalia Dinuba	Floral design, flower, and ornamental retail Construction and floor remodeling Office and residential janitorial Apiculture/Beekeeping Language interpretation and translation services
Fresno	Selma Mendota Kerman Fresno	Hospitality services Commercial transportation Retail commerce Food and restaurant services Residential organization services Landscaping services Paralegal family services assistance Personal and group exercise training
Madera	Madera	Agricultural transportation Non-profit social services assistance
Merced	Los Baños Merced	Food and catering services Residential construction and remodeling Automobile finance and sales
Stanislaus	Modesto	Food and catering services
San Joaquin	Manteca Stockton	Professional janitorial services Commercial construction, repair, and remodeling

Figure 1. Thematic Framework of Entrepreneurship Factors



Semi-Structured Qualitative Interviews

The interviews offered valuable insights into the factors contributing to the successes and challenges faced by Latino and Latina immigrants in their entrepreneurial endeavors. Each theme identified from the qualitative interviews is represented as a section stemming from the central focus of personal entrepreneurial narratives exemplified in the exploratory analysis of the interviews. In *Figure 1*, a visual model of "Entrepreneurship Factors among Latino and Latina Immigrants" is depicted to summarize the association framework of the main themes and their interrelationships.

The sections are labeled with the respective themes: Cultural Adaptation and Identity, Access to Capital, Resources, and Safety Net, Navigating Regulatory Environments, Community Support and Networking, and Language Barriers and Consultation Challenges.

THEMES



1. CULTURAL ADAPTATION AND IDENTITY

Key Findings: Experiences of Cultural Integration, Identity as a Business Asset, and Experiences in Cultural Adaptation



2. ACCESS TO CAPITAL, RESOURCES, AND SAFETY NET

Key Findings: Financial Challenges, Resourcefulness and Supportive Strategies, and Impact of Financial Accessibility on Business Growth



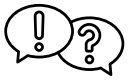
3. NAVIGATING REGULATORY ENVIRONMENTS

Key Findings: Understanding and Compliance with Regulations, Legal Support and Guidance, and Barriers Due to Immigration Status



4. COMMUNITY SUPPORT AND NETWORKING

Key Findings: Role of Ethnic Communities, Mentorship and Support Networks, and Challenges in Broader Market Integration



5. LANGUAGE BARRIERS AND CONSULTATION CHALLENGES

Key Findings: Impact on Business Operations, Overcoming Language Barriers, and Communication with Authorities and Institutions

THEME ONE

CULTURAL ADAPTATION AND IDENTITY

This exploration aims to shed light on the multifaceted nature of cultural adaptation and its profound impact on entrepreneurial ventures. Dynamics of cultural adaptation play a pivotal role in shaping the experiences and strategies of entrepreneurs. This theme delves into the intricate interplay between cultural identity, business operations, and strategies within the context of cultural integration for Latino immigrant entrepreneurs. Examining the experiences, strategies, and challenges faced by entrepreneurs navigating between cultural boundaries allows us to gain insights into the transformative power of cultural identity in shaping the business landscape in the SJV region.

Key Findings: Experiences of Cultural Integration, Identity as a Business Asset, and Experiences in Cultural Adaptation.

Challenges in Cultural Adaptation:

Latino immigrants face significant hurdles adapting to a new society and its business cultures, regulations, and practices, which affect business growth and networking.

Identity as a Business Asset:

Cultural identity is leveraged as a unique selling point, particularly in businesses targeting niche markets or offering culturally specific products or services.

Experiences of Cultural Integration:

Latino immigrant entrepreneurs navigate between their immigration stories, native culture, and the culture of their host country, impacting decisions to start businesses, operations, and strategies.

"The situation was difficult there [rural Mexico]. If you wanted to eat, we had to plant our food and if you wanted to make a living then we needed to sell the corn that we had planted, I'm talking about surviving. This was difficult in Mexico, unfortunately the governments that had been in charge of us before, well, they created pure poverty all the time, so the resources did not reach the poor places like my town."

– Luis, Stockton, CA.



"I was never interested in coming... I was happy there, my family was happy, but my husband came, he came here because of the economic situation, we had a child, so he came and that was it. I didn't want to come, but a neighbor told me that if your husband tells you to leave, as a wife you must go."

– Maria, Dinuba, CA.

"Some things happened in my marriage, I needed to leave, and my brothers asked me, do you want to come? And I said yes. And then they helped me, we got visas and everything and we came. First it was difficult. My children did not want to stay, it was almost against their decision, but at that time they were little and besides one is doing it because one says ah! it is a better life for them in the U.S. than in Sinaloa, that is what one thinks at that moment and God knows that I have not regretted it."

– Andrea, Fresno, CA.

"I came here with my family from Los Cabos when I was 5 years old... I got my citizenship when I was 15 years old thanks to my mother and my late grandpa Tomas Gonzalez. That was a big, big change for sure. I waited for that for a really long time. I needed that not only to feel that I belong here but to be able to travel and go to college. It opened everything. It really did. It allowed me to have the resources the United States provides for you to prosper. And it allowed me to be where I'm today. Without that, I don't know where I would be. Growing up in Mexico I wouldn't have the mental motivation that I have now."

– Guillermo, Merced, CA.

Latino entrepreneurs often find themselves straddling two worlds—the culture of their native country and that of their host country—each with its own set of norms, values, and business practices. This juxtaposition presents both opportunities and challenges, influencing the trajectory of businesses and the strategies employed by their founders.

"...because in El Salvador I am the son of Don Toño and everyone knew him, I had a lot of advantages and safety, but the gangs begun to make it unsafe to have businesses there and take care of my family... So, Fresno has what we need as a family. It's peaceful. It gives me the opportunity to grow as an entrepreneur. It gives me the opportunity to enjoy my family. There is no fast-paced life and crime like the big cities."

