# Immigrant Women Entrepreneurs in Montreal: Building Business and Lives

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#### **ABSTRACT**

# Immigrant Women Entrepreneurs in Montreal: Building Business and Lives Joni Simpson

How often do we have or take the opportunity to ask people who have immigrated to Canada about their journeys? What could we learn from their stories? Canada is a country built upon immigration. Today, Canada is one of a handful of countries that actively recruits and promotes immigration as a means to sustain population growth and respond to internal labour force needs. Since 1967, immigration policy changes widened the range of sending countries to include countries located in the Global South and increasingly immigrants are well-educated and highly skilled people from urban settings.

This study took place in the third largest immigration destination in Canada,

Montreal. It focussed on the experiences of a group of fourteen women. Sooner or

later, all of these women turned to entrepreneurship to generate economic activities. By

contextualizing their experiences, I hoped to gain a better understanding of the

opportunities and challenges they faced in accessing economic opportunities in Canada.

Generally, past research has focussed upon male dominant models and often overlooked the experiences of immigrant women entrepreneurs. It is important to focus on women in particular to better understand the gendered implications of entrepreneurship and to offer different experiences that work against stereotyping all entrepreneurs into one homogenous category. By studying the specific experiences of these fourteen women, and by using a qualitative approach, I hope to illustrate the importance of textualized research in building a better understanding about immigrant women entrepreneurs in Canada.

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#### <u>Introduction</u>

How often do we have or take the opportunity to ask people who have immigrated to Canada about their journeys? What could we learn from their stories? Canada is a country built upon immigration. Today, Canada is one of a handful of countries that actively recruits and promotes immigration as a means to sustain population growth and respond to internal labour force needs. In the past, Canadian immigration came mainly from European source countries. It was only in 1962, with the implementation of the points system, that sending countries were diversified and then in 1967 procedures were put into place to eliminate racial discrimination (Citizenship and Immigration Canada-e, 2003). This was the first time in Canadian history that immigration would systematically open up to countries located in the Global South. Following this development, the makeup of Canadian immigrants changed (DeVoretz et al., 2000; Light and Bhachu, 1993). Although racial discrimination was reduced, the selection process changed its focus to become class-based. In effect, there has been a shift in the profile of the immigrants being selected to immigrate to Canada. The point system scores applicants for their specific skills and socio-demographic characteristics (for example, language skills, professional skills and age). Whereas in the past, immigrants were selected for manual labour skills such as farming, increasingly, new Canadians are well-educated and highly skilled people from urban settings. Although millions of people migrate each year, only a select few obtain immigration status and those who are chosen are mainly of the upper classes. Each year approximately 250,000 people immigrate to Canada, moving mainly to three cities: Toronto, Vancouver and Montreal. This concentration of immigration has surely had an impact on the socio-demographic make-up of these city centres. In the 1996 census, 17 percent of Canada's population was born outside of

Canada (Reitz, 2002; Report of the Auditor General of Canada, 2003). The ratio of immigrants per capita is higher in Canada than in the United States and immigration is seen to have a greater impact on the Canadian economy and demographics (Light & Bhachu, 1993).

Canada's workforce has undergone changes in the organisation and shape of available employment, based largely upon advances in information and communication technology, management and production techniques and global market integration. This means moving from traditional employment towards more flexible, contingent labour as well as an increase in independent entrepreneurship. These changes have created a decrease in standard waged work, upon which Canadian laws and policies were based. This means that more and more people (especially immigrants, visible minority women and youth) find themselves in precarious employment without the advantages of employment benefits. As a result of these economic changes and the encouragement of entrepreneurship by government, entrepreneurship is on the rise in Canada.

My study took place in the third largest immigration destination in Canada, Montreal. It focussed on the experiences of a group of fourteen women who immigrated to Canada and specifically to Montreal, Quebec. Montreal is the largest city in Canada's only majority French-speaking province, Quebec. Quebec has a distinct history in Canada. It is a linguistic minority within a majority of English speaking provinces. The historical and linguistic distinctions of Quebec attract many immigrants looking for a francophone environment. In 2005, the city of Montreal had a total population of 3,380,645 (Statistices Canada, 2005).

The fourteen women involved in my study turned to entrepreneurship to generate economic activities. These women were part of a new generation of Canadians, whose relationships and experiences extend outside of the borders of Canada. Although they were competing in a global market, they have found niches that for many of them, build upon elements of their culture of origin. Although there were some important commonalities in their stories, there were also significant differences. As well, many of their experiences contradicted the findings of many of the academic studies I have reviewed.

My framework for analysis is based upon several studies I encountered and these can be found in chapter one: Literature review. More specifically, I was interested in why my interviewees went into entrepreneurship. Was their decision mainly based upon blocked access to the job market or were there other elements involved, personal, circumstantial and contextual? Several academic researchers have written about the factors blocking the social mobility of immigrants in Canada (Li, 1997, 2001; Light and Bhachu, 1993; Picot, 2004). This could be one explanation for these women's entry into entrepreneurship. However, were there also economic opportunities available to immigrants through entrepreneurship that would enable them to put their specific professional skills and experiences to use in the Canadian economic market? It was my intention to identify patterns and differences in their experiences within this localized context. By looking closer at the lives of these fourteen women and contextualizing their experiences, I hoped to gain a better understanding of the opportunities and challenges they faced in accessing economic opportunities in Canada.

I also wanted to ascertain whether my interviewees' specific experiences coincided with the treatment of Canadian entrepreneurship present in current academic studies. In reviewing both the prevailing academic and political discussions of entrepreneurship I have noted a strong tendency to both marginalize and homogenize women entrepreneurs as a category and especially immigrant women entrepreneurs. Such discussions may undermine the achievement of equality between women and men by contributing to the maintenance of power structures and stereotypes that marginalise women in the Canadian economy. Generally, past research has focussed upon male dominant models and often overlooked the experiences of immigrant women entrepreneurs (Browne, 2001; Bruni, 2004; Moore, 1990). Given that women and men may have guite different experiences of immigration and in entrepreneurship, I believe it is important to focus on women in particular so that there may be a better understanding of their motivations, actions, challenges and different ways of constructing their businesses. By studying the specific experiences of these fourteen women, and by using a qualitative approach, I hope that the particularity and the complexities of their experiences of transnational migration will become clear to the reader. Throughout the study. I have inserted quotes from some of the women involved in my study. I hope that by doing so, I will bring a personal dimension to this work and highlight perspectives that are seldom heard in the study of entrepreneurship. I try to emphasize the dangers of over-generalising the experiences of immigrants and the need to contextualize people's lived experiences.

My study has six main chapters. In the literature review (chapter one), I present the main academic schools of thought that I encountered during my literature review and provide a critique of current political and academic discourse about entrepreneurship. The methodology chapter (chapter two) provides specific details about the parameters of my study. In chapters three to six, I attempt to present a brief, chronological exposé of these women's experiences as they were told to me. I organised the information from

the interviews in chronological order so that the reader may capture a sense of who these women were both before and after immigration. Chapter three presents a brief portrait of some of the contexts from which some of the women came, relating information about family backgrounds and upbringing and already bringing out some commonalities. In chapter four, I sketch changes to Canadian immigration policy that resulted in the diversified socio-demographic make-up of Canada's urban centres. This chapter captures various reasons why these women left their country of origin and highlights some similarities and differences in the women's experiences. In chapter five, I underline the urgency with which many immigrants seek out economic opportunities when they arrive in Canada. However in recent years, there have been increasing worries about new Canadians' capacity to adapt and find economic opportunities in Montreal. Here, I explain the adaptation period of some of the women as well as the kinds of activities they engaged in when they first arrived. Also in this chapter, I describe some of the ways by which some of these women maintain links across borders. In chapter six, I examine the various contexts that ultimately led these women to entrepreneurship. I briefly describe their businesses. Women's entrepreneurship has seen significant growth in Canada and immigrant women are part of this growth, however, they are seldom represented in organised entrepreneurial activities. Furthermore, only a few authors (Hiebert, 1997; Bhachu, 2004; Westwood & Bhachu, 1993) have undertaken specific studies about immigrant women entrepreneurs. Finally, in concluding, chapter seven provides a general summary of the main findings of this study and offers some suggestions of future research focuses.

#### Chapter one: Literature Review

At a time in Canada's history when immigrant entrepreneurship has shown considerable growth, the experiences of immigrant women entrepreneurs (and women entrepreneurs in general) still remain virtually invisible in academic research, this in spite of a significant and steady rise in women's entrepreneurship in Canada. Instead, most academic research about entrepreneurship has overly generalized the experiences of all entrepreneurs, highlighting the dominant (white male) voices and characterizing women's entrepreneurship in terms of a list of general elements drawn from white male models (for example, small, service sector oriented, based in the domestic market).

"Reflection on the social construction of gender and economics (and business economics in particular) started late in comparison with other scientific disciplines. Its most obvious contentions were that men have always dominated the scientific community (Reed, 1996), and that analysis of women's experiences are inadequate, biased or distorted (Ferber and Nelson, 1993). During the same period, management and organization studies took a 'gender neutral' approach to entrepreneurship (Baker et all, 1997), but they did so by studying male entrepreneurs and considering their female counterparts to be only a tiny minority, not worthy of particular attention " (Bruni et al., 2004a)

At the same time, 250,000 immigrants arrive yearly in Canada and congregate mainly in three cities: Toronto, Vancouver and Montreal. Entrepreneurship would seem to be an economic avenue that may offer returns to some new Canadians. Some immigrant women are finding economic opportunities by developing entrepreneurial activities in Canada. As I elaborate later in this chapter, it is important to study the impact of this rise

in entrepreneurship on women because as more and more people go into entrepreneurship in Canada, secure jobs with social advantages become the exception and not the rule. Studying entrepreneurship allows us to comprehend both the positive and negative impacts of this kind of labour organisation on people.

In reviewing a cross disciplinary range of related literature, I came across very little gender disaggregated data about immigrant entrepreneurs. In particular there was a paucity of anthropological studies of this kind of entrepreneurship, particularly in 'western' countries. Much of the literature that does exist on immigrant economic activity has focussed primarily on the structural forces shaping opportunities open to people marginalised in the economy (including some immigrants, racial minority groups, women), rather than drawing attention to the agency of these people to shape their economic opportunities in the face of adversity. I agree that it is imperative to draw attention to these structural forces in order to fight discrimination on all levels and move towards equality for women and men. However, I believe that it is equally important to draw attention to the ways in which some people negotiate these structures to make positive outcomes for themselves in Canada.

Through the reading, it was important to look at the relative concepts and theories brought forth by researchers who have been studying immigrant migration and adaptation. However, while there were elements in the published literature resonated with the experiences of the women I interviewed, few studies rendered the complexity that the women described to me and that I observed during my fieldwork. Even though my study was based upon a small group of women located in Montreal, the wide variance of these fourteen women's experiences substantiated to me the value of undertaking further research about immigrant women entrepreneurs in Canada. Some

of these women's experiences contradicted dominant academic assumptions about women's entrepreneurship. For example, some of the women worked in niches that were identified as male dominant and segregated sectors and many of them did conduct business across borders. Furthermore, one interesting and distinctive aspect of some of these women's businesses was the manner by which they were able to combine elements of their country of origin with their knowledge of the local (Montreal/Quebec or Canada, depending upon the product) market to create a distinctive niche.

