

(A)Personal

Name: Anoosheh Rostamkalaei

Current position, role: Assistant Professor, Entrepreneurship & Innovation

School of Administrative Studies (SAS); York University

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<https://orcid.org/0000-0002-8719-0104>; Google Scholar: <https://scholar.google.ca/citations?hl=en&user=C7WPRGEAAAAJ>

Education:

2017 Ph.D. in Management Lancaster University Management School, UK

Thesis: Small Firms and Their Banks. Degree awarded forthwith.

Examination committee: Professor Neil Lee (London School of Economics), Dr. Danny Soetanto (Internal);

Advisory committee: Professor Mark Freel, Dr Li Xiao

Others:

2023	Postgraduate Certificate in Teaching in Higher Education	University of Kent, UK
2022	Postgraduate Certificate in University Teaching	University of Ottawa, Canada
2013	M.Sc. in Management	University of Ottawa, Canada
	Thesis: The added value of venture capital firms: The case of Export Development Canada	
	Advisor: Professor Allan Riding	
2008	M.Sc. in Information Technology	Shahid Beheshti University, Iran
	Thesis: Design of a Fuzzy-logic expert system for adjudication of loans for small and medium-sized firms	
	Advisor: Dr Amin Amid	
2005	B.Sc. in Industrial Engineering	Polytechnic of Tehran, Iran

Professional Appointments:

Fellow of the Advance Higher Education (since 2023)

Deemed employee of Statistics Canada (Since 2013)

UK Office of National Statistics safe researcher (Since 2022)

Employment History:

Academic:

2023-	Assistant professor in Entrepreneurship & Innovation Faculty of Liberal Arts and Professional Studies, York University, Markham, Canada
2021-2023	Assistant professor in Entrepreneurship & Innovation Kent Business School, Kent, UK
2022-2025	Adjunct professor Telfer School of Management, University of Ottawa, Ottawa, Canada

- 2020- 2021 **Post-doctoral Fellow**
Telfer School of Management, University of Ottawa, Ottawa, Canada
- 2019 **Post-doctoral Fellow**
Economic Analysis Division, Statistics Canada, Ottawa, Canada
- 2017-2019 **Post-doctoral Fellow**
Telfer School of Management, University of Ottawa, Ottawa, Canada

Professional:

2016- Research assistant (Statistics Canada, Ottawa, Ontario)

Service provided to the University of Ottawa. *Survey of Innovation (2005) linked with the General Index of Financial Information*

2016- Research Assistant (Statistics Canada, Ottawa, Ontario)

Service provided to Industry Canada. The Determinants of Entrepreneurial Entry: An Econometric Analysis using *Canadian Employer-Employee Dynamics Database*

2015- 2016 Researcher (Statistics Canada, Ottawa, Ontario)

Service provided to the Organisation for Economic Co-operation and Development (OECD). Entrepreneurship in Canada: Do taxes matter? Using the *Canadian Employer-Employee Dynamics Database*

2015- Research Assistant (Canada's national and provincial accounts, Ottawa, Ontario)

Service provided to the University of Calgary, School of Public Policy. Business subsidies in Canada

2014- Research Assistant (Statistics Canada, Ottawa, Ontario)

Service provided to the C.D. Howe Institute. Small Business Preferences as a Barrier to Growth: Not So Tall After All, using *Canadian Employer-Employee Dynamics Database*

2013- Research Assistant (Statistics Canada, Ottawa, Ontario)

Service provided to the University of Texas at Austin. The role of Entrepreneurial Finance in Small and Medium Business Success in Canada using *Survey of Financing and Growth of SMEs (2007)*

2011-2013-Teacher Assistant (University of Ottawa, Ottawa, Ontario)

2008-2011- Quality assurance and system analyst (System Group, Tehran, Iran)

2006-2007- Financial Analyst (Parsian Investment Holding, Tehran, Iran)

(B)Scholarly and professional contributions:

Areas of research interest

My research spans several themes. My PhD thesis consisted of four papers (one sole-authored), which were published, revised, and resubmitted before my viva voce (the term used for Ph.D. oral examination sessions in the UK academic system). In this theme, entrepreneurial finance, I examine the latent aspects of financing for small businesses, such as discouraged borrowers (those who do not apply due to fear of rejection), the role of advisory services, and the impact of innovation on loan prices. Subsequently, in the second theme of my research, I employ the theoretical framework of financial literacy to investigate further the relationship between the level of financial knowledge and the financial behaviour of individuals. Finally, employing the theoretical framework of liability of Poorness¹, my work examines individuals' priors (their financial situation, cognitive capacity, educational background, household, and family background, etc.) and their relationship with their entrepreneurial performance. Here, I consider a wide range of outcomes such as the survival of the businesses, the well-being of individuals, and their income.