– Eduardo, Fresno, CA.

One aspect of this complex tapestry is the notion of cultural integration, wherein entrepreneurs navigate the nuances of blending their native cultural heritage with the cultural landscape of their adopted home. By adeptly maneuvering between these diverse cultural spheres, entrepreneurs harness their unique backgrounds to inform their business practices, shape their organizational culture, and foster connections with a diverse range of stakeholders.

Central to this discussion is the concept of identity as a 'business asset' as it is experienced by Latino immigrant entrepreneurs. Across various industries, entrepreneurs leverage their cultural identity as a distinctive selling proposition, capitalizing on the richness of their heritage to resonate with niche markets or offer culturally specific products and services. Through case studies and real-world examples, we delve into the ways in which cultural authenticity becomes a cornerstone of brand identity, driving consumer engagement and loyalty.

"When we started to make our food as we had it in Venezuela, with the menu completely from our region. Then there is an eastern style of cuisine, an arepa that is stuffed, and it is called Perico. Perico for us is onion, tomato, chopped with a scrambled egg... many people approached us and said: Hey, look, be very careful with the egg, there are people who have egg allergies. My husband and I consulted, and we decided to take this off the menu and start focusing on what components of our arepa are always separated so that the customer can tell us their allergies. We decided together that we are going to focus on what customers are demanding here in this country and not only not have any problems but create a customer base that trust us."

– Deisy, Fresno, CA.

However, alongside the opportunities afforded by cultural adaptation lie significant challenges. Entrepreneurs grapple with the complexities of assimilating into new business cultures, often contending with unfamiliar norms, regulations, and networking practices. These hurdles can impede

business growth, hinder effective communication, and strain professional relationships, underscoring the importance of understanding and addressing the intricacies of cultural adaptation in entrepreneurial endeavors.

Challenges in cultural adaptation can hinder business growth and networking for immigrant entrepreneurs. The struggles faced in adapting to new business cultures and practices can impact their ability to establish connections and expand their operations. Walsh & Cooney (2022) emphasize the importance of understanding the interplay between immigrant nascent entrepreneurship and cross-cultural adaptation to address these challenges effectively.

Societal expectations regarding gender roles may create additional challenges for Latina immigrant entrepreneurs in accessing capital, networking opportunities, and business support services. Access to resources such as education, funding, and mentorship varied based on gender, with Latina entrepreneurs potentially encountering barriers related to language proficiency, immigration status, and discrimination. Balancing business ownership with family responsibilities can be particularly challenging for Latina immigrant entrepreneurs, given cultural expectations surrounding caregiving roles and family obligations. Moreover, gender discrimination and bias may impact women's ability to access opportunities and negotiate contracts, further influencing their achievement and workload.

"...I accomplished managing my business with my husband by balancing our scheduling but in reality, I don't get off the clock. Looking at the clock 24/7, I start early, I get the kids ready, I drop them off at school, and my husband already left to start detailing cars, so I'll go meet him. I make sure that everything's in place if he doesn't need anything, because sometimes he runs out of water or soaps or whatever the case is. So, I stay on standby and go home. . I do the house stuff, the cleaning, the make the lunch real fast before he gets home, or the kids get home. The laundry must be done too. Then I work in the business, processing invoices, payments, banking, managing our helpers, calling clients, everything that the business needs to administer it. Once my kids get home, I'm the bus driver. I pick up my husband and then we eat dinner. And I pretty much do everything in the household. I do the homework with the kids. So, by then, by bedtime, my husband is like saying, so how was your day? You know? And I'm like, Mine was great. I ask how was yours? And that's when I'm hearing all about the business and he gives me all the input. Oh, well, this car went through this card canceled at the very end of, you know, last minute. We did get to finish this project, but we still need to do other projects and then that's where we start putting hours to see if tomorrow looks like a shorter or longer day. So that's pretty much like that. Teamwork makes the dream work."

– Sandra, Shafter, CA.

Gender differences in achievement and workload between Latino and Latina immigrant entrepreneurs can be influenced by a variety of factors. Cultural norms often dictate traditional gender roles within households and businesses, potentially shaping the types of ventures pursued and the level of support received. Additionally, understanding these nuanced dynamics is crucial for developing targeted support initiatives to promote gender equity and empower all entrepreneurs to succeed.

"I loved my city [Patzcuaro, Michoacan] because I was with my parents, I was with my sisters, but what I didn't like was that there weren't so many opportunities. In Mexico, there is a lot of social hierarchy, the economic classes, so if you try to climb, they just don't let you, and they set limits, they set their barriers. So, it was a little difficult for us to make our way in the sense that education there is not free, you must pay for it. So, this one was complicated because I said well, I am the oldest, I have to help my father so that my other sisters don't find themselves in the need that I found myself in, not being able to go to school."

– Monica, Madera, CA.

By acknowledging and addressing these struggles, organizations, and policymakers can provide targeted support to facilitate the integration of immigrant entrepreneurs into the business landscape of the host country and regions.

THEME TWO

ACCESS TO CAPITAL, RESOURCES, AND SAFETY NET

Key Findings: Financial Challenges, Resourcefulness and Supportive Strategies, and Impact of Financial Accessibility on Business Growth

Financial Challenges:

Latino immigrants experience difficulties obtaining funding, credit history challenges, and experiences with financial institutions.

Resourcefulness and Supportive Policy Strategies:

Innovative or alternative ways entrepreneurs overcome financial and personal barriers (e.g., community funding, partnerships, health insurance). During the pandemic, easing health insurance enrollment by the COVID-19 public health emergency declaration empowered some entrepreneurs to develop and launch their new or operate existing business projects.