The following chapter is organised according to four main themes that recurred as I read through literature for my study. The main themes I identified were: quality of jobs and obstacles; writing about women's entrepreneurship; ethnic businesses; and transnational links.

#### Quality of Jobs and Obstacles

Some of the women involved in my study spoke about the difficulties faced by other immigrants. At one group discussion (small, informal gatherings) all of the women present agreed that immigrants faced barriers when seeking employment and employers should give immigrants a chance to gain experience in the Canadian market. We could also consider that entrepreneurship may create opportunities for some people to develop market niches that put to use their specific skills and knowledge and allow them to circumvent obstacles encountered in the Canadian job market. According to some authors, immigrants can experience 'blocked mobility' in the job market and therefore may enter entrepreneurship as an alternative economic option (Li, 2001; Reitz, 1980; Moore & Mueller, 1998).

Lo et al. (2001) found that recent immigrants were experiencing higher rates of low-income than in the past, suggesting a need to review the assistance provided to new Canadians upon their arrival. Their research also identified a need for policies that consider a multiplicity of immigrant circumstances. In particular, immigrants from visible minority groups were identified as facing specific, systemic obstacles to finding economic opportunities. Lo et al. offered some specific information about women, identifying higher unemployment rates for some immigrant women, especially those of West Asian and Latin American origin. However, women and men of European origin showed higher employment rates than visible minority groups regardless of their gender. Lo et al. called for more detailed information about the employment experiences of immigrants in Canada, noting the limitations of census information and a need to focus upon immigrants who have and have not found economic activities commensurate with their skills. They also called for research on policy barriers to entrepreneurship as well as a need for comparative research to point out the relationship between ethnicity, race and gender with respect to entrepreneurship development.

Peter Li (2001) asserted that historically, blocked mobility in the Canadian labour market drove some immigrants to seek alternatives for self-preservation. Li remarks that whereas in the past, assumptions were that immigrant entrepreneurship was due to the growth of ethnic enclave, he found that it was a combination of individual attributes and opportunity structure that facilitated or hindered the development of immigrant entrepreneurship. Initially, immigrants' rates of entrepreneurship were low and these rates increased the longer immigrants were in Canada. He also noted the importance of considering entrepreneurship outside of the 'ethnic enclave'.

According to Li (2001), those immigrants who were endowed with skills, work experience, contacts and financial resources were believed to be better able to mobilize resources to launch businesses. However, Li's study also established that immigrants' financial returns were higher from employment than from entrepreneurship, and this was true for both women and men. Although male and female immigrants' earnings improved over time, female immigrants experienced lower financial returns than their male counterparts from both employment and entrepreneurship. Li also found that male immigrants had a higher tendency for entrepreneurship than immigrant women.

Furthermore, immigrant men selected through the 'economic' class of admission were more likely to undertake entrepreneurship upon their arrival or over time. For immigrant women entrepreneurs, the differences between the various classes of immigration were less clear. Li identified several common themes related to immigrants' tendency to go into entrepreneurship. Some of these were the time of entry into the economy, gender, the number of years in Canada, country of origin, high levels of education, category of immigration and age at arrival in Canada.

Although Li's study provided data analysis that was very elaborate, by focussing primarily upon the financial outcomes of immigrant entrepreneurs, his portrayal of immigrant entrepreneurship provided a limited perspective. Li's main source of information about immigrant entrepreneurs was the Longitudinal Immigrant Data Base (IMDB). Although this database does provide disaggregated data about entrepreneurs, Li assumed that since financial returns were lower from entrepreneurship than from paid employment, immigrant entrepreneurs would only have taken up the option of entrepreneurship if they had experienced blocked mobility in the job market. However while very important, financial outcomes are but one outcome of entrepreneurial activities. Although it is important to be able to live off of what one earns, some of the

women in my study had multiple reasons for going into entrepreneurship, financial returns being one of them but also including flexibility; satisfaction; independence; meaningful work. To provide examples of the dichotomous reasoning involved in some entrepreneurship studies, here are two excerpts from Li's study,

"After reviewing substantial data from the US census, Light and Rosenstein (1995:49) came to the conclusion that income-defined self-employment tends to be more inclusive and accurate as it includes those who worked fulltime as self-employed as well as those who used self-employment to supplement their employment income." (2001:3)

In the above passage, we find two possible responses, either you are 1) a fulltime entrepreneur or you are 2) an employee supplementing your paid income with entrepreneurial activities. If I relate this to the women involved in my study, Beatrice used part-time employment to supplement her entrepreneurship income. The nuance is important because she was working to build a fulltime job with her enterprise. Beatrice's experience would not be recognised in the above format.

"If immigrants are driven to entrepreneurship due to blocked mobility, it would suggest that self-employment and business ownership represent the last option because of failures in the job market, and that self-employed immigrants may not earn as much as the salaried workers who are successful in finding jobs. However, if immigrants engage in business because of the attractions of the enclave economy, then it would imply that the remuneration of self-employment is better than or at least as good as that of employment." (Li, 2001: p.1)

Li thus draws a direct link between low returns and maintaining activities in entrepreneurship. Li could be assuming that the only motivation to engage in

entrepreneurship is financial. This is a dichotomy that puts people into a limited number of categories, without considering the multiple reasons and the context that these entrepreneurs experienced. Although some women in my study did enter entrepreneurship partly due to obstacles in the job market, each woman had a different experience involving a combination of different factors that were considered before they started a business. Furthermore, in some cases their business was considered to be a mission and the objectives were to obtain financial returns but also social returns. In the above quote as well, there seems to be a natural link drawn between immigrant entrepreneurship and the enclave economy. Many of the women involved in my study did not start businesses within the 'ethnic enclave'.

Picot (2004) studied the increase of low-income levels among recently arrived immigrants, especially concentrated among those immigrants living in cities. These rates were prevalent, even though the low-income level has proportionately decreased among the Canadian-born and in spite of the fact that the immigration process now selects increasing numbers of economic immigrants. In examining this conundrum it would be important to consider the impact of possible discrimination, skills not matching the job market, the time needed to adapt and perhaps learn a language, rising education levels among locally born, diminishing social programs, as well as the lack of recognition and valorization of foreign credentials and experience. Although in the past it was believed that immigrants could bridge the gap in earnings with the Canadian-born counterparts over time, Picot (2004) suggested that there is no guarantee that this will indeed happen. Picot pointed out that low-income rates were concentrated in large cities in Canada which could be linked to the high concentration of immigrants in major cities (2004). Not only did Picot's article signal significant barriers for immigrants, it also indicated that conditions for many immigrants don't improve over time. Furthermore,

low-income levels for immigrants were mainly concentrated in Canada's major cities, in spite of declines in unemployment rates. From the findings in this article, it was clear that there is a need for policy changes that facilitates the economic participation of newly arrived immigrants.

However I would remark that although Picot usefully pointed out the increase in low-income levels among immigrants and declining earnings on almost all levels, he also noted that immigrant women's entry level earnings rose 6% between 1980 and 2000. It would have therefore been useful to have disaggregated data for all statistics because from that point onward in the article, I was unsure whether he was referring to women and men or men only.

Although entrepreneurship does stimulate job creation, there is an ongoing debate among some researchers as to the 'quality' of jobs that women are creating through entrepreneurship (Saunders, 2003; Vosko et al., 2003). Are women once again being pushed into bad, precarious jobs or alternatively are they being pulled into lucrative niches that are improving their life conditions and bridging the socioeconomic gap between women and men in Canada? A major shift to entrepreneurship could create opportunities for some while leaving others behind and marginalising those who are already in precarious living situations in Canada. From 1989 to 2002, Vosko et al. (2003) found that Canadian women were more likely to undertake non-standard, contingent employment than men, illustrating a decrease in fulltime, permanent work for women (entrepreneurship is included in their definition of precarious work). In fact, their study also showed that since 1997, temporary employment grew faster than permanent employment (meaning a fulltime job with social benefits). Vosko et al. (2003) identified a trend among women entrepreneurs who were the sole employee of their business.

They found that 44% of these women entrepreneurs also worked in part-time jobs as salaried employees compared to only 18% of men. So what does this mean? Clearly, labour organisation seems to be changing from a 'standard' labour form of permanent, fulltime jobs with benefits to more part-time, contingent work. That this burden of precarious work falls mostly on the shoulders of women illustrates that in general, women are working in more precarious jobs than men. Although Vosko et al. alluded to the forces that have caused this shift towards precarious work, their goal was to highlight these trends and call for further research to better understand the impacts of this precarious work on women and men. They did say though that the change from fulltime, permanent employment has affected women and men differently. They also mentioned the dangers of simply focussing upon the positive aspects of entrepreneurship and they called for an in depth analysis of the impacts of entrepreneurship on women and men.

To this end, I would point to the experiences of the women involved in my study to caution that the 'quality' of the jobs of these women is reflective of their own experience and perceptions. Addressing the research undertaken by Saunders and Vosko et al., I would ask the researchers what criteria were being used to define and measure 'quality' jobs. Have women been asked if they think entrepreneurship creates quality jobs? Which women were asked? How did these women perceive entrepreneurship? What was their specific context? If we simply judge that women's increased entrance into entrepreneurship puts them into a position of precarious employment, we could miss the lived experiences of many Canadian women entrepreneurs who would perhaps disagree. For many of the women involved in my study, their desire to control their economic activities and achieve independence were central to their decision to start a business. The majority of these women expressed a sense of satisfaction in the work they undertook. They were aware that there were risks involved, just as there are risks

involved for all entrepreneurs. They did not portray themselves as victims or as disadvantaged because they were entrepreneurs. Although many of these women faced challenges in starting their businesses, they also found solutions to surmount the obstacles that they encountered. Although I agree that it is important to identify the forces that marginalise specific populations, it is also potentially distorting of situations involving people who would not necessarily envisage their business as a 'precarious' job. Some of the women involved in my study had been unable to find job opportunities that were in line with their professional skills and/or interests but as entrepreneurs they were able to create a job that suited their needs and interests. For example, in Kathleen's situation, leaving Haiti allowed her to pursue her passion for art, in spite of her parents' desire that she continue in her field of study, Urbanism. At an early age, Henriette knew she wanted to run a business. Henriette had a business in Cameroon and she knew before immigrating to Canada that she would start a business in Montreal. For some of the women in this study, instead of taking jobs that were considered 'lowskilled', they started a business. The creation of a business could therefore be seen as an enabling process for these women.

"Vicki Smith (2001) argues that many analysts of the new economy emphasize the downside of risk and the dangers facing workers, ignoring the intertwining of risk with opportunity and the potential for good as well as bad. In her view, the new economy may well bring greater risk, but individuals may also pursue risk deliberately in order to better their economic prospects and circumstances. In so doing, they demonstrate their agency, acting as 'creative agents negotiating through the often disadvantaging structures within which they find themselves." (Hughes, 2005:13)

The 'new economy' describes a shift in economies due to a number of factors, some of them are stated in the following quote by Hughes, "Central amongst these are globalised trading and production, new technologies, emerging knowledge-based industries, and the deregulation and liberalization of economic activity both within and between countries" (Hughes, 2005:8). As a result, there has been a rise in flexible, contingent work in Canada, which includes entrepreneurship.