¹ Morris, M. H., Kuratko, D. F., Audretsch, D. B., & Santos, S. (2022). Overcoming the liability of poorness: disadvantage, fragility, and the poverty entrepreneur. *Small Business Economics*, 58(1), 41-55.

1. Lifetime contributions

1.a. Articles in refereed journals:

1. Freel, M., **Rostamkalaei, A.**, & Tran, H. (2025). Growing gains and growing pains: Examining the growth intentions of established entrepreneurs. *Strategic Entrepreneurship Journal*, 19(2), 313-342.
2. **Rostamkalaei, A.**, Riding, A., Saridakis, G. (2024) Does financial knowledge affect borrower discouragement among various social categories? Evidence from the United States, *Journal of Consumer Affairs*, Published online 16 Dec 2024.
3. Tran, H. T., **Rostamkalaei, A.**, & Saridakis, G. (2024). An Analysis of Small and Medium-sized Firms' Prosocial Behaviours in Vietnam. *International Review of Entrepreneurship*, 22(3).
4. **Rostamkalaei, A.** & Freel, M. (2023) Some initial observations on the geography of the supply of equity crowdfunding, *Venture Capital*, 25:1, 65-90.
5. **Rostamkalaei, A.**, & Riding, A. (2020). Immigrants, Financial Knowledge, and Financial Behavior. *Journal of Consumer Affairs*, 54(3), 951-977
6. **Rostamkalaei, A.**, Nitani, M., & Riding, A. (2019). Self-employment, financial knowledge, and retirement planning. *Journal of Small Business Management*, 1-30.
7. Lajili, K., Lin, L. Y. H., & **Rostamkalaei, A.** (2019). Corporate governance, human capital resources, and firm performance: Exploring the missing links. *Journal of General Management*, 45(4), 192-205.
8. **Rostamkalaei, A.**, Nitani, M., & Riding, A. (2020). Borrower discouragement: the role of informal turndowns. *Small Business Economics*, 54(1), 173-188. (Accepted 2018)
9. **Rostamkalaei, A.** (2017). Discouraged borrowers aftermath of financial crisis: a UK study. *Journal of Small Business and Enterprise Development*. 24(2):394-410.
10. **Rostamkalaei, A.** & Freel, M. (2017). Business advice and lending in small firms. *Environment and Planning C: Politics and Space*. 35(3):537-555.
11. **Rostamkalaei, A.** & Freel, M. (2016). The cost of growth: Small firms and the pricing of bank loans. *Small Business Economics* 46: 255-272.

1.b. Referred Conference Papers

(* for presenter)

1. **Rostamkalaei***, A. & Saridakis, G. "Self-employment and history of interactions with the criminal system: the effect of priors". RENT 2025, Enschede, Netherlands (forthcoming)
2. Javdan*, M. & **Rostamkalaei, A.** "The Impact of Gig Workers' Satisfaction on Social Mobility", AMCIS Trio Talk, August 2025, Montreal, QC.
3. Saridakis, G., **Rostamkalaei, A***., Sookram, S. & Mohammed, A. "Criminal Justice System and Self-employment: From Criminal History to Entrepreneurial Activity", Academy of Management 2025, July 2025, Copenhagen.
4. Sookram, S*, Mohammed, A., Saridakis, G., & **Rostamkalaei A.** "Barriers to Innovation in Firms: The moderating role of crime", Sir Aruthur Lewis Institute of Social and Economic Studies, The 26th Annual SALISES Conference, April 2025, Antigua & Barbuda.
5. **Rostamkalaei, A.***, Freel, M. "The wage penalty of immigrant Ex-entrepreneurs." RENT 2024, Nov 2024, Nantes, France.