Impact of Financial Accessibility on Business Growth:

When capital is available, Latino immigrant entrepreneurs direct their focus to business expansion opportunities and sustainability.

In the landscape of entrepreneurship, access to capital, resources, and a safety net emerged as a critical determinant of success, shaping the trajectory of ventures and the resilience of their founders. The analysis in theme 2 delves into the multifaceted dimensions of financial accessibility, shedding light on the challenges, strategies, and profound impacts encountered by entrepreneurs on their journey to realizing their business aspirations.

Family and ethnic community capital emerges as a crucial funding source for immigrant entrepreneurs, especially those with no established business history or relationships with financial institutions (Bird & Wennberg, 2016). Leveraging family resources can provide immigrant entrepreneurs with the necessary support to launch their businesses.

"...they [parents] are like the strongest links that I have maintained in El Salvador, we communicate via phone, WhatsApp specifically. And since I trust them a lot, when I'm going to get into a project, I send a mega long audio to my dad and my uncle who is an economist and when they answer me is the more technical and business talk or advice. Honestly, I don't tell them the problems."

– Eduardo, Fresno, CA

"I think there are several reasons why I don't see a lot of Latinos starting their own businesses. One is fear, not knowing how it works to start a business in this country. Because it is not like in the country we come from. It is very different. In Mexico, you set up a small business and that's it. Over there, we set up a little lunch business and we didn't have to do anything else. But this is not the case here in the U.S. People do not know how it works. We ignore how putting a business here works. Also, if you do not have someone to lend you or if you do not have your own capital, well, I tell you the fear will be real because you don't have the support, the funding, or the knowledge."

– Lidia, Madera, CA.

Entrepreneurs often find themselves grappling with the daunting task of obtaining funding, confronting barriers such as limited access to traditional financing channels, credit history constraints, and encounters with risk-averse financial institutions. This was particularly relevant for entrepreneurs looking to break into sectors and industries where Latinos have had limited representation and experience in ownership or leadership, and foundational commercial needs may differ in volume and magnitude.

These obstacles, while formidable, serve as catalysts for innovation and resilience, prompting entrepreneurs to seek out alternative pathways and creative solutions to navigate the intricate terrain of financial scarcity.

"I started as a babysitter many years and took care of several children. After that I went to the factory and there, I lasted about five years. While I worked doing those things, I sold flowers on the side but only for holidays, I did that for 20 years. We started [the flower shop] as an idea, as a dream. Fortunately, in October 2020 we had the opportunity to do it legally and here we are now."

– Olga, Farmersville, CA.

And my kids saw that I was so devoted to those classes, and they wouldn't interrupt me when I was in the [CVIIC] classes. And then the day I filled out the application for funding, they told me don't worry, Mommy you will make it, I trust you. I felt more motivated. I said I must give them the example that you have to fight, that you have to do things no matter how difficult they are, you have to do it and they have to see it. When I told my kids that I had gotten the $5,000 scholarship for the business, they jumped with joy, we hugged, and he told me how proud he was of me. With that money I bought my backpack, I have a vacuum backpack, a professional backpack, I bought a brush to polish the floors that I already use in the offices. Yesterday I was hired to polish a floor, my business is thriving."

– Maricela, Manteca, CA.

In the face of such challenges, resourcefulness emerges as a guiding beacon for entrepreneurial endeavors. Entrepreneurs exhibit remarkable ingenuity and adopt supportive strategies to overcome financial and personal barriers, drawing upon a diverse array of resources and networks to fuel their ventures. From grassroots community funding initiatives to strategic partnerships forged with like-minded collaborators, these innovative approaches not only bolster financial sustainability but also encourage a sense of collective empowerment within entrepreneurial ecosystems.

"I was a certified accountant in Sonora, Mexico but I had to leave because I got married... because what happens is that I do my husband's business accounting. I keep the books, the accountant guides me and one day he says instead of you paying me, you should do it. To tell you the truth, don't make me watch soap operas, give me an Excel sheet, and let me enjoy crunching the numbers. In other words, I love numbers."

– Teresa, Fresno, CA.



"...during the pandemic my business went out of business. But that didn't stop us as a family and because my husband is also very entrepreneurial, he looked for other ways for us to have economic remuneration. This was a change for me because I was the one who provided the food and paid the bills at home, but when the pandemic arrived, my business, they fired me from all the houses because they told me that we no longer needed you to be inside because we didn't want to get infected and so I was fired from most of my accounts. So, my husband went to repair fences and bought me my work boots and I went with him to repair fences, so on holidays, on rainy days and everything, because that was what we had to do, so that didn't stop us. In other words, even though my cleaning business was finished, I restarted a new one with him."

– Gabriela, Fresno, CA.

Amidst the backdrop of unprecedented global upheaval brought about by the COVID-19 pandemic, the significance of access to health insurance emerges as a transformative force in the entrepreneurial landscape. Within the IE program graduates group, many participants who lost their permanent jobs or usual source of income became public health insurance beneficiaries due to Medicaid deliberate enrollment policy changes and Medi-Cal expansion. Medi-Cal is California's Medicaid program, providing free or low-cost access to medical services for people with limited income and resources.

By providing a safety net against unforeseen health crises, access to health insurance empowered Latino and Latina entrepreneurs to pursue their projects with confidence, fostering a conducive environment for innovation and growth even in the face of adversity. Overwhelmingly IE participants reported how access to health insurance during the pandemic served as a catalyst for entrepreneurial resilience, enabling individuals to harness their creative potential and propel their ventures forward.