Bonacich (1993) critiqued authors who touted immigrant entrepreneurship as a positive solution to the economic adaptation of immigrants without considering the negative aspects. Bonacich illustrated that there is a darker side to the development of ethnic businesses in some sectors, such as the garment industry in the United States. For example, larger garment companies may contract out work in the United States to small businesses at a lower cost. She stated that it is important to broaden our vision of considering immigrant entrepreneurship simply as a system of supply and demand of products and services in the American economy. Immigrant entrepreneurship is much more complex in that it falls within an overlying system and rich businesses depend upon the cheap labour of the poor. In the following passage, Bonacich called our attention to the dangers of promoting one ethnic community as a model of success, ignoring the overlying power systems that marginalise some people in American society. Bonacich said that,

"The basic message to Blacks and Latinos is Asians are making it in America. That means there is no racism here, and if you only worked hard and used unpaid family labor, you too could make it. Your demands for political and social change are unjustified. The system works just fine. Your problem is YOU (her emphasis). You don't make the best of the fine opportunities that American capitalism offers." (Bonacich, 1993: 691)

Although Bonacich's study showed a darker side to immigrant entrepreneurship, it could be useful to mention that the power structure she pointed out is present in other forms of entrepreneurship, where the affluent rely upon labour workers (many of whom may be immigrant women and women in general).

#### Writing about Entrepreneurship

Anthropology could provide a useful, holistic approach to the study of immigrant women entrepreneurs. For example, Browne (2001) undertook a comparative study of women's entrepreneurship in the islands of Puerto Rico, Martinique and Barbados where each country's distinct colonial histories have contributed to shape different outcomes in women's entrepreneurship. Through her study, Browne illustrated that women's entrepreneurship was dependent upon a specific society's socially constructed roles of gender relations both at home and in the workplace.

"Women continue to face structural and ideological inequalities across cultures; however, the barriers to women achieving equal status are the result of specific forces, not monolithic constructs." (Browne, 2001:p.326)

The forces Browne referred to in the above quote are located at the domestic level, in the workplace and in state policy. Although women from the three countries (Martinique, Barbados and Puerto Rico) were increasingly entering into the workplace, she found that few have achieved economic mobility (Browne, 2001). Instead of having a positive impact on equality between women and men in the workforce, women's massive move into the workforce has served mostly to meet the requirements of global competitiveness (Fernandez-Kelly and Sassen, 1995). Women's late arrival in the workforce has pushed them mainly into low paying, labour intensive and gender segregated jobs. Browne suggested that critical to the empowerment of the women entrepreneurs who participated in her study were:

The degree to which their income contributes to the household economy.

- The degree of control the woman has over the household income
- Or the degree to which a woman's income frees her from the burden of primary responsibility for domestic maintenance.

Browne's study demonstrated that there were fundamental differences in women's access to economic autonomy between the three islands, reflective of differences in the socially constructed gender roles for the home and the workplace in each country and the relative flexibility of those roles for women and men. Barbados showed the highest levels of economic participation of the three islands mainly due to historical participation of women in slave labour that she called 'gender-blind'; manifestations of political and religious power that were less restrictive of women's economic autonomy; and a history of male economic migration. The more restrictive those gender roles are to women in a given society, the more marginalised women entrepreneurs may find themselves since they are challenging social norms. In fact, societal pressures may discourage entrepreneurship development among some women in some societies. Even though Browne's study showed that many Barbadian women were active in entrepreneurship, some of those she spoke to noted that patriarchal ideologies were still strong and that they still carried most of the family and household responsibilities. Browne found that Puerto Rican women, because of strong religious and paternal powers, continued to associate themselves mainly with their role as caregiver and the work they did outside of the home was seen as an extension of this role. In Martinique, as French citizens, women received a guaranteed minimum income and could benefit from social programs. In Martinique, women were mainly working in the public sector, where there has been substantial sector growth. Perhaps the state's financial implication in Martinique has reduced the perceived need of women to achieve economic autonomy through

entrepreneurship, since women's entrepreneurship rates in Martinique were relatively lower than those of women in Barbados.

Some key findings outlined by Browne:

- Similarities among entrepreneurial women across the three locations.
- Average age similar (40-43).
- Sharing of key priorities in managing their businesses (nurturing employees and building a 'family' atmosphere in the workplace).
- Entrepreneurial conservatism appears to derive from a welfare oriented state.

Some of the women involved in my study argued that entrepreneurship would not have been a consideration in their country of origin because of the social expectations that segregated women into specific roles in the home and in the workplace. However, many of the women spoke of entrepreneurs among their families or friends. Some of the women even participated in entrepreneurial activities in their country of origin and before immigrating to Canada. For example, Henriette comes from Cameroon, where she said entrepreneurship is widely practised and accepted for women and men.

Some of the characteristics noted in Browne's key findings correlate with findings about women entrepreneurs in Canada. Does Canada's welfare state result in low risk-taking among women entrepreneurs? Women's entrepreneurship in Canada is high with respect to other Western countries (Global entrepreneurship monitor, 2005) nevertheless social norms about gender roles still affect the economic roles of women and men in Canadian society. Although entrepreneurship is more open in Canada than it was in the past, there are still obstacles for women and even more for women of colour. Browne's study offers an interesting window into gender relations and power

structures and how they affect the instance of entrepreneurship among women. Since many immigrants came from countries located in the Global South, studies like Browne's could be useful for understanding the context of countries of origin. Furthermore, a comparative study of immigrant women's entrepreneurship between Vancouver, Toronto and Montreal could be useful to identify the specific forces that facilitate or hinder immigrant women's entrepreneurship and provide insights for improved policy to support the adaptation of new Canadians.

Another important piece of literature is provided by Parminder Bhachu's 'Dangerous Designs' (2004), a study of Asian women fashion designers in Britain. Comparable studies about immigrant women entrepreneurs in Canada are still rare. Parminder Bhachu illustrated the complexity and the richness of the lives and experiences of women involved in the Asian clothing design industry in London. She argued that these women were "asserting themselves as economic and cultural agents in the market" (2004:129). She presented the women involved in her study as dynamic and savvy entrepreneurs who have adapted to a context of global markets. It was their capacity and knowledge of different cultures that helped them adapt to the London market and thrive. At the same time, there were voices of resistance within the narrative including the past struggles by Asian women faced with stereotyping as being 'backwards' and not conforming to 'western' dress codes. Some of these London-based designers were creating a new way of articulating their identities and were influencing the local and global markets through their designs.

Parminder Bhachu skilfully demonstrated a distinct difference between the designers who imported current Indian fashion to England and others (Bubby for example) whose intricate knowledge of London fashion allowed them to create something new by

combining elements of the two fashion worlds. Some of the women involved in my study also showed similar ways of combining different elements of their past experiences with their Canadian experience to create something new. However my own study didn't concentrate on one ethnic group. For example, Maria blended her knowledge of what she termed as 'indigenous' (2004) Mexican aesthetic practices with her knowledge of the Montreal market to produce a new way of providing skincare services. In fact, four of the fourteen women involved in my study were organising artistic activities that promoted elements of their ethnic origins as part of their business. Perhaps the instance of entrepreneurs as 'cultural agents', as Parminder Bhachu (2004) called them, could be happening more often than we think?

Another aspect of some of the literature review was a critique about academic assumptions. To this end, Bruni et al. (2004a) offered an extensive critique of what he called the 'discourses of women's entrepreneurship' suggesting that the study of women's entrepreneurship, based upon white-male models, subsumes women as an inferior, minority category within entrepreneurship and thus reproduces inequalities existent in the job market. Bruni asserted that these academic assumptions are constructed, supporting hegemonic power structures in our society and that every claim to knowledge is based upon one's subjective opinion, constructed from a specific position and experience. The study of entrepreneurship in Western countries has been a male dominant scientific field and women's experiences were marginalised by taking a gender-neutral approach. By creating literature about male dominant models, researchers create 'truths' that can marginalise some groups and maintain hegemonic power structures. It is only since the 1980's that women's entrepreneurship became a focus in entrepreneurship studies. Some researchers have highlighted feminine knowledge to bring alternative voices into the forefront (Bhachu, 2004; Browne, 2001;

Hughes, 2005; Westwood and Bhachu, 1988). Although this was an important step, Bruni notes that literature about women's entrepreneurship may maintain or decrease hegemonic power structures and therefore to reduce the chances of perpetuating negative assumptions about women's entrepreneurship, researchers must be reflexive about their subjective opinions and biases. <a href="Dangerous Designs">Dangerous Designs</a> (Bhachu, 2004) provides a valuable example of such work. In the following quote, Bruni explains how 'othering' can marginalise a specific group.

"The term 'othering' refers to the "process by which a dominant group defines into existence an inferior group, mobilizing categories, ideas and behaviours about what marks people out as belonging to these categories. Within a discourse where the feminine is 'the other', gender performances in a specific context, such as entrepreneurship, should be judged against the shifting structures of gender accountability (Czarniawska and Hopfl, 2002). Therefore the practices of social scientific research, as products of their time, are involved in the process of 'othering' like any other mundane practice, as the above authors note." (2004:257-258)

Bruni went on to illustrate specific examples of literature about women's entrepreneurship that could potentially maintain hegemonic powers. For instance, he explained that by advancing such challenges as the balance of work and family life for women entrepreneurs, this may uphold a perception that women's position is naturally as sole caregiver. Bruni pointed to the need to deconstruct gender biases about women's entrepreneurship. While men's entrepreneurial activities are distinct from family responsibilities, women may be perceived as having two connected and indivisible realms. By maintaining a belief that men are the main breadwinners and that women are predominantly responsible for family and domestic responsibilities, this may have significant negative impacts on the perceived credibility and seriousness of a women

entrepreneur who seemingly cannot separate home from work. Bruni affirmed that some studies reproduce gender disparities by constrasting women with men and by including the social spaces and aspects that are not considered when studying male forms of entrepreneurship.

The term 'immigrant woman' is part of what Bruni calls 'othering' (2004a) because it is a socially constructed term charged with racist, sexist and class biases (Tastsoglou and Preston, 2006). Women become part of this 'category' through legal and economic processes that can have discriminatory impacts when they reach the receiving country. For example, if a person is a refugee, their social security number reveals this and excludes them from receiving certain services, such as access to some programs for training and job search. Another example of 'othering' would be the term 'ethnic business' (Westwood et al., 1988) that potentially marginalises these types of businesses by positioning them in an inferior and narrow niche or by identifying their form of entrepreneurship as a defensive strategy of self-preservation (Li, 2001,1997; Light and Rosenstein, 1995; Maxim, 1992; Salaff, 2002). I would point out that it is important, as an anthropologist to be aware of these power dimensions and to identify them.