6. **Rostamkalaei, A.***, Riding, A., Saridakis, G. “Discouraged borrowers and financial knowledge: gender, race, and occupation”, Academy of Management 2024, August 2024, Chicago, IL.
7. Freel, M., Khorasani, N.*, **Rostamkalaei, A.** “On the limits to entrepreneurship for poverty alleviation”, Babson 2023, June 2023, Knoxville, TN.
8. **Rostamkalaei, A.*** & Freel, M. “The Income Consequence of Entrepreneurship for Immigrants”, Canadian Economics Association 2023, Winnipeg, MB.
9. Khorasani, N.*, Freel, M., **Rostamkalaei, A.** “On the limits to entrepreneurship for poverty alleviation: exploring the mediating role of risk attitudes and time discounting on entrepreneurial ambition”, Administrative Sciences Association Canada (ASAC) 2022, June 2022, Halifax, NS.
10. Khorasani, N.*, Freel, M., **Rostamkalaei, A.** “Entrepreneurial resilience amid COVID-19”, Babson Conference 2021, June 2021, Online.
11. **Rostamkalaei, A.**, Riding, A.*, Nitani, M. “Discouraged borrowers and the case of Informal Turndown”, Entrepreneurial Finance 2017, Nov 2017, Ghent, Belgium.
12. Lajili, K.*, Yu-Hsin, L. I. N., & **Rostamkalaei, A.** “Corporate Governance, Human Capital Resources, and Firm Performance: Exploring the Missing Links”. 3rd Annual ICGS Conference 2017, September 2017, Rome, Italy.
13. **Rostamkalaei, A.**, Freel, M.* “Business Advice and Lending in Small Firms”, ISBE 2015, Nov 2015, Glasgow, UK.
14. **Rostamkalaei, A.***, Freel, M. “The cost of growth: small firms and pricing of bank loans”, ICSB 2014, June 2014, Dublin, Ireland.

1.c. Other forms:

Chapters in books:

Rostamkalaei, A., Imarhiagbe, B. O. and Saridakis, G. (2023) ‘SME access to bank finance during the COVID-19 pandemic: Some evidence and lessons from the UK economy’, in Mitra, J. (ed) The Palgrave Encyclopedia of Entrepreneurship. Palgrave Macmillan, Cham

Rostamkalaei, A. and Freel, M. (2020) Approaches to understanding credit access in small firms. In Cowling, M. & Saridakis, G. Handbook of Quantitative Research Methods in Entrepreneurship. Edward Elgar Publishing.

Invited presentations:

1. 2025 “Immigrant Access to Financial Resources”, Kent Business School, MBA Class of 2025, March 2025, online visit
2. 2025 “Does financial knowledge affect borrower discouragement among various social categories? Evidence from the United States”, March 2025, Brown bag seminar series, School of Administrative Studies, York University, CA
3. 2024 “Grant Writing workshop -Insight Grant”, December 2024, School of Administrative Studies, York University, CA
4. 2023 “The wage penalty of entrepreneurship”, April 2023, Kent Business School, Brown bag seminar, Canterbury, UK
5. 2022 “Discouraged borrowers and the role of gender and race”, March 2023, Research seminar series, Kent Business School, Canterbury, UK

6. 2022 Wharton School of Business International Faculty Development Program, Wharton School of Management, online.
7. 2021 “Academic Institutions in Canada”, October 2021, Departmental Research Day, Kent Business School, Canterbury, UK
8. 2021 “Grant writing workshop for graduate students”, March 2021, Telfer School of Management, University of Ottawa, CA
9. 2016 “The Determinants of Entrepreneurial Entry: An Econometric Analysis”, June 2016, Canadian Economic Association, Ottawa, ON.

2. Work in progress:

2.a. Mainline of research plan:

Innovation Capacity and Pay Inequality in Organizations. Co-researchers: S. Riaz and S. Ahmed

IG grant on the liability of poorness and entrepreneurial performance. Co-researchers: M. Freel and G. Saridakis.

2.b. Under review:

Javdan, M., **Rostamkalaei**, A., Saridakis, G. The Drive to Move Up: How Satisfaction and Support Shape Mobility in the Gig Economy. *International Journal of Human Resource Management*.

Saridakis, G., Sookram, S., Mohammed, A., **Rostamkalaei**, A. Unravelling the Impact of Crime on Firm Innovation and Performance in the Caribbean. *Entrepreneurship and Regional Development*.