"During the pandemic, I had a tube in my stomach, and I was fed through it for about six months. I could not eat anything or drink water. That is when started the CVIIC classes. I had already been accepted into the program before I was diagnosed with stage IV cancer, but I had made up my mind and said I am going to take the training. I'm not giving up. I would tell my wife these words: If I die, I am not going to die in a bed, I told her. It never crossed my mind that I wasn't going to make it. I made it and restarted my landscaping business bigger and better."

– Reymundo, Fresno, CA.

The systematic enrollment in Medicaid ended with the public health emergency declaration, and Latino/Latina entrepreneurs began experiencing challenges to their access to healthcare as stated. However, Medi-Cal expansion has continued to focus on including immigrant entrepreneurs who meet income and resource criteria regardless of their documented status.

"Right now, I don't qualify for Medi-Cal because there was a time during Covid when I did qualify, but now because of my husband's salary, my children are the only ones who qualify. I do not have any health insurance now, but I try to not get sick often."

– Maria, Bakersfield, CA.

"I have hypertension and I lost my medicine a few years ago. Seven months asked for it and did not get refills. I was finally getting [my medicines] because my renewal for Medi-Cal was happening but the pandemic ended, and I asked again for my renewal. It was no longer given to me."

– Eduardo, Fresno, CA

Seven of the ten prospective IE program students currently are insured by their employer-provided health plans, covered by spousal policies, covered by COBRA, or have purchased theirs and their family's plan through Covered California; one is uninsured by choice, and two are covered by Medi-Cal. Most of the future immigrant entrepreneurs expressed that staying healthy and having health insurance were important factors in launching their business projects.

"[Not having health insurance] It would stop me from leaving my current job to start my business just for the sake of it. Notice that it is not something that I take lightly because I can tell you I have been there myself for many years, without health insurance. I know health insurance so well now, but I also try to stay healthy and use traditional medicine when I have minor issues and it helps. When I have been to the hospital, only once or twice in my life, I was grateful to not worry about having health insurance or not."

– Rafael, Fresno, CA. Program Applicant.

Central to this discussion is the profound impact of financial accessibility on business growth and sustainability. Exploring the intricate interplay between capital availability and expansion opportunities, which include the social safety net, helps uncover the pivotal role that access to resources plays in shaping the trajectory of ventures, driving innovation, and fostering long-term viability. Through the examination of the challenges and triumphs encountered by entrepreneurs, valuable insights were gained into the transformative power of financial accessibility in shaping the landscape of entrepreneurship and driving socioeconomic progress.







THEME THREE

NAVIGATING REGULATORY ENVIRONMENTS

Key Findings: Understanding and Compliance with Regulations, Legal Support and Guidance, and Barriers Due to Immigration Status

Understanding and Compliance with Regulations:

Latino immigrants have difficulties understanding local business regulations, tax laws, and bureaucratic challenges that apply to their individual industries.

Legal Support and Guidance:

The availability and effectiveness of organizational and legal assistance for immigrant entrepreneurs are essential components to their success.

Barriers Due to Immigration Status:

In entrepreneurship, the regulatory landscape stands as a formidable terrain, shaping the experiences and trajectories of Latino immigrant entrepreneurs as they navigate the complexities of compliance, legal frameworks, and bureaucratic intricacies. This exploration delves into the multifaceted dynamics of regulatory environments, shedding light on the challenges, support mechanisms, and persistent barriers encountered by immigrant entrepreneurs in their pursuit of business success.

At the forefront of this theme lies the imperative of understanding and compliance with regulations. Immigrant entrepreneurs often find themselves confronted with an array of local business regulations, tax laws, and bureaucratic hurdles, each posing unique challenges to business establishment and operations. Most Latino entrepreneurs interviewed reported their experiences accessing and adopting financial tools, such as electronic payment applications, and navigating a landscape fraught with uncertainties and administrative complexities.

"When people have to pay me at the Farmers Market or Pop-Up Events people pay me with cash or I have that Zelle service, Venmo, Square for debit credit cards, and that the Apple Pay and all that. From everything that is difficult with regulations, this is the easiest way to handle my business finances, and my clients love it."

– Alina, Modesto, CA.

Access to legal support and guidance emerges as a crucial lifeline for immigrant entrepreneurs. Partner organizations and legal assistance providers play a pivotal role in offering invaluable insights, expertise, and advocacy to empower entrepreneurs in overcoming regulatory obstacles and safeguarding their business interests. Through collaborative efforts and strategic partnerships, these support networks extend a helping hand to immigrant entrepreneurs, equipping them with the knowledge and resources needed to navigate the legal landscape with confidence and resilience.



"These other programs I met through CVIIC and the Women's Entrepreneurship Center, they referred us to Verizon. They have a platform that also has a lot of information on everything, how to make this [business administration] a bit easier, how to build your platforms in social media networks, how to make contracts. They also give you information such as SBA contracts and finance, they give you a lot of information. This is a very complete platform. Then I do courses that they have small training and also sometimes they have these virtual workshops. I also participate in virtual workshops and from there is another one. I research everything I need online and when I need more help, I contact CVIIC and those other organizations."

– Natividad, Visalia, CA.

Yet, despite the availability of support services, persistent barriers stemming from immigration status continue to cast a shadow over entrepreneurial endeavors. Immigration status can profoundly impact business establishment and operations, exacerbating challenges related to licensing, permits, and access to financial resources. While access to training and education initiatives has helped mitigate some obstacles, entrepreneurs still grapple with systemic barriers that impede their ability to fully realize their business aspirations.

"In my business I have had some experiences, and I don't think the laws would protect me in my business the same. I also have heard from other people. I have heard that they are always kind of mistrusted because they are Latino."

– Alma, Visalia, CA.