#### Ethnic Business and Unpaid Labour

'Ethnic businesses' and the 'ethnic enclave' were an overlying theme of research, although it was not always clear what kind of businesses were being categorised as 'ethnic', since the definitions of this kind of enterprise sometimes were varied and sometimes very general. On this topic, Walton-Rogers and Hiebert said,

"The subject of 'ethnic enterprise' -- businesses operated and maintained primarily by members of immigrant and/or minority groups -- has become a significant area of research since the 1960s, when it became apparent to researchers and policy makers that the level of self-employment among ethnic minorities was higher than average (Borjas 1986). More recently, this interest has been aligned with a growing body of literature documenting the importance of self-employment and small businesses generally, some of which focuses specifically on the role of ethnic entrepreneurs in industrially advanced economies (Waldinger et al 1990; Ward 1991). This research reflects a growing concern with the intersection of increased immigration in western countries, industrial restructuring, and the resurgence of the small business sector in response to this restructuring. " (Walton-Roberts, Margaret and Daniel Hiebert, 1997)

The collection of studies included in Westwood and Bhachu's volume on Enterprising Women (1988) focused on minority women's labour within family business endeavours, looking into women's labour and the social embeddedness of these women's lives in social roles and power dynamics. Bhachu (1998) pointed out that South Asian women's participation in family business in London was modifying power relations between men and women and that some women were gaining more decision-making control over the household resources. This work is important because it offered another perspective of immigrant women's labour, not positioning these women simply as victims but as women empowered through their economic activities. Although this volume included cases that overlapped with the situation of some of the women in my study, in the sense of the shifts in the roles of women affected by running a business, only two of my interviewees were in businesses that could be regarded as family businesses. In fact, many of the

women involved in my study started businesses that were a lot like many of the businesses of other entrepreneurs in Montreal. Only two of my interviewees were running businesses in which the spouse was a partner. Some husbands provided human resource assistance by working at the business without pay. Others invested funds in the business. Others provided moral support and advice in business management, while others promoted the woman's business among their business contacts. Especially in the start-up phase of a business when entrepreneurs must gather human resources, financial capital and form a clientele base to build their business, the support of the entrepreneurs' close contacts may be essential. Furthermore, the moral and financial support of a spouse may enable the entrepreneur to take risks that she might not have taken if she didn't have assurances that her financial survival didn't depend solely upon her entrepreneurial activities. Interestingly, in the study by Katherine Browne (2001), the majority (63%) of Puerto Rican women entrepreneurs who participated in her study were unmarried. Those who were married emphasized the importance of the spouse's moral support and support with managing family and household responsibilties. This was true as well in Barbados, where women also relied on spouses to provide regular help with their businesses or received financial support. Browne concluded that,

"...having a husband or male partner provides critical financial, moral, or work-related support for many women's businesses." (2001:10)

Perhaps flexible gender roles are vital in a context of women's participation in economic activities. Benefiting from the support of a spouse perhaps lessens the burden of risk put upon entrepreneurs (women and men). Could entrepreneurs who do not have a life partner be at a disadvantage and with what eventual repercussions?

Although I did come across some women whose business activities could have been similar to some of the women portrayed in the case studies included in <a href="Enterprising Women">Enterprising Women</a> (Westwood et al., 1988), the majority of the women involved in my study had developed businesses that were outside of their immediate family. Nor is it exclusively in 'ethnic businesses' that women's labour can be both invisible and central to the survival of businesses. This relationship is also present in family businesses belonging to entrepreneurs who were born in Canada. For example, I knew a women entrepreneur, born in Canada, whose mother worked fulltime as the receptionist in her office without pay. We need to be careful therefore not to overly generalise and suggest that all ethnic businesses exploit women's labour. Thus Kathleen's husband provided ongoing labour to her business. I say this to point out that labour may come from men, although it may be more frequently provided by women.

In his study about German-Turks in Berlin, Pecoud (2005) questioned the relevance of the 'ethnic enclave' model because more and more immigrant entrepreneurs work outside of ethnic markets. Immigrant enclave economies were one of the reasons Canadian researchers suggested as encouraging entrepreneurship among immigrants (Li, 1998; Salaff, 2002). There was an available niche that Canadian-born would not fill. However two of the weaknesses of this focus are that it doesn't take into account the immigrant entrepreneurs who work outside of ethnic 'enclaves' (Li, 2001) and it could maintain stereotypes of the types of entrepreneurship that immigrants engage in. A number of the women in my study seldom had only co-ethnics as clients. For example, Maria told me that her business attracted very few customers of Mexican origin or people originating from other Spanish-speaking countries. Another woman worked as an accountant and she did not have a large number of co-ethnics as clients.

#### Transnational Links

Finally, there is an enormous body of literature (Glick schiller & Planck, 2005; Gardiner Barber, 2003; Levitt, 2001; Levitt and Glick Schiller, 2004; Vertovec, 2001; Werbner, 1999) concerned with the transnational practices of immigrants which assumes a world where immigrants remain connected to their country of origin. These links had various impacts on the power of the 'nation state'. I would point out that although some of the women involved in my study maintained links with people outside of Canada, some others had no desire to maintain links with their country of origin. In some cases, the links maintained were commercial in nature and therefore not necessarily with the objective to maintain one's identity linked to the country of origin. To illustrate one situation that exemplifies the dangers of generalising, I would like to point to Beatrice's experience. Beatrice was born in Cameroon and in her youth moved to Canada with her family. She had a passion for textiles and while she taught French language lessons in China, she learned Mandarin and got involved in the textile business. Beatrice's business involves importing textiles from China. Her situation illustrates once again the dangers of generalising entrepreneurs' experiences.

"The past ten years have witnessed the ascendance of an approach to migration that accents the attachments migrants maintain to people, traditions and movements located outside the boundaries of the nation-state in which they reside..." (Vertovec, April 2001:10)

An assumption, however, that people will maintain past links with their country of origin, would once again be missing some of the women's experiences from my study.

Although I did come across women who maintained links with people outside of the Canada on a regular basis, the majority of the women were very involved in networks in Montreal and did not, in fact, participate in intense transnational links.

#### Conclusion

Many of the studies I encountered made highly polarized 'statements about the situation of immigrants and immigrant entrepreneurs. It is in this context that anthropology can make an especially important contribution. Although it is useful to point out trends, it is also important to take account of the particularities of each person's experience. For example, in my research, the motivations of the women were complex and multi-layered and involved a combination of motivations that have sometimes been referred to as (Moore & Mueller, 1998; Li, 1998; Maxim, 1992) push' or 'pull' factors. These are factors that 'pull' immigrants towards entrepreneurship, such as a desire for independence and flexible, non-standard work while push factors would point to difficulties in accessing economic activities or a need for a flexible schedule. However, simplifying these elements into two general categories of 'push' or 'pull' factors does not effectively capture the lived experiences of the women who participated in my study. Furthermore, these two categories are subjective, in that what one person could view as a push factor, another person could see as a pull factor.

There is a need to expand research to illustrate a wider range of experiences and move outside of the dominant, white male voices that tend to misrepresent others (women, immigrant men and women) who are also participating in entrepreneurship in growing numbers. There is a need for a more integrated research framework that encompasses a wide range of factors that have contributed to the rise of immigrant entrepreneurship. This is where anthropology can be especially useful. As Pecoud said (2004),

"Anthropologists may be more useful by relying on their methodology. In a topic such as immigrant entrepreneurship, privileging a holistic approach and studying how, at the local level, political, economic or social factors interact with class, gender or ethnicity is anthropology's main asset."

As I presented earlier in this chapter, some of the existing literature about immigrant entrepreneurs was not representative of all of the experiences of all of the women involved in my study. By presenting detailed, ethnographic accounts it is possible to recognise a variety of different experiences and forms of entrepreneurship that are not often part of academic literature. By proposing alternate examples of immigrant entrepreneurs, more detailed research could contribute to the breaking down of existing stereotypes by challenging gender and ethnic assumptions that relegate some immigrants to the margins of Canadian society. The literature review suggests that there are multiple barriers for immigrants looking for economic opportunities to sustain themselves in Canada, especially in urban settings. The literature also points to a need for policy change to facilitate immigrants' adaptation and search for economic opportunities if the Canadian government anticipates that immigration will support population and economic growth. At the same time, policy makers should consider the systemic forces that may maintain inequalities between women and men. Furthermore, Bruni (2004) cautioned researchers to be aware of their use of academic assumptions when writing about women entrepreneurs. By generalising the lived experiences of people, hegemonic power structures may be maintained.

### Chapter two: Methodology

The choice of this topic was relevant to my interest in the social and economic adaptation of new Canadians. The rise in women's entrepreneurship in Canada and the rise in immigrant's entrepreneurship were also noteworthy motives for my decision to undertake this study. Montreal was where I lived and studied. Although at the beginning of this project, I had hoped to conduct fieldwork outside of Canada, in the end I was pleased to be able to focus on issues that were near to me, that could provide me with a better understanding of my environment. I chose to study immigrant women entrepreneurs in Montreal because of their concentration, Montreal being the third largest immigration destination city in Canada (Citizenship and Immigration Canada). Secondly, I worked in the context of women's entrepreneurship and through my employment I had acquired previous knowledge about some of the socio-economic conditions of women entrepreneurs in Montreal. This study concentrated on a group of fourteen women and the experiences that they shared with me. The women involved in my study were from a range of age groups, backgrounds and countries of origin. Their businesses were located in Montreal (Quebec), Canada. Some of these women had home-based businesses; others had a separate office or a commercial address and employed others.

#### Who am I?

I come from a background in education and several years of experience working and living abroad, in Iran and Lebanon. My professional life allowed me to work for several years with women entrepreneurs, many of whom were born outside of Canada. At the

time of the study, I had been working for several years in a women's organisation in the field of women's community economic development. The women involved in the study had no connection to the organisation I worked for. However, I was able to draw some insights from my work experience.

Since my job managing a non profit organisation occupied a large portion of my time and energy, one of my main challenges was taking the necessary time to complete this study. Furthermore, although my work had provided me with the opportunity to gain knowledge about immigrant women's entrepreneurship in Montreal, I continuously struggled to articulate my practical experience and the relative concepts in an academic voice.

#### Identifying and Recruiting Participants for the Study

All but one of the women who participated in my study had immigrated to Canada within the last twenty years. All interviews and fieldwork took place in Montreal. My interviewees were identified through my personal and professional network of contacts. I searched the Internet and contacted some organisations in support of entrepreneurship. I also used the 'snowball method' (Snel, E. et Al., p. 289, 2006), whereby at the end of the interview, I asked each woman if she could recommend someone who could be included in the study. However I only found two entrepreneurs through this sort of referral. No attempt was made on my behalf to form a homogenous group by focussing on one form of entrepreneurship, one ethnic group or age group. Anyway, I was aware that it would dangerous to generalise about the experiences of immigrant women entrepreneurs by doing such a small scale study and it was not my intention to do so. The richness of the group is testimony to the women. I am very

grateful to each and every one of them for taking time out of their busy schedules to share their experiences with me in such detail. Their ongoing care and support throughout the study was also a factor that continued to motivate me until the end.

The interviewees' businesses

Kathleen Art gallery and artist

Gisela Communications and television station in Spanish

Nour Catering business – Lebanese and Palestinian foods

Malika Networking for Arabic-speaking women

Talia Travel Agency

Henriette Hair salon, hair care products and African foods

Maria Skin and health care centre

Randa Website design and Consultant in ethnic relations

Aminata Grocery store (African specialty foods)

Béatrice Import of Chinese textiles import and workshops on business in China

Émilienne Gospel music production and distribution

Salwa Annual Arab cultural festival and business development Consultant

Edith Accounting and financial planning

Stéphanie ISO standards and fashion magazine for women of colour

#### **Data Collection**

I conducted in person, open ended interviews, between 2002 and 2005, with fourteen immigrant women entrepreneurs. The interviews took place in either French or English, whichever of the two languages that they were most comfortable with. Most of the interviews took place in French. To preserve the exact meaning of the women's words, I have not translated quotes that were inserted into this study.