Saridakis, G., **Rostamkalaei**, A., Sookram, S., Mohammed, A. Criminal Justice System and Self-Employment: from Criminal History to Entrepreneurial Activity. *Small Business Economics*.

2.c. Manuscript under development:

Rostamkalaei, A. & Freel, M. The financial distress of Immigrant-owned businesses. Targeted at *Small Business Economics*. Manuscript under development

Rostamkalaei, A. & Freel, M. The Income Consequences of Entrepreneurship for Immigrants. Targeted at the *Strategic Entrepreneurship Journal*. Manuscript under development.

Lee, S., **Rostamkalaei**, A., Richards, D., & Arian, H. A Tale of Two Consumers: Socio-Demographic Divides for Using Buy Now Pay Later (BNPL). Targeted at the *Journal of Retailing*. Manuscript under development

Rostamkalaei, A. & Saridakis, G. Self-employment and history of interactions with the criminal system: the effect of priors. Targeted at the *Journal of Business Venturing*. Analysis underway.

Freel, M., Khorasani, N., **Rostamkalaei**, A. On the limits to entrepreneurship for poverty alleviation. Targeted at *Entrepreneurship, Theory and Practice*. Manuscript under development.

3. Awards and Grants:

Date	Grant /Project	Amount
External		
2025-2028	SSHRC Insight Grant (PI)/ Entrepreneurial outcomes and liability of poorness	CAD 73,800
2024	SSHRC Knowledge Exchange grant	CAD 1,200
2020-2021	SSHRC Insight Development Grant (PI)/ Immigrant entrepreneurs' access to and the costs of debt financing	CAD 36,141
2018-2019	SSHRC Postdoctoral Fellowship (PI)/ Financial literacy and access to external finance among Canadian entrepreneurs	CAD 45,000
2017-2019	SSHRC Partnership Engage Grant (Co-I)	CAD 24,900
Internal		
2024	York University Research Support Grant (PI)	CAD 2,620
2023	LA&PS Minor Research Grant (PI)	CAD 4,800
2022	Kent Business School Covid Mitigation Fund (PI)	GBP 900
2020	Telfer School of Management Research Grant (Co-I)	CAD 30,000
2011-2013	University of Ottawa Scholarship Bursary	CAD 15,000

4. Editorial service

4.a. Editorial position:

Associate editor for the Special Issue “The Diversity of Immigrant Entrepreneurship and Its Impact on Economic Development” at the International Journal of Entrepreneurship and Innovation

4.b. Journal referee:

Journal of Small Business Management

Small Business Economics

Entrepreneurship and Regional Development

Research Policy

Venture Capital

Journal of Small Business and Enterprise Development

International Journal of Entrepreneurial Behavior & Research

IEEE Transactions on Engineering Management

British Academy of Management

4.c. Conference referee:

RENT (Research in Entrepreneurship)- 2024;2025

Academy of Management- 2023;2024

5. Research Supervision

2025 University of Ottawa; Mr. Shamim Ahmed; Data collection and manuscript development

2020-2022 Research Data Center (University of Ottawa); Mr. Alireza Rahimzadeh; data manipulations and econometrics analysis

2021 University of Ottawa Ms. Rainie Sun; data collection

2019 Ms. Ainslie Pierrynowski; data collection

(C)Teaching experience:

1. Course taught and designed at York University

1.a. New course design:

York University ADMS 4591 Entrepreneurial Finance and Resourcing

AP/ENTP3950 (cross listed to AP/ADMS3950) Social entrepreneurship

1.b. Undergraduate

AP/ENTP3950 (cross listed to AP/ADMS3950) Social Entrepreneurship (W 2025; F 2025)

AP/ENTP2920 (cross listed to AP/ADMS2920) Innovation and Creativity (F 2024; W 2025; F 2025; W 2026)

AP/ADMS3920 New Venture and Small Business Management (F 2023; W 2024; W 2025; W 2026)

AP/ADMS2320 Business Statistics (W 2024)

2. Course taught and designed at other institutions

2.a. Undergraduate

University of Kent (*full course development)

*Create Your Own Enterprise (Autumn 2021-2022): Module convener and lecturer.

New Enterprise Development for Higher Degree Apprenticeship (Summer 2022): Module convener and lecturer.