Navigating regulatory environments poses significant challenges for immigrant entrepreneurs, particularly concerning local business regulations, tax laws, and bureaucratic hurdles. Research by Harris (2017) sheds light on the complexities faced by immigrant entrepreneurs in complying with planning regulations, especially in areas with high immigration rates. Understanding and adhering to these regulations is essential for immigrant entrepreneurs to operate legally and sustainably in their host countries. Legal support and guidance play a crucial role in assisting immigrant entrepreneurs in navigating regulatory frameworks. Partner organizations and legal assistance services can provide valuable insights and resources to help immigrant entrepreneurs overcome bureaucratic challenges. By offering guidance on compliance, licensing, and regulatory requirements, these organizations empower immigrant entrepreneurs to establish and grow their businesses effectively (Harris, 2017). Immigration status can significantly impact the establishment and operations of immigrant-owned businesses, as well as trust. The legal and regulatory barriers faced by immigrant entrepreneurs due to their immigration status can hinder business growth and sustainability. Access to training programs and support initiatives has helped some immigrant entrepreneurs overcome these obstacles. However, challenges persist, highlighting the need for tailored assistance and advocacy to address the unique regulatory challenges faced by immigrant entrepreneurs (Vargas & Ybarra, 2016).

"As immigrants we have to let go of fear, there are no barriers, we set our own mind, our own limits. There is nothing to lose, there is much to gain. If we achieve it, it is a success and if we do not achieve it, it is an experience, but it will not stop us. There is help for us Latinas, I'm an example of that, I have received a lot of training and guidance. If sometimes people have a bad day and because of that person that doesn't treat us fairly, then we have to get rid of that mentality that we are a minority, that we can't advance because we are immigrants, that we won't make it. Everything is possible if we do it with faith, with dedication. We have to work very hard and above all to be informed before saying no, to be informed, to seek help. Wherever you are, if you want to create your business, never listen to a no even when they are friends or family> Never listen to a no. Listen to the person tells you to go ahead, listen to him or her. If they tell you that you can't do your projects, ignore them. It's not, it's not healthy for you."

– Natividad, Visalia, CA.

Central to this discussion is the recognition of the intricate interplay between regulatory environments and immigrant entrepreneurship. The interviews demonstrated the resilience, resourcefulness, and determination of immigrant entrepreneurs as they navigate the regulatory maze, forge pathways to success, and contribute to the vibrancy and diversity of entrepreneurial ecosystems. This nuanced analysis and compelling narratives, the evidence of the transformative power of regulatory navigation in shaping the landscape of immigrant entrepreneurship and fostering inclusive economic growth.

THEME FOUR

COMMUNITY SUPPORT AND NETWORKING

Key Findings: Role of Ethnic Communities, Mentorship and Support Networks, and Challenges in Broader Market Integration

Role of Ethnic Communities:

Involvement in local ethnic communities supports business operations, including customer base and networking.

Mentorship and Support Networks:

Mentorship and support from other entrepreneurs or community organizations is highly desirable for current and future Latino immigrant entrepreneurs.

Challenges in Broader Market Integration:

Difficulties to integrating into wider, non-ethnic markets and business networks persist for Latino immigrant entrepreneurs.

In the realm of community support and networking for immigrant entrepreneurs, the involvement of ethnic communities is crucial in aiding business operations, broadening the customer base, and facilitating networking opportunities. Research by Zhou (2004) and Danes et al. (2008) underscores that the success of ethnic businesses is often dependent on the size of the ethnic population and the capacity to reach customers outside the ethnic community. Participation in local ethnic communities offers immigrant entrepreneurs a familiar and supportive setting, enabling them to establish trust, cultivate relationships, and attract customers from diverse backgrounds. Within the vibrant tapestry of entrepreneurship, community support, and networking emerge as a cornerstone of success, particularly for Latino entrepreneurs seeking to navigate the dynamic landscape of business ownership. This exploration delves into the multifaceted dimensions of community support, shedding light on its transformative impact on business operations, mentorship, and market integration.

"Since I formalized my business thanks to the CVIIC classes, my contracts have increased. We have clients in Santa Barbara, in Santa Maria, in Guadalupe. We have done work in Tehachapi. All of that happened now that I established my company. Then my friend who is also from Guanajuato, who is an engineer and graduated here, told me that the company was looking for someone to do all the drawings. So, I talked to my engineer, the one I work with, and we submitted a proposal to this company that is in Texas and is here and sells everything throughout the United States, and we got the contract. Here in California, we are also working in San Francisco, and in Los Angeles we just started the contract a month ago."

– Marco Flores, Bakersfield, CA.

A growing body of research underscores the pivotal role of social media skills in empowering Latino entrepreneurs to enhance customer relationships, develop robust brands, and access vital financing opportunities. By leveraging the power of digital platforms, entrepreneurs can forge deeper connections with their customer base, amplify their brand presence, and tap into a diverse array of funding sources, thus catalyzing growth and expansion in an increasingly interconnected global marketplace. Research indicates that Latino entrepreneurs can benefit from enhancing their social media skills to improve customer relationships, brand development, and access to financing (Gavino et al., 2019).

"Well, I have a computer and I have to be honest about these technology issues. I don't think I'm very good, I think I'm lousy, but I must acknowledge the great support in that aspect from my son and daughter-in-law. They are the ones in charge of this from the menu that looks spectacular on Instagram."

– Alina, Modesto, CA.

At the heart of this theme lies the pivotal role of ethnic communities in fostering entrepreneurial success. Latino entrepreneurs draw strength from their involvement in local ethnic communities, which serve as vibrant hubs of support, solidarity, and collaboration. Through active engagement with fellow community members, entrepreneurs cultivate a loyal customer base, forge invaluable networking connections, and gain access to vital resources and opportunities, thus laying the groundwork for sustainable business growth and success.