Although I had identified a short list of general themes that I used to guide the interview, I also let the women speak about the issues that they felt were important. In particular, I was interested in knowing where these women had come from, how they had come to Canada and how they had entered the economy and finally gone into entrepreneurship. I was also interested in how they mobilised resources to start up their businesses and how they built their network of contacts.

The interviews were conducted either in their homes, businesses or in a public place, like a café. The interviews lasted between one and three hours. All but two of the interviews were taped with the women's consent. On two occasions I was not able to tape the interview because of technical problems. I also took notes about the place of business of the women when possible and kept notes throughout the fieldwork. The data was coded, which allowed me to identify recurring issues and patterns. This method also allowed me to extract quotes to illustrate various points. Confidentiality was promised to all of the women. I have changed the names of the participants to protect their identity and have excluded some personal information that could perhaps identify them.

In addition to the interviews, I conducted observation on various occasions either in the women's businesses or at networking activities and forums where entrepreneurship was highlighted. For example, I attended a fundraising event organised by the Jeune chambre de commerce haitienne (2005), a conference about women's entrepreneurship organised by the 'Association des femmes Marocaines du Canada' (2005); Le salon de l'entrepreneuriat feminin de St-Jean-sur-Richelieu (2005), the launch of the Caisse

d'économie social (2005) and the launching of a Quebec Women's Entreprise Centre (2005).

In the later stages of the fieldwork, and in response to an idea brought forth by Kathleen, one of the participants in the study, a small, informal discussion/networking group was formed. Kathleen and I met first to discuss the possibility. We came up with a name for the group (Les Passerelles) and a mission. The group would provide a space to discuss issues that were important to these women. The women involved also wanted to provide moral support to one another. It was an informal group. Members were immigrant women entrepreneurs and new members could be invited to join the group. Prior to their joining the group, I asked each of the women if they agreed to let the others know they had participated in the study. All of the women who expressed an interest in the discussion group also agreed to divulge their participation in this study to the other participants.

This discussion group met five times during the course of my study. An average of five women came to each meeting. Meetings were usually held inside private homes but once a meeting happened at Kathleen's business. This informal group was a rich source of information about the issues that were important to these women. During one meeting at my house (2005) some of the discussion was about the challenges they sometimes faced from some people who didn't take them seriously. Although this topic was not particularly evident in the interviews, the group discussion provided a space where other issues were discussed. Perhaps these informal meetings also allowed the women to be more at ease to discuss certain issues openly. At the end of the same meeting, Maria said,

"Ca me fait plaisir de discuter de ces choses politiques et de l'égalité des femmes. Au Mexique, on en parlait souvent. "

Since these meetings were informal, social gatherings, I did not record them. I did, however, remind the women at each meeting that I was there as a researcher and that I would be taking notes. Although I drew upon all of the data collected for the research, I have provided more detail in my analysis about some of the women. The reasoning behind this decision was that I had maintained ongoing links with a smaller group of women, and I therefore acquired more in depth information about their specific situations.

# Terms used in this study

In this paper, 'the term immigrant woman entrepreneur' combines legal, social and economic statuses and is socially constructed and rooted in the legal and economic structures of Canadian society. 'Immigrant women' refers to foreign born women who have permanent resident status or Canadian citizenship (all of the women who participated in this study had obtained Canadian citizenship.) I acknowledge that the academic literature surrounding the study of women entrepreneurs is filled with political meaning by defining entrepreneurship and specifying who can (and can't) be an entrepreneur, based upon the dominant narrative that is from white-male models. (Bruni A. et al. 2004-A), I realised that I was contributing to the 'othering' of these women as 'immigrant' and 'women' entrepreneurs. Although my position of 'othering' made me somewhat uncomfortable, I decided to refer to these women as immigrant women entrepreneurs specifically because I felt that it was important to recognise their economic contributions and particular experiences of women who were blatantly absent from much of the academic research I encountered throughout my literature review.

"While modernist viewpoints pursue a project to identify the ways in which knowledge is gendered and to give visibility to feminine knowledge that has been marginalized or suppressed, gender studies informed by a post-modern sensibility problematize subjectivity itself and encourage reflective awareness of its discursive 'positioning'. In this manner we can become aware of our own incorporative tendencies." (Bruni A. et al, 2004-a)

Entrepreneurship, small business owner and entrepreneur are used as interchangeable terms within this document. This term also includes entrepreneurs who work alone and those who employ others. This definition of entrepreneurship is purposely left general, to be inclusive of different constructions of women's entrepreneurship and go beyond what could be termed as male biased forms of entrepreneurship in definitions that reflect men's activities and exclude women's (Bruni et al, 2004).

The following is a passage taken from my field notes which I include here because it provides a potent example of the power structures and obstacles faced by some women entrepreneurs.

Journal entry 2005: Today I was surfing on the Internet and I came across an event focussing on women's entrepreneurship in Canada. I was excited. Finally, there was an event where policy-makers, researchers and practitioners<sup>iii</sup> would be present. It was called 'The Economic Forum for Women Entrepreneurs', organised by Carleton University and Industry Canada. It could be an interesting venue to see if immigrant women entrepreneurs were considered.

There was a space on the website where people could sign up. I quickly filled in and submitted my personal information. I also sent a message out to my network of

was hopeful that we could have several voices present at the event to speak to and try to influence policy-makers. Several of these women also signed up to attend.

A few days later, I received an e-mail response from the forum organisers. I found out that the event was by invitation only and unfortunately, I was not on the list of people identified by the university and Industry Canada to attend this activity. I called Carleton University and reached the forum Coordinator. I pleaded my case. I talked about my work and also my research. I was told that attendance had to be authorised by Industry Canada and that the Coordinator would have to get back to me. Another few days passed and I got an answer back. I would be able to attend the activity if I came as a student, paying my own transportation and lodging in Ottawa, and volunteered to work at the event. My student status would not, however, allow me access to policy meetings. What could I say, I accepted.

Then I learned that Michele and Vicki (fictitious names), two of the women from Women-centred CED organisations, based out of Ontario, had been successful in getting their names added to the guest list by using their political contacts. As it turned out, on the day of the forum, a crisis happened at my workplace and I was unable to attend. I tried to contact the coordinator, and finally called Vicki and asked her to apologize on my behalf. Afterwards, I followed up with Vicki and Michele to ask them about their experience at the forum. They told me that there were many men present. They said that they were frustrated to see so many political attachés present at the meetings. They described these men as "Young (white) men who were glued to their Blackberry throughout the forum" (their words). At one point during the forum, and to illustrate 'non-traditional' businesses that some women start up, Vicki had stood up and described a

woman entrepreneur she knew whose business was in rural Ontario. She related to me that at the time, she felt that the person chairing the event (a man) had brushed off her intervention as if the woman's business wasn't serious.

To me, this experience was symbolic of the hierarchical power structures in women's entrepreneurship and the challenges faced by women entrepreneurs to acquire information and meet with people who hold power.

# Chapter three: Where did they come from?

While global population growth is approximately 83 million per year, (International Organisation for Migration, 2003) 82 million are born in developing countries. Much of the world's population is born into or resides in countries with extreme levels of human poverty, human rights violations, dictatorships and armed conflict. Demographic pressures on countries located in the Global South are pushing some people to search for opportunities in more prosperous countries. Migration has thus become the hope of millions of people living under difficult conditions around the world. Now more than ever, with modern infrastructures allowing increased access to transportation and information and the intensification of global economies, more and more people are crossing borders in search of a better life and opportunities (Martin, 2003). In 2000, the population division of the United Nations accounted for 175 million people who were residents outside the country of their birth but this statistic did not include undocumented migrants (United Nations, 2002). Approximately 60% of all migration is to the world's most prosperous countries, found in the West (Report of the Global Commission on International Migration, 2005). Of all of the migrants on the move each year, only a small number obtain official residency or immigration status.

People may come to Canada in many other statuses, university students, tourists, temporary workers and so on but they officially immigrate in three major statuses: economic, family class and refugee (Tastsoglou and Preston, 2006). The opening up of immigration to Canada for people living in the Global South is a recent change. Up until the 1970's, after policy was changed to eliminate discrimination, immigration to Canada

was mainly restricted to European sending countries. European migration to Canada was slowing down and Canada's economic needs were changing from an industrial to post-industrial economy. Today, most immigrants to Canada come from countries located in the Global South. However, this rise in the diversity of sending countries has also created new challenges to the socio-economic adaptation of new Canadians.

The women who agreed to participate in my study come from several sending countries located in the South. They came mainly from the regions of Africa, Latin America, the Middle East and the Caribbean. The specific situation of their families and their sociodemographic context can inform our understanding of the differences as well as the commonalities that underlie these women's experiences. Just as countries have histories, so do people who live in these countries and they are shaped by their experiences, both culturally and socially. Furthermore, what has happened since their immigration is at times a result of their status, education and experiences before they immigrated. The following is a series of short introductions to some of the women who participated in the study.<sup>iv</sup>

◆ Gisela worked out of an office set up in the basement of her home. Gisela had invited me to her home for the interview. It was a crisp winter day and the door opened up directly into a cozy living room, letting in a wave of cold air. Gisela greeted me at the door and invited me inside. Her two children were at daycare and she was alone. She invited me to sit down at the kitchen table and offered me a cup of coffee. This led us into small talk and then on to the interview.

Gisela had lived in Canada for the past seventeen years. She immigrated from Venezuela, a country rich in resources and with a history as a country of receiving foreigners. Whereas the majority of Venezuela's population is Catholic, Gisela grew up in an atheist family. She was born in Barquisimeto, a city with a population of 1 000 700, located West of the capital, Caracas. Barquisimeto's economy is mainly industrial and agricultural based.

Gisela came from a middle class family with modest means. Gisela's mother married her father at the age of twenty-two. He was an insurance salesman and she was a schoolteacher. After their marriage, Gisela's father asked her mother to leave her job to become a homemaker. Gisela's mother was a member of the Communist Party<sup>vi</sup> and a life long activist for women's rights in Venezuela. They would have seven children together. Gisela was twelve when her parents separated and her father left. Gisela never liked rules and regulations. As the youngest of seven children, she learned to be independent at an early age. Already at the age of five, she ran away from home to escape the rules of her parents' house.

"J'ai quitté la maison à cinq ans parce qu'ils (her parents) ne me laissaient pas sortir jouer. J'allais prendre le train....je n'aime pas les ordres. Je n'aimais pas qu'ils me contrôlent. " (Interview, 2004)

Gisela finished her secondary school in Barquisimeto and moved to Caracas to further her studies, choosing to major in tourism. At school, some of her teachers were involved in an exchange with the 'Institut de tourisme et d'hôtellerie du Québec', a vocational school located in Montreal. Inspired by their visit, she would later go on vacation to Montreal in 1979 and fall in love with the city. In 1981, once she finished her studies in

Venezuela, she returned to Montreal to take French and English language lessons to better her chances of finding work in the tourism sector. She lived in the dormitories of L'Université de Montréal, and got by on a very modest budget. In 1982 she returned to Venezuela where she found work as a receptionist at one of the national television stations. There she discovered her passion for television and moved from one job to the next, learning on the job as she went along. She did this for four years, working as a freelancer in both television and then in cinema. She spent most of her earnings on rent and decided that she wanted to improve her economic situation. She moved in with her brother and started saving her money to make her move to Montreal.