Entrepreneurship (Spring 2023): Seminar leader.

New Enterprise Development (Spring 2022): Seminar leader.

University of Ottawa

Statistics for Management (F 2020, W 2019)

Application of Statistics for Business (W 2020, W 2021)

Entrepreneurial Society (W 2018)

New Venture Creation (F 2014)

Applied Statistical Methods in Business (F 2011, W2012, F2013, W2013): Teaching Assistant

Statistics for Management (Summer 2012): Teaching Assistant

2.b. Graduate

University of Kent

*Digital Innovation and New Media Management (Spring 2023): Module convener and lecturer

Help to Grow: Financial management module (Spring 2023): seminar leader.

*full course development

3. Graduate Supervision

3.a. York University

2025 Edmund Konyard-Bolder, Candidate for Ph.D. at Science and Technology studies, Thesis proposal: "Relationality in development and innovation: Qualitative Analysis of Social Infrastructure; Critical Analysis and Inter-Active Design, in Campus-Linked Accelerators for New Ventures in Toronto". Committee member.

2025 Jemima Amoah-Jackson- Master's in management practice. Major Research Project Title: "The use of Strategic Management Accounting in Small and Medium-sized Hotels." Supervisor.

3.b Other institutions

2023 MBA dissertation (Business and marketing plans)- University of Kent

Ms. Soumashree Chandra; Mr. Pranav Kashyap; Ms. Betty Ojo; Ms. Pinar Sancakli; Mr. Ziyiye Ni

2023 M.Sc. in Management dissertation – University of Kent

Ms. Alina Vasilcan: Digital innovation and Supply chain management: A case study.

Mr. Pawel Grajek: Literature review of Artificial Intelligence Adaptation in transportation.

2021-2023 cademic advisor: Business and Management – University of Kent

2023 Co-op academic adviser in Business and Management (6 students in total)- University of Kent

4. Professional Development in Teaching:

2024 Open Educational Resource Mini course	York University
2023 Intensive course design (Fall)	York University
2023 Postgraduate Certificate in Higher Education	University of Kent
2022 Certificate in University Teaching	University of Ottawa
2022 Entrepreneurship Strategy simulation game	Wharton School of Business
2022 California Entrepreneurship Educators Conference	ReIgnite
2021 Ivey School of Business case teaching	Ivey School of Business
2021 Communication Skills	Mitacs Canada
2020 Virtual campus: Designing simple activities to monitor students' progress	University of Ottawa
2019 Active Learning classrooms	University of Ottawa
2019 Learning by Doing: Innovative Strategies to Engage Students in Large Classes	University of Ottawa

(D)Service:**1. University level****(2025-) York Entrepreneurship Council**

Participated in research council meetings as a representative of the Markham campus and shared ideas for promoting curricular and co-curricular activities pan-university

(2024-) YUFA representative for Health and Safety in the Workplace (Markham)

Attending seasonal and special JHSC meetings as the representative of workers (Full-time faculty)

Participating in the Inspection as the representative of workers

Participating in the HSW committee in Markham to establish and modify safety regulations.

2. Unit Level**2.a. (2024 - 2026) SAS Research Committee**

Organizing research events

Reviewing applications for research excellence

Reviewing the application for the Minor Research Grant Ethics application

2.b. Outreach program (student recruitment)

2025 Markham Orientation Day (September 2nd)

2025 Markham Campus Open Day (April 5th)

2024 Ontario University Fair (Sept 27th)
2024 Markham Campus Open Day (April 6th)
2024 Markham Campus Open Day (Dec 2nd)
2023 Ontario University Fair (Oct 21st)

2.c. Convocation

June 2025 BCom programme at the School of Administrative Studies
June 2025 MScMP programme offered at Markham campus, School of Administrative Studies

3. External services

3.a. Outreach program (student recruitment)

2022 Kent Business School at Rainham Grammar School (UK)
2021 Kent Business School at MidKent College (UK)
2021 Kent Business School International recruitment talks (Online presentations)

3.b. Convocations

Nov 2022 Kent School of Business
May 2022 Kent School of Business
Nov 2021 Kent School of Business

3.c. Other

2024 Workshops on Starting your Business for immigrants to Canada at the Catholic Centre of Immigration, Richmond Hill, ON