"My initial venture was directed towards the Mexican community to help them in the printing of birth certificates. This to coordinate or assist them for appointments at the Mexican Consulate and to orient them about how now all the records are digitized, send the documentation to Mexico to the Civil Registry offices of each municipal entity where they were born and all that. . That was my initial venture but now I'm just helping them to get appointments at the Consulate, because I saw that there were many problems, especially for the elderly people, that it was difficult for them. They would call and they [the consulate] would not answer, or when they got through there were no appointments. The consulate has one day when they schedule their appointments, and they don't have set times. If you don't have time to check all day, then people are not able to receive these services. For people that struggle using email or the internet, I help them, I generate their email and all the information so that they receive it in their mailbox."

– Ana Luz, Fresno, CA.

Mentorship and support networks further bolster the resilience and efficacy of Latino entrepreneurship, providing aspiring business owners with invaluable guidance, expertise, and encouragement. Whether through formal mentorship programs, peer-to-peer support networks, or collaborations with community organizations, entrepreneurs benefit from the collective wisdom and experience of their peers, empowering them to navigate challenges, seize opportunities, and realize their full potential.

"I am working on the expansion program. I am educating myself because CVIIC provides me with a program called MOBI, which is My Own Business Institute of Santa Clara University. So, there I am in that program, and I am taking classes at my own pace, and I am in business expansion because it was the subject that I chose. This is where I'm starting out, and my business is now legally registered in the county, and my goal is to grow it with all the resources that I'm learning."

– Gabriela, Fresno, CA.

Amidst the rich tapestry of community support and networking, challenges in broader market integration may arise. Latino entrepreneurs may encounter difficulties in penetrating non-ethnic markets and establishing connections within wider business networks. Cultural barriers, language differences, and systemic inequities can pose significant hurdles, hindering the full realization of entrepreneurial aspirations and limiting access to growth opportunities.

These experiences showcase the transformative power of community support and networking in Latino entrepreneurship. By elucidating the role of ethnic communities, mentorship networks, and the challenges of broader market integration, we underscore the importance of fostering inclusive, supportive ecosystems that empower entrepreneurs to thrive, innovate, and contribute to the vibrant tapestry of the entrepreneurial landscape.

THEME FIVE

LANGUAGE BARRIERS AND CONSULTATION CHALLENGES

Key Findings: Impact on Business Operations, Overcoming Language Barriers, and Communication with Authorities and Institutions

Impact on Business Operations:

English language proficiency affects business operations, customer interactions, and access to resources.

Overcoming Language Barriers:

Latino immigrant entrepreneurs have innovated to overcome language challenges, such as hiring bilingual staff or using translation services.

Communication with Authorities and Institutions:

Entrepreneurs have unique experiences in communicating with official bodies, banks, and other institutions. Limited language proficiency in the entrepreneurial support system and individual entrepreneurs themselves play a role in moderating outcomes and building trust.

In the realm of Latino immigrant entrepreneurs, language barriers and consultation challenges have a significant impact on various aspects of business operations. Proficiency in language plays a crucial role in influencing customer interactions, access to resources, and communication with authorities and



institutions. To address language barriers, immigrant entrepreneurs employ diverse strategies, such as hiring bilingual staff or requesting help from family members. These approaches enable entrepreneurs to effectively communicate with customers, suppliers, and other stakeholders, thereby enhancing business operations and customer satisfaction.

In the intricate mosaic of entrepreneurship, the theme of language barriers and consultation challenges emerges as a significant factor shaping the experiences and strategies of business owners, particularly those operating in diverse linguistic environments. This exploration delves into the multifaceted dimensions of language proficiency, shedding light on its profound impact on business operations, customer interactions, and engagement with institutional entities.

"...sometimes we leave our helpers, work on the projects and I go to the site in person to make sure that the customer is content with our business because some of our employees speak no English. So, you know, they just know how to do their job and they are great employees, let me tell you. When I saw one of our employees saying 'no entiendo', I knew I needed to be there for them and the clients. I would feel so awkward doing FaceTime with my customer."

– Sandra, Shafter, CA.

At the forefront of this theme lies the ubiquitous influence of language proficiency on the day-to-day operations of entrepreneurial ventures. For many business owners, language barriers can present formidable obstacles, impeding effective communication with customers, suppliers, and stakeholders. The ability to fluently communicate in the language of one's target market is often a decisive factor in building trust, fostering meaningful relationships, and unlocking access to vital resources and opportunities.

Yet, entrepreneurs exhibit remarkable resilience and resourcefulness in overcoming linguistic hurdles. Strategies such as hiring bilingual staff, leveraging translation services, and embracing multilingual communication platforms empower business owners to bridge linguistic divides, enhance customer engagement, and navigate the complexities of multicultural markets with confidence and proficiency.

Communication with official bodies, banks, and institutions presents distinct challenges for Latino immigrant entrepreneurs due to language disparities. Menjívar (2004) explores Latino immigrants' perceptions of crime and police authorities in the United States, shedding light on the complexities faced by immigrants in navigating official systems. Language barriers can impede effective communication with authorities, potentially affecting compliance with regulations, access to financial services, and overall business success.

"About a month and a half ago, in the place where I put my food stand, there is also a food truck belonging to a friend of mine who is Mexican. Thieves went in there, assaulted the workers and it was on the news. These events had been happening, but no one had reported them until it happened to my friend. That is what my friend told me, that he did make it public and because of that, there is already a little more security, more police presence in the area. But before, the other vendors wouldn't report it, and they used to say what for? so that the thieves would still find out and know that I did not keep quiet? If it happened to me, I would denounce it so that maybe it won't happen to me again. After this I think, more people will be encouraged to do it. Because if you keep silent, you kind of give the [thieves] the right to keep doing it to you."