• Kathleen suggested that we meet at her business. I arrived early and visited with Daniel, her husband, who was looking after the shop while she was away. At 5:30 sharp, she came through the doorway with a young woman. Our eyes met and she acknowledged my presence with a warm smile. From their conversation, I discovered that the young woman with her was an artist. Their conversation drew to a close. The young woman offered up posters for her upcoming exhibition before leaving. Kathleen's attention then turned towards another visitor, an elderly man who was viewing the art exhibit on the walls. She walked towards him and greeted him warmly. As I waited for her, I got the impression that this man was not here only to look at the beautiful artwork but also to converse with Kathleen. She has a way of making visitors feel at home. Finally, she threw me a look and used her exit card. She politely and tactfully told the man that she had an appointment and that she would have to leave. She introduced me to the man and we then moved towards the door. As an afterthought, she turned back towards Daniel and said, "Je reviens!" and we walked out the door.

Kathleen has been in Canada for 18 years. She was born in Port-au-prince<sup>vii</sup>, Haiti, the third of five sisters. Port-au-Prince is the capital and the country's largest city. Haiti is located in the Caribbean. Creole is the dominant language and Roman Catholicism is the predominant religion. Haiti is a country of widespread poverty. Viii Haiti was conquered by several colonial powers in the past. It was first occupied by the Spanish in 1492, then by the French in 1697. The French brought over African slaves to cultivate the land crops of mainly sugar and coffee. In 1804, Haiti became the second country in the Americas to gain its independence, after the United States (Chapin Metz, Helen, 2001). Haiti's main industry is still agriculture and it produces large quantities of such crops as coffee, cotton, sugar and rice (Chapin Metz, Helen, 2001). Tourism also stimulates the economy however due to ongoing instability (Chapin Metz, Helen, 2001), it is difficult to maintain.

Kathleen grew up in a privileged environment, going to the best private Catholic schools and surrounded by a large, extended family. She spoke of her father as a role model and someone who persevered against the odds (Interview, 2005). He encouraged his children to develop their potential by citing his own example. Kathleen's father was the son of a poor villager. In an attempt to improve his family's socio-economic status, they pulled together to send her father to school to become a doctor and the future breadwinner of his extended family. After he finished his studies, he established a medical clinic. Later on in life he also set up a free medical clinic for people who earn a low income. He also launched a pharmacy and went on to become a national pharmaceutical distributor. Kathleen's mother was always involved with the administration of the family business, and continued to run the pharmacy with one of her daughters when her husband fell ill. (Interview, 2005) Along with his professional career, Kathleen's father was active in politics. Although he was politically persecuted under the

ruling regime of Jean-Claude Duvalier (1971-1986)<sup>ix</sup>, Kathleen said that her close-knit family sheltered the children from this situation (Interview, 2005). During her childhood, her father spent time in prison on two occasions.

At school, Kathleen developed a passion for the arts. Her parents encouraged her artistic talents by enrolling her in the Haitian Arts Centre, where she excelled and was asked to teach art classes to small children. However, they attempted to sway her professional interest to consider Architecture as a career option. Kathleen settled on Urbanism but she would go back to her passion for the arts when she started her business.

◆Talia invited me to meet her at her office, a place bustling with staff, mainly women, working on phones and computers. There was a constant buzz of voices in the air speaking in Arabic, English and French. An employee led me to Talia's office and left the door open. Talia invited me to have a seat. Sitting across from her, I noticed that her eyes were frequently drawn to the activity just outside of the doorway. Her desk was clear and there was no computer to be seen. On the shelves beside her desk, several pictures were displayed of people whom I assumed were part of her family. Our conversation started there, with family.

Talia immigrated to Canada with her family 33 years ago. She came from a middle class family with four children. She was born in Egypt in 1955, the youngest child of a Lebanese (Christian) father and an Egyptian mother. Her father was born in Jezzine, a Christian majority city located in Southern Lebanon. His family moved to Egypt from

Lebanon when he was in his twenties, around the time of the creation of the State of Israel. \* In Egypt, he met Talia's mother and they were married. They started a family and had four children. The family lived in Heliopolis, a suburb of Cairo. Her father worked as an accountant in an Egyptian hospital and her mother was a homemaker.

Talia was the youngest child. She studied in Egypt and in Lebanon. At the age of nine, she was sent to study in Beirut, where she boarded for the next four years. She lived in Egypt until she was sixteen, when her family immigrated to Canada.

During the mid 1950's, under the Nasser regime and at a time when Muslim Arab Nationalism was on the rise, the rights of minority groups were restricted and in some cases these rights were revoked and assets were seized (Laskier, 1995). As a Lebanese Christian, Talia's father was considered a foreigner and he lost his job. To remain in the country, he had to obtain an Egyptian passport. This particular context would perhaps be one element he considered later, when the family immigrated to Canada.

♦Nour<sup>xi</sup> lived in an apartment on the second story of a small residential building.

Walking up the flight of stairs towards her flat, I was hit with a wave of sweet smells. I was going to spend the morning with her. This was my first interview and I was rather nervous.

Nour greeted me at the door with three kisses on alternate cheeks, the same way her sister greeted me in Lebanon. I found a spot for my shoes to add to the large collection

in the doorway. We sat down first in the living room, physically located at the centre of the apartment. As I looked around, I noticed several photos of close and distant family members. My impression was that Nour had surrounded herself with memories. The first words of her interview were, "I was born in Lebanon, I am Palestinian" (Interview, 2002).

Nour had a very strong sense of her Palestinian identity that was rooted in her past experience as a Palestinian refugee and years of migration as a refugee. Both of her parents fled Safsaf, a Palestinian village of about 900 inhabitants, when it was occupied by Israeli forces on October 29, 1948, during the Arab-Israeli War and after the creation of the state of Israel at the end of WWII. At the time, Nour's mother was married and pregnant with their first child, Nour's eldest sibling. As her mother's husband was of service age, he stayed behind to fight against the Israeli army. After the occupation of Safsaf, those still alive fled on foot (Interview, 2002). Nour's mother and her remaining family left their home, crossing the border north into Lebanon with several other family members. Today Nour's parents still live in Lebanon, inside a refugee camp<sup>xii</sup>. The uprooting of her parents' lives would have a lasting impact on Nour's future and influence her search for her own place in the world.

Nour's mother waited several years without news from her husband who was deemed missing in action. By this time she had given birth to a child, a little girl. The elders wanted to keep the family together so a decision was made to marry her mother to her missing husband's younger brother. At the time, he was seventeen and she was twenty-five. Nour would be the first of the seven children they'd have together. Due to the disruption of their lives, Nour's father's education was cut short.

The only work open to the majority of Palestinian Muslim refugees in Lebanon was in manual labour jobs<sup>xiii</sup>. If they found work, it was mainly in irregular and low-paying jobs (Sayigh, 1996). The unemployment rate among Palestinian refugees living in Lebanon was estimated to be between 60% and 70% (Sayigh, 2001). Nour's family lived in Trablos (Tripoli), the largest city located in the Northern part of Lebanon. Eventually, Nour's father found better paying work in Beirut and the family moved to join him. Before the civil war in Lebanon, Palestinian workers had more job opportunities. xiv

Nour's Palestinian identity was a recurring theme throughout her conversation with me<sup>xv</sup>. (Interview, 2002) Her family was like so many other Palestinian families mainly from the Galilee, who left for Lebanon and who had no official citizenship. Nour was born in Trablos to Palestinian, Muslim parents. She was the second eldest of eight children, two boys and six girls. She justified the large number saying,

"They used to believe that boys were better than girls. My mother, she got pregnant to have more boys. But she wasn't lucky." (2002)

Nour's words inform us about gender relationships between men and women as they were socially constructed in her childhood surroundings. Nour spoke about her childhood as a time of independence, when she was allowed to play and socialise with boys. Nour expressed a sense of loss of power when she became a young woman and was expected to conform to social norms of proper gender roles for women and men.

Nour attended a school set up by the United Nations Relief and Works Agency for Palestinian Refugees (UNRWA)<sup>xvi</sup>. At the age of thirteen, Nour took a first aid course that was being offered by the Palestinian Liberation Organisation. She then quit school against her father's will at the age of fourteen to volunteer fulltime in a local hospital.

She had already developed a strong sense of her Palestinian identity. Nour's father wanted his children to get an education so he enrolled Nour in a year-long sewing course. The high level of hardship inside the camps (Sayigh, 2001) made it difficult to find a market there for Nour's sewing skills after she had finished the sewing course. So to find work, Nour had to look outside of the camps where she found a job with a Lebanese employer. Working outside of the camps came with risks. Palestinians needed working permits to work in many of the trades outside of the camps, something that Nour didn't have. This was yet another situation where Nour did not have the freedom she desired. One day, at the age of fifteen, the police showed up at Nour's workplace to validate the employees' working papers. She recounted this close call in our interview (2002).

"The manager...was telling me about his love story with his cousin (Talia Ghantous). He was telling me the story. Suddenly, when I saw the police come into the place and there (were) too many persons. So me, I was thinking, what will I do now? They will catch me and put me in jail. They (the police) are asking (telling) me you come here. They said, what is your name? I said in my head, Nour and I am Palestinian. I said (to them) My name is Talia Ghantous." (Talia Ghantous was the name of the manager's Lebanese cousin.)

Nour continued working for her Lebanese employer for several months after this incident. In the hopes of improving the family's economic situation, Nour's father bought a knitting machine for one of his daughters and she was making sweaters from home. The sweaters were selling so well that her father decided to purchase a second knitting machine so that Nour could work with her sister. Nour did this for about two years, until

she got married. Three or four months after she married, the war broke out and the market for sweaters dropped off. Shortly thereafter, Nour left Lebanon with her husband. She was nineteen at the time. Two of her siblings now live in the United States and Syria and her parents and all of her sisters still live in Lebanon.

♦ Henriette arrived at the store and the first thing I noticed was her elegance. She was wearing a beautiful yellow and brown robe and had a yellow scarf tied upon her head. Suddenly, the smell of her perfume washed over me. She walked up the stairs into the store, looked at herself in the mirror as she climbed, and then greeted me. I didn't know whether to kiss her or not, so I went with the handshake. Her husband was minding the store that day and as we walked out the door, she told him that we were going over to the coffee shop. As we headed out, she told me that the baby was due any day now. She was so big that she was having a hard time walking. We moved slowly across the pavement to the café.

Henriette was born and grew up in Yaoundé, Cameroon. She immigrated to Canada five years ago. Cameroon is located in Western Africa, East of Nigeria. It was first colonised by Germany in the late 1870's, followed by the British and the French in 1919, after the defeat of Germany in WWI (Columbia Encyclopaedia, 2005). It was then split into French and British Cameroon, and then later reunited when it achieved independence in 1960 and 1961(Columbia Encyclopaedia, 2005).

