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IMMIGRANTS RISING
TRANSFORMING LIVES THROUGH EDUCATION

RESEARCH BRIEF

Central Valley Alliance Research on Fresno Immigrant Entrepreneurs

Project Overview

Immigrants are transforming California's Central Valley, not just by working its fields but by building its businesses. In Fresno, immigrant entrepreneurs are forming catering companies, family daycares, and coffee shops—businesses that may be small in size, but big in impact. Yet these very entrepreneurs often face significant systemic barriers, including limited access to capital, constraints to legal work, and fragmented support systems.

This research was led by Immigrants Rising as part of the Central Valley Alliance, in collaboration with the Central Valley Immigrant Integration Collaborative (CVIIC), Fresno Area Hispanic Foundation (FAHF), and the New Business Community Law Clinic (NBCLC), and was made possible by the support of The James Irvine Foundation.

Research Design

This project used a mixed-methods approach combining:

- 184 survey responses from immigrant entrepreneurs
- 11 focus groups with 62 entrepreneurs and students
- SEED grant data from 148 Fresno grantees (2021-2023)
- Interviews with the Central Valley Alliance, which is directly supporting the ecosystem

As part of this design, we developed an ecosystem map to visualize the interconnected network of organizations serving immigrant entrepreneurs across the region. The map highlights:

- Business incubators and technical assistance providers
- Legal and immigration-focused nonprofits
- CDFIs and other financial institutions
- Workforce development entities and higher education institutions
- Policy advocacy and coalition-building organizations

The Central Valley Alliance functions as a coordination hub, aligning efforts across sectors to reduce duplication, enhance service delivery, and elevate immigrant voices in regional economic development.

Key Findings

This research surfaces the challenges, strengths, and opportunities in Fresno's immigrant entrepreneurship ecosystem based on robust qualitative and quantitative data.

Immigrant entrepreneurship in Fresno is rooted in necessity, family support, and community pride. Many study participants started businesses due to limited job opportunities or economic hardship, but also sought to share cultural traditions and fill market gaps through food, services, and care-based ventures. In the survey, the top three motivations were to provide for their families, achieve financial security, and to be their own boss by having control over their work. This underscores a blend of economic urgency and personal agency, the push and pull dynamics of entrepreneurship.[1]

Latino, undocumented, and women entrepreneurs face distinct challenges—but lead the region's entrepreneurial growth. SEED recipients were overwhelmingly Latinx (93%), women (62%), and undocumented (57%). Survey data and focus groups reaffirm this gendered leadership: nearly 70% of survey respondents and a majority of focus group participants identified as women, highlighting the central role of immigrant women in sustaining household economies and building community-rooted businesses despite systemic constraints.

Access to formal capital is out of reach for most immigrant entrepreneurs. Only 7% of SEED grantees secured local bank funding, and 1% received CDFI support. Survey respondents confirmed these patterns, with only 1 out of 4 businesses applying for funding in the last year. Among those who sought financing, the majority requested it from credit cards or finance companies. This highlights a fragmented and nontraditional funding landscape, where many immigrant entrepreneurs rely on alternative or personal networks over institutional lenders. Focus group participants echoed these struggles, citing rejection from banks even when offering collateral. The SEED program filled a critical funding gap for early-stage, solo-run businesses.

Licensing, discrimination, and institutional barriers limit business formalization and scalability. Entrepreneurs described regulatory inconsistencies, enforcement bias, and lack of access to contracting opportunities as significant roadblocks to growth. Among survey respondents, 69% reported having permits. 62% had licenses, but only 42% had a formal legal structure like an LLC. Fewer than half had written contracts, and just 15% had policies addressing discrimination or workplace safety. These gaps reflect the prevalence of sole proprietorships and family-run businesses operating without the institutional support or resources needed to formalize and grow.

Entrepreneurial knowledge and mentorship are difficult to access—especially in Spanish. While some found support through programs like CVIIC, Immigrants Rising, or Education and Leadership Foundation, others encountered a lack of culturally and linguistically aligned mentorship and training. Notably, nearly 1 in 5 survey respondents (19%) said they had not used any formal support services. Given that all survey participants were reached through resource-connected channels, this points to either a lack of awareness or barriers to sustained engagement such as scheduling challenges.

Marketing and digital presence are largely DIY—and often constrained by technical capacity. Entrepreneurs rely heavily on word-of-mouth or family support (e.g., children) for marketing. Social media is the most widely adopted digital tool (60%), while 23% of businesses do not use any digital tools. A large percentage (59%) of survey respondents cited a lack of knowledge or training as the main barrier to adopting digital tools.

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1 Williams, Colin C. 2008. "Beyond Necessity-Driven versus Opportunity-Driven Entrepreneurship: A Study of Informal Entrepreneurs in England, Russia and Ukraine." *Entrepreneurship and Innovation* 9(3):157–65.

Youth and student entrepreneurs are building futures through entrepreneurship and education—despite exclusion. Many undocumented students turn to business ownership or contracting as an empowerment strategy in the face of employment restrictions and ICE-related trauma. They emphasized the need for legal work authorization post-graduation and voiced concerns about sustainability in the absence of broader policy protections.

Community-based organizations play a vital role in bridging gaps—but resources remain fragmented. One in four SEED recipients was referred by organizations like CVIIC or Nurture Business, underscoring the value of grassroots outreach. However, entrepreneurs consistently noted gaps in language access, long-term mentorship, and ecosystem navigation.

Despite economic hardship, immigrant entrepreneurs demonstrate extraordinary resilience. Participants expressed pride in their ability to adapt, provide for their families, and contribute to local communities while calling for structural changes that affirm their labor, dignity, and dreams.

Why It Matters

Immigrant entrepreneurs are essential to Fresno's local economy and the Central Valley's social fabric, and they are building businesses against the odds. This project highlights their experiences to inform local and state policy, improve support systems, and strengthen entrepreneurship across the Central Valley.

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