– Fabian, Modesto, CA.

Also, communication with official bodies, financial institutions, and regulatory agencies further underscores the significance of language proficiency in entrepreneurship. Entrepreneurs often encounter difficulties in effectively conveying their needs, understanding legal requirements, and accessing necessary services due to language differences. The ability to navigate bureaucratic processes and communicate with authorities in a language-accessible manner is critical to ensuring compliance, securing funding, and safeguarding the interests of the business.



INTERVIEWS WITH PARTNER AGENCIES

To examine the available infrastructure and regional capacity to support current and future Latino and Latina immigrant entrepreneurs, interviews with partner agencies serving the San Joaquin Valley (SJV) region were conducted. The Fresno Area Hispanic Foundation, the Education and Leadership Foundation, and the Valley Community Small Business Development Center participated in this study. Their insights revealed that, although the infrastructure developed over the last 20 years represents significant progress, it may still fall short of fully supporting and maximizing the potential of the entrepreneurial community amongst the Latino community. The demographic shifts toward a more diverse entrepreneurial base in the SJV, including a notable increase in women entrepreneurs, highlight expanding needs that require scalable support services to ensure equitable economic growth.

Partners pointed out evidence of increased collaboration among support organizations and targeted programs designed for Latino immigrant entrepreneurs. Nevertheless, there is a noticeable disparity between the scale of these efforts and the growing needs of the Latino entrepreneurial community. The demographic evolution of the SJV rise in female entrepreneurs, stresses the need for support services that can adapt and scale accordingly.

Furthermore, the challenge of accessing capital remains a formidable barrier for many Latino entrepreneurs. While the introduction of ITIN loans and support from Community Development Financial Institutions (CDFIs) and Community-Based Organizations marks a step in the right direction, these measures fall short of addressing the full spectrum of financial needs, especially for those in the nascent stages of business development or those seeking substantial funding to scale their ventures. The sustainability and long-term funding of support programs were concerns for the partner agencies.

Also mentioned by partners was the importance of technological literacy and access in today's business environment. There is a critical need for continuous investment in technology training and infrastructure, particularly in rural areas lacking broadband access. Education in business fundamentals is necessary but insufficient; advanced topics such as digital marketing, e-commerce, and data analytics must also be integrated into educational programs for Latino immigrant entrepreneurs to align with evolving market dynamics.

Since the interviews with CVIIC IE graduates and applicants were conducted before conversations with partner agencies, early themes, such as systemic barriers and sociocultural norms were shared to garner assessment from the partner agencies. Partners concurred that addressing systemic barriers to entrepreneurship requires a holistic approach that extends beyond mere business and training support. Quality-of-life factors such as healthcare, childcare, housing, and training and education have a direct impact on entrepreneurial capacity and success. Thus, supportive infrastructure needs to be comprehensive, catering to both the business and personal well-being of Latino and Latina immigrant entrepreneurs.



Furthermore, engaging with the Latino community to build and maintain trust is vital. This involves offering services in a culturally sensitive manner and actively involving community members in the planning and implementation of programs, thereby leveraging the insights of community leaders and entrepreneurs who are acutely aware of the unique needs and challenges faced by Latino and Latina immigrant business owners.

While significant progress has been made in bolstering support for Latino and Latina immigrant entrepreneurship, achieving equitable economic growth in regions like the SJV demands a more integrated, scalable, and sustainable approach. Per the insight shared by CVIIC's partner agencies, this comprehensive strategy should encompass not only targeted business support services but also a broader array of social, economic, and policy interventions to enhance the entrepreneurial ecosystem for Latino and Latina immigrant business owners comprehensively.

DISCUSSION

This study interviewed, analyzed, identified, and reported patterns (themes) within the data reported by Latinos and Latinas who have completed **CVIIC's Inmigrantes Emprendedores (IE)** program and applicants. Evidently, the IE program has provided a foundational support system for Latino and Latina immigrants who are small business owners and who are seeking to develop their entrepreneurship in the U.S. From the interviews, training, resources, networking opportunities, and legal immigration support have been crucial in shaping the program graduates' paths as entrepreneurs and community leaders.

Through the analysis of interviews with Latino and Latina immigrants, the identified **contributors to entrepreneurial success** are adaptability to market needs, skill utilization, quality-focused product development, legal residency, and citizenship, health insurance availability and access, family and community programs support, personal resilience and determination, access to continuous training and education programs, networking opportunities and mentorship, work ethic, bilingual skills, and cultural and community insights.

The thematic analysis indicates that while there are key factors contributing to the success of Latino and Latina immigrant entrepreneurs, **challenges to business development and growth** persist and can be summarized as follows: limited access to capital and constraints, limited business education, limited access to networks, legal and bureaucratic hurdles, legal status, political and social climate uncertainty, balancing family responsibilities and gender roles, health concerns and lack of insurance, and language barriers.

As this analysis makes evidence of, the interrelationship of these [contributing and challenging] factors is remarkable in the Latino immigrant community. While navigating complex systems, and maintaining high levels of motivation, Latino and Latina immigrant entrepreneurs need robust community and network business support that intersects with the provision of a pathway to achieve legal status and/or citizenship. The planning of an ecosystem of support for immigrant entrepreneurs with these characteristics is not mutually exclusive, one without the other produces intensified levels of objective vulnerability that endangers their individual success, and equitable regional economic growth.