Although many languages are spoken in Cameroon, English and French are the country's two official languages and Henriette is fluent in both. She was born in 1971 to a middle class family with six children. Both of her parents ran grocery stores, the family

businesses. Henriette studied under the French school system. She finished her college studies and decided to become a hairdresser. In spite of her parents' pleas to continue on to university studies, she decided to start a business. Her family accepted her decision and at the age of twenty, she started hairdressing and then opened up a salon. She also worked as an employee, but she always had business activities on the side.

Already it is possible to notice some commonalities and differences in the experiences of these women. The women involved in this study all came from urban centres inside countries located in the Global South. The majority came from middle class families where one or both of their parents were professionals and in a few cases, were entrepreneurs. Many of the women showed signs of independence at an early age, contesting their parents' authority. Some of the women described themselves as 'adventurers'. Nour completed vocational training while all of the other women obtained a college education or a university education. To some of the women would attend schools in Montreal. Two of the women were involved in entrepreneurial activities before leaving their country of origin. During their youth, some of these women migrated within their country of birth, either for school or for economic reasons, either independently or with their families. Others began what would be a series of migrations before arriving in Canada.

# Chapter four: Why did they come?

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In 2005, I had the opportunity to attend an international social and solidarity economy forum held in Dakar, Senegal. I was sent to Dakar with a delegation of forty Canadians working in the non profit sector in Canada. Our mission was organised by a Canadian non profit organisation working in international development. I decided to recount to you my encounter with a young Senegalese man because it was an experience that reminded me of my privileged position as a Canadian citizen. Furthermore, the hope expressed by this young man in the taxi was symbolic to me of millions of others, women and men, around the world who seek a better life and who are ready to cross borders, leave everything behind and take huge risks in the hopes of improving their standard of living. Our group of Canadians was parachuted into Dakar for a very short stay and we spent our time in conference rooms, discussing social economy. My only contact with the real world outside was during time spent inside taxis between the hotel and the conference location. One evening I was sitting in the front of the car and two other Canadian delegates were in the back seat. When the young man found out that we were Canadian, our conversation turned to the topic of immigration. Feeling as though he ought to be aware of the kinds of challenges faced by some people immigrating to Canada, I offered him some examples. Each time I brought up a challenge, he had a solution. When I spoke about the high cost of housing and the relatively low wages, he told me he would sleep in his car. When I told him that Canadian winters are extremely cold, he offered another solution. I stopped myself. Who was I to

damage this man's hopes for a better future for himself? He didn't want to hear about the hardships of immigrating to Canada Furthermore, what did I know about hardship, a Canadian who had come to Dakar, who stayed in a hotel and who knew nothing about the challenges he faced?

At the beginning of Confederation, the Canadian government's immigration policy priority was to attract people with the capacity to farm and settle Western Canada (Whitaker, 1991; DeVoretz et al., 2000). Selection of immigrants was limited to a few sending countries, namely the United States\*\*

and Great Britain. Successful candidates were mainly white and selection was based on class and ethnicity to maintain a 'British' flavour (DeVoretz, 1996, DeVoretz et al., 2000). In 1896, when these traditional sources could no longer meet the demand, the federal government opened recruitment to Central and Eastern Europe, where they hoped to find people who had expertise in farming and who could harvest the harsh lands. (Whitaker 1991) The earliest large scale wave of immigration happened between 1905 to the mid 1920's, (Whitaker, 1991) based upon economic demands of industrialization (Reitz, 2002) and predominantly aimed towards low-skilled labour workers (DeVoretz et al., 2000; Reitz, 2002).

The following quote is from the Immigration Minister, Hon. Frank Oliver, who was in office from 1905-1911 (Citizenship and Immigration Canada). His view sheds light onto issues of discrimination in the selection process based on race and class. He says,

"...it is not merely a question of filling the country with people...it is a question of the ultimate results of the efforts put forward for the building up of a Canadian nationality...This can never be accomplished if the preponderance of the population should be of such a class and character as will deteriorate rather

than elevate the condition of our people and our country at large. " (Whitaker, 1991)

Since the 1970's, the range of sending countries has expanded to include countries located in Africa, the Middle East, the Arab world, all parts of Asia and Central and South America. Canada is one of very few countries that actively encourage immigration<sup>xix</sup>, relying on immigrants to ensure the growth of its population and its economy (Reitz, 2002; Picot, 2004). The 2001 census clearly demonstrated Canada's slow population growth. In fact,

"...between 1996 and 2001, Canada experienced one of the smallest census-to-census growth rates in its history (a gain of only four percent), bringing the total population count to just over 30 million people (estimated at 32,146,547 in 2005). The census also underscored the fact that immigration was the main source of population growth, and would likely retain and enhance this role in the years to come. " (Ray, 2005)

Since the late 1970's, most immigration is concentrated in urban centres (Li, 2001), namely Vancouver, Toronto and Montreal<sup>xx</sup> (Devoretz, 1996). Large numbers of immigrants arrive in these cities each year. This does not mean, however, that they have integrated easily into the local economy, and found opportunities suited to their skills and professional experiences. Furthermore, there are rising worries that the adaptation of new immigrants is becoming increasingly difficult in Canada with potential social and economic impacts (Reitz, 2002).

The government of Canada considers immigration to be a "vital force in building and sustaining a stronger nation"xxi , sending a positive message to potential immigrants

through their website (www.cic.gc.ca). In today's post-industrial economy, Canada seeks out highly skilled immigrants through its 'Skilled Worker' category (Tolley, 2003; Ray, 2005). Over the past ten years, Canada has accepted an average of 220,778 immigrants and refuges per year under three main categories: Family, economic and refugees (Citizenship and Immigration Canada, 2003). In 2001 alone, 137,000 skilled workers immigrated to Canada (Tolley, 2003; Reitz, 2002). In 2002 in Canada, 60% of selected immigrants were part of the independent economic class<sup>xxii</sup>, which was mainly made up of skilled workers and business people (Citizenship and Immigration Canada-b, 2003.) Although the number of male and female immigrants accepted to Canada are relatively even, with women slightly higher (112,811 men to 116,278 women in 2002) (Citizenship and Immigration Canada-d, 2003) it is interesting to note that of the immigrants selected under the independent immigrant category from 2001-2003, women show a significantly higher percentage in the self-employment category than men (Citizenship and Immigration Canada-c, 2003).

So what motivates people to migrate? Disparities between income levels, economic opportunities and social well-being are just some of the causes that push migrants to consider leaving their country of origin. Furthermore, population growth is concentrated in the Global South (International Organisation for Migration, 2003) and demographic pressures are pushing some people to search elsewhere for opportunities. Whereas in the past, the majority of people stayed in their country of origin, and even in the same city for their entire life, today although not everyone is on the move, the numbers of people moving are far greater (International Organisation for Migration, 2003). If we haven't moved ourselves, we know people who have.

The women who participated in my study left their country of birth for economic or political reasons. Their immigration to Canada was not a simple process of applying and being selected. The process was long and drawn out, and in the face of refusal, some of the women reapplied or found other strategies to finally reach their goal. For example, some women turned to immigration lawyers to administer their immigration request. Others came on student visas and then applied for immigration once their student visa had expired. Still others left their country of origin as political refugees and then immigrated to Canada from European destinations. Immigration was a complex, time consuming and costly process for many of these women. These women came to Canada under varied circumstances. Some came in their youth with their families. Others came independently as adults and still others came as dependants of their spouses. The following is a brief description of some of the motivations for migration featuring in the backgrounds of the women in this study.

- ◆ Nour immigrated to Canada at the age of 29, after migrating from Lebanon to Iraq and then to Abu Dhabi. Nour and her husband left Beirut for Iraq as newlyweds, just as the civil war was breaking out in Lebanon 1975. He found work in Karkouk, located approximately 225km north of Baghdad. They embarked on a journey seeking stability and a nationality for their four children. A Palestinian refugee, Nour left Lebanon shortly after marrying.
  - "...Palestinian people, they always think about better life, stable life and a country to live (in) for their kids." (Interview, 2002)

Nour's husband, also Palestinian, had been studying in Germany and had come to Lebanon to start a business and a family. The severe socio-economic conditions faced by many Muslim Palestinian refugees in Lebanon didn't leave much hope for business success (Sayigh 2001). Furthermore, to start a business, he would have been restricted to the Palestinian refugee camps and an already saturated market. He attempted to return to Germany to claim refugee status, but was denied. He returned to Lebanon and his application for immigration to Canada was unsuccessful. Nour said the reason for the refusal was, "Because he is a technician and he doesn't have money" (Interview, 2002). Her husband's immigration application did not result in enough points to allow them to immigrate at that time. His technical background would not be enough to score the points needed to be selected. Some years later, after having saved some money, Nour and her husband hired an immigration lawyer and their application was accepted. By this time, the family had grown and they had moved on to Abu Dhabi where Nour's husband worked and made a good salary.

Nour had fond memories of her time in Abu Dhabi. Nour had made friends and her husband had found economic opportunities. It was also a time when her children were smaller and were perhaps easier to manage. Her husband had always wanted to immigrate to Canada and finally they were accepted. The journey of Nour's family in its quest for stability had taken several years, many efforts and resources. Once again, her family would be uprooted and they would move to Canada. Up until now, she had lived in countries where she could speak the local language and the climate was somewhat similar to Lebanon. By moving to Canada, Nour would need to learn a new language and start over in a place where her husband didn't yet have a job opportunity.

◆ Talia immigrated to Canada with her family at the age of sixteen. For several years, her father wanted to leave Egypt because of his experience of anti-Lebanese sentiment

in his surroundings, perhaps due to rising Muslim Arab Nationalism. Although he wanted to leave earlier, his wife didn't agree and it is ultimately their only son who finally motivated the family's decision to move to Canada.

"...du moment, on n'avait jamais entendu parler du Canada, et ma mère vient d'une très grande famille, ils étaient nombreux. Ils disaient, 'Où vous allez, c'est quoi le Canada? " (Interview, 2004)

Talia's brother was working in a local bank. He found little possibility for professional advancement so he decided to move to Canada and did so in 1969. Talia's father decided that the family should stay united and in 1971, they acquired immigration papers and moved to Montreal. Talia said that her father couldn't live without her brother.

"Mon père ne pouvait pas rester sans lui...les libanais, les garçons pour eux. Même s'il avait ses trois filles, ce n'est pas le garçon. Il n'acceptait plus la situation. " (2004)

Talia's brother first immigrated to Canada in search of improved economic opportunities.

Then the entire family followed. Even though Talia expressed a sense of satisfaction with her life and achievements, it was not her choice to immigrate and she was left with a feeling of loss at leaving her country of origin.