Implications for Practice and the Regional Ecosystem of Support for Immigrant Entrepreneurs

Immigrant entrepreneurs navigate a complex interplay between their native culture and the culture of their host country and regions, influencing their business strategies and operations. By leveraging their cultural identity as a business asset, overcoming challenges in cultural adaptation, and embracing transnational exchanges that are part of daily life (e.g., social media), immigrant entrepreneurs can thrive in diverse business environments and contribute to the economic and social fabric of the SJV.

Also, addressing financial challenges through innovative funding strategies, leveraging family resources, and ensuring access to health insurance can empower immigrant entrepreneurs to overcome barriers and drive business growth. By recognizing the importance of financial accessibility and supportive networks, organizations and policymakers can create an enabling environment for Latino and Latina immigrant entrepreneurs to further contribute to the economic landscape and achieve equitable growth within the region.

Regulatory environments present intricate challenges for Latino and Latina immigrant entrepreneurs, necessitating a nuanced understanding of local regulations, access to legal support, and tailored assistance to navigate bureaucratic hurdles. Addressing the barriers posed by immigration status and providing targeted guidance should be a priority in support of empowering immigrant entrepreneurs and overcoming regulatory challenges.

Active engagement in local ethnic communities, participation in mentorship programs, and involvement in support networks are pivotal to the success of Latino immigrant entrepreneurs. The strengths of mainstream and ethnic networks and accessing mentorship opportunities cannot be understated and are imperative for Latino immigrant entrepreneurs' ability to enhance their business operations and broaden their reach.

Throughout the study, language barriers and consultation posed a significant challenge for Latino and Latina immigrant entrepreneurs. Implementing strategies to overcome language barriers, utilizing translation services, and advocating for language access in official interactions, can promote community engagement with Latino immigrant entrepreneurs while boosting their business operations, and navigating regulatory environments more effectively.

Opportunities for Economic Transition and Sustainability

While the long-term benefits of successful entrepreneurship among Latino and Latina immigrants is an objective, the U.S. economy is in transition to ensure its sustainability and reduce climate change impacts. Latino and Latina immigrant entrepreneurs must be stakeholders in efforts to decarbonize the economy, and community support organizations are well positioned to play a role in the "just transition" due to the high levels of trust reported by the program participants.

Overall, the goal of a "just transition" is to achieve environmental sustainability while also promoting social equity, economic justice, and inclusive growth. It acknowledges that the costs and benefits of decarbonization efforts should be distributed fairly across society and that no one should be left behind in the transition to a more sustainable future.

Many of the participants noted in the interviews that in order to maintain and grow their businesses, new equipment and transportation are an anticipated need. In industries that are fossil-fuel and carbon-intensive (i.e., landscaping, transportation, food, catering, etc.), novel strategies to build alternative infrastructure should be promoted and facilitated for Latino and Latina immigrant entrepreneurs to transition and adapt equitably. To achieve this, mobilization of resources to stimulate access to "green" capital, electric and hybrid investments, community development projects and education are critical to include new and established Latino and Latina

small business owners, reduce inequalities, and avoid unnecessary economic distress and job losses in the region.

Limitations of the Study

Some of the limitations of this study include the limited inclusion of men in the sample, residents of Kings County, and persons who identified as LGBTQ+. For the latter group none of the interviewees identified as members of the group, which could be a general sign of groups that are hard to reach for Latino/Latina and immigrant organizations. As legal documentation status is a concern in immigration research over the power relationship between the main researcher and the participants, the methodological approach included careful efforts to integrate data collection as unobtrusively as possible. Participants were made to feel comfortable, and questions were asked based on their narratives in the interviews, which enabled them to talk openly and extensively about their attitudes.

Future Research

In this study, evidence suggests that Latino and Latina entrepreneurs remain connected to communities of origin, but it is unknown whether familial or U.S. political environment towards immigrants are reasons for these phenomena. Thus, a recommendation for future research is exploring the transnational engagement behavior of Latino and Latina immigrant entrepreneurs to gain insights into their determinants, motivations, and strategies for engaging in transnational activities for commercial and/or personal business.







CONCLUSION

This study reports valuable insights within a variety of galvanizing stories of entrepreneurs who are Latino and Latina immigrants living and contributing to the economic growth of the San Joaquin Valley and the fifth largest economy in the world: California. Latino and Latina immigrant entrepreneurs who were interviewed, have successfully navigated many of the challenges posed to achieve their dream to prosper and become self-sufficient through business ownership. Latino and Latina immigrant entrepreneurs reported high levels of resilience, innovation, and motivation, expressing appreciation for the investments made by CVIIC and partner organizations that have supported their individual and business needs.

The exploration of the diverse range of experiences within the Latino immigrant entrepreneurial population reflects California's San Joaquin Valley regional investment achievements. In a transitioning economy, equitable and sustainable growth is a priority, ensuring that Latino immigrants have access to inclusive and necessary resources (i.e., business capital, training and mentorship, immigration assistance, health insurance) will promote self-sufficiency, prosperity, and adaptation to current and emerging business conditions. As this study found, Latina immigrant entrepreneurs need additional basic resources to fulfill their goals (e.g., childcare, and elderly care). Achieving this is not an endeavor of a single organization or one-time programs, but the work of a demonstrated regional entrepreneurial ecosystem in which every person has an equitable level of access regardless of where they were born or raised.

Latino and Latina immigrants contribute significantly to the entrepreneurial landscape of California's San Joaquin Valley, leveraging their unique skills and experiences while navigating challenges related to acculturation, financial and social capital, and access to critical resources. Understanding their motivations, social networks, and the impact of immigration policies is essential for supporting and fostering the success of Latino and Latina immigrant entrepreneurs in various business environments, particularly in an age of economic transition in the country and region.



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To protect the entrepreneurs' privacy, first names and last name initials are included in our list.

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