"Mais je trouve, enlevant le côté matériel, je pense que ce n'est pas joli de quitter son pays...Je ne regrette pas du tout ma venue ici mais si j'ai un conseil à donner à mes enfants, on ne quitte pas ses racines facilement....ce n'est pas facile, l'immigration. " (2004)

- ◆ Kathleen first moved to Canada to study at the age of seventeen. Kathleen had been to Montreal before to visit family members. Sensing troubled times ahead, her parents decided to send their two eldest girls to study abroad and arranged their passage and room and board with a friend of the family who lived in Montreal. Their class-based resources helped them achieve this goal. Although she found it hard to leave her family, Kathleen was happy with her newfound independence. A few years later, after her father had passed away in Haiti, Kathleen's mother filled out an immigration application for the entire family. They were finally accepted but only after her mother hired an immigration lawyer to process their papers. Kathleen said that their application was complicated because of Kathleen's and her sister's student status in Canada. All of Kathleen's siblings are now living in Montreal and her mother goes back and forth between Haiti and Canada. Kathleen considers that she was lucky to immigrate to Montreal in her youth. (Interview, 2005)
- ◆ Henriette ran a business in Cameroon. She told me that some local politicians would intimidate business owners into becoming informants to learn about public opinion.
  When Henriette was pressured by the opposition political party to report back on what clients were saying about the government in power, she refused. Feeling that her refusal could put her life into danger, she sought and was granted refugee status to Switzerland. She then chose Canada for immigration because she felt that Canada would offer economic opportunities for her business. Also, Henriette's boyfriend (now her husband) had won a grant to attend university in Canada and he was already in Montreal. She was 29 years old when she arrived in Canada. (Interview, 2005)

• Maria wanted to give her two girls a good education but lacking the necessary resources to enrol them in the best schools in Mexico, she decided to immigrate. She selected Canada because she wanted to learn a new language and send her children to good schools. She had visited friends in Montreal in the past. She told me that she knew that it would be difficult for her to find employment. This would not stop her though as she was determined to do it for her daughters' future. Maria was 35 years old when she immigrated.

Of the women described above, some of them were previously on the move before immigrating to Canada. Some of these women immigrated directly to Canada while others migrated to multiple destinations before acquiring their immigration status in Canada. What impact could these multiple migrations have had on their capacity to adapt in their new surroundings and their identities? Two of the women came first to Canada on student visas. Two others left their country for economic or political reasons. During the interviews, many of the women mentioned close or distant family members who had immigrated in the past to Canada or other destinations. Although it was not clear that these social networks played an essential role in the adaptation of these women, they certainly offered information and sometimes opened doors to new contacts.

Less than half of my interviewees came to Canada independently either as economic migrants or political refugees and the majority are highly educated. This is not a surprise as the selection procedure allocates extra points for high levels of education. The Canadian immigration point system and selection procedure determines who will and will not enter the country. In spite of the fact that the majority of these women were middle class, highly educated and came from urban settings, obtaining immigration visas took time and resources and in some cases lawyers. Some of the women made several

moves and attempts before being accepted as immigrants. My first impression was that these women had mainly come independently, however several came as students and then sought immigration status after their student visas expired. Although all of these women had accrued financial resources either independently or through their families before their immigration, in spite of these resources, it was difficult for some of them to obtain immigration status. This might point to gender biases in selection for the independent immigrant class. All but one had a minimum of a college degree and several have university degrees. Four of the women came as dependents, three in their youth and one as a spouse. Two women came first on a student visa and then handed in their immigration applications and were ultimately accepted. Of the women who immigrated as dependants with their families in their youth, the family's decision to immigrate was motivated by the search for a more stable environment and a better economic future for their children.

For many years, the selection of immigrants allowed factors of race, class, ethnicity and even religion to explicitly enter the process. Over time, the door to immigration has opened to a wider number of sending countries. However, the selection process favours those who have resources, sought after skills, contacts and access to information. Even the location of immigration offices affects whether one group of people or another will have access to Canadian immigration. Several women involved in my study mentioned that they were successful in obtaining their immigration papers only after they hired an immigration lawyer. Surely this excludes a huge percentage of those who cannot pay the fees. To illustrate this point, one example can be provided for Palestinians.

Although Canada has a refugee program, most Palestinians cannot claim refugee status. During the Lebanese Civil War, Canada opened a program to welcome

if we look at the crisis in Darfur, there are no efforts being made to welcome these people to Canada as refugees. Only quite recently in Canadian history have changes been made to the Canadian immigration policy to increase the variety of sending countries and also the kinds of people who come to Canada. Under the pre-1976 immigration act, most likely all but one woman involved in this study would have been excluded from immigration to Canada because they came from countries that were not traditional sources of immigration to Canada.

Over time, the types of economic activities undertaken by immigrants in Canada have changed. Immigrants coming to Canada in the beginning of Confederation were mainly recruited to fill needs of manual labour (Levitt, 2001; Whitaker, 1991). Today Canada's immigration recruitment process selects skilled workers. By choosing highly skilled candidates, the goal of immigration officials is to respond to the current economic needs and to increase the chances that these new Canadians will adapt to their new environment. Although the Canadian government's immigrant selection policy has successfully increased the numbers of highly skilled new Canadians, the settlement services offered may not be sufficient to ensure immigrants' adaptation. As past research (Li, 2001; Pecoud, 2004) indicated, a growing number of immigrants face obstacles in finding suitable economic opportunities to sustain themselves.

# Conclusion

What comes through these portraits is the importance of class in accessing opportunities for immigration to CanadaNour's situation seemed to be somewhat different than all of the others. It was after she and her husband had accumulated some financial resources by working several years in the Gulf that they were able to hire a lawyer and successfully obtain citizenship for their family. All of the other women were from middle to upper

class families. Although some of the women can be excluded because they were too young to be accepted as independent immigrants at their age, it is interesting to note that only one of my interviewees was accepted directly as an independent, economic immigrant. She was selected because of her training in computer technologies. Gisela also acquired independent immigration, but only after coming first as a student. Class resources were accrued (for example, training and funds) and dispensed to guarantee passage and subsist while awaiting immigration status. This would seem to point an immigration policy that privileges middle to upper class applicants.

My interviewees came to Canada from various parts of the world, at different ages and with different statuses. They came as independent economic immigrants, refugees or family status. Their years of arrival also vary. Some came in the 1970s, while others came in the 1980s and still others in the 1990s. All of them were under 35 years old when they became Canadian citizens. Some came with children while others were single. Among my interviewees, the majority were well educated either before they came or if they were not yet adults upon their arrival, they pursued higher education in Canada. They were mainly from middle and upper class family backgrounds. Of the fourteen women interviewed, eleven could be identified as visible minorities. These women travelled across multiple borders and in some cases their journey involved multiple migrations, spanning over years, before finally arriving to their destination. They looked to Canada to offer opportunities to put their skills to use but did they find them?

# Chapter five: What happened when they got here?

#### Introduction

Since the 1990's, Canada has seen a steady and intensified rise in immigration, accepting over 200,000 immigrants each year with the intention to sustain population growth and recruit skilled people into the Canadian labour market (Citizenship and Immigration Canada, 2002). Montreal continues to attract immigrants within this context. Montreal is the third largest immigrant receiving city, after Toronto and Vancouver<sup>xxiv</sup>. In 2002, 32,998 people immigrated to Montreal (Citizenship and Immigration Canada, 2003).

The foremost preoccupation of most new Canadians, after they find shelter, is to support themselves and their dependents by finding employment. However, many employers look for Canadian experiences and credentials when seeking new employees, something that the majority of newly arrived immigrants do not yet have. Consequently, new Canadians may take on shorter or longer periods of low-paying, unskilled labour or remain economically inactive. There is growing concern over systemic barriers that are blocking access of immigrants to the economy, diminishing their capacity to become financially autonomous and in some cases, even pushing immigrants to leave Canada. There is also an increasing body of evidence indicating a growing economic gap between Canadian born and newly arrived immigrants (Picot, 2004; Reitz, 2001). This is troubling because although the immigration selection process chooses highly skilled immigrants, their earnings are progressively declining in comparison to Canadian born citizens. As new Canadians accrue time in the Canadian job market, it is expected that the income gap should decrease between immigrants and locally born workers.

parity with those born in Canada during their lifetime (Li, 2001; Picot, 2004). This is a worrying trend if Canada hopes to continue to attract highly skilled immigrants.

The following is a table representing low-income percentages by city. It shows that the gap between people born in Canada and those people who immigrated has grown immensely since 1980<sup>xxv</sup>. Findings by Picot and Hou (2003) indicate that low-income rates in large cities may be concentrated among immigrants. Although further information would be needed to highlight reasons for low income status, some researchers suggest discrimination as a possible cause (Li, 1997; Picot, 2004; Tastsoglou and Preston, 2006).

Figure 5: Low Income Rates (LIM) in CMAs, in Percentages

	Recent Immigrants			All Others		
	1980	1990	2000	1980	1990	2000
Montréal	29.3	41.0	41.2	18.4	17.2	16.6
Ottawa-Hull	35.8	42.2	42.6	21.3	16.9	17.3
Toronto	23.4	28.2	32.8	15.9	14.2	14.6
Hamilton	21.0	33.7	38.3	17.7	16.4	16.6
Calgary	18.2	33.8	28.9	16.6	19.8	17.3
Edmonton	16.9	35.6	29.3	16.0	18.0	16.0
Abbotsford	20.8	18.9	19.0	18.3	13.8	14.2
Vancouver	17.8	26.7	37.4	16.1	14.7	15.4
All 27 CMAs	23.1	31.4	35.0	18	16.3	16.0

Source: Andrew Heisz and Logan McLeod, "Low income in census metropolitan areas 1980-2000,"

Trends and Conditions in Census Metropolitan Areas (Ottawa: Statistics Canada, April 2004).

Historically, Canada has not had a settlement policy, counting on the resourcefulness and social capital of new Canadians to find their way with minimal assistance.

Community organisations like Promis, L'Hirondelle and La Maisonnée were founded between 1979 and 1989 in response to the growing need to assist new Canadians arriving in Montreal. There has commonly been inter-provincial migration of immigrants from Quebec to other provinces however, during my fieldwork the director of Promis explained to me that they were encountering an increasing number of immigrants returning to their country of origin because they were unable to find lodging and opportunities that corresponded to their expectations (2005). This would seem to point to a problem of immigrants not being able to find job opportunities in Montreal. This could be due to several reasons, including the economic context, learning French, exclusion, among others mentioned above. However, perhaps there is something else at play. During my interview with Henriette, she expressed an expectation to succeed in Canada and if not, she would be willing to migrate to a new destination. "Si ça ne fonctionne pas ici, d'ici cinq ans je vais repartir." (Interview, 2005)

#### Strategies and Challenges in Adapting

One of the challenges of new Canadians is to access information that is useful to their adaptation. With no settlement policy, new Canadians must find their way in a new system. Although some non profit organisations mentioned above work specifically to support immigrants' settlement, finding one's way in a new location takes time. Just to name a few examples, children must be registered for school, family members apply for healthcare cards and a search is made for a house or an apartment and perhaps employment. Some of my interviewees contacted community organisations to gain

access to french language lessons when they first arrived in Montreal but generally they called upon close family, friends, relatives or people they met for settlement support.

My interviewees' levels of social capital varied and many of them stressed the importance of local contacts outside of one's 'ethnic community' to achieve one's goals.

Many of them relied on personal contacts from their social networks to help them upon their arrival. Maria explains her situation upon arrival, bringing up her two children as a single parent,

"Et je suis venue avec un petit peu de ressources. J'avais ramassé de l'argent. Et ici il y avait un ami que finalement lui il m'a fait...m'a aidé à m'établir un peu ici" (Interview, 2004).

Skills and qualifications are a central focus in selection criteria for Immigrating to Canada and these elements have been identified as key to adaptation to a new country (Li, 2001). According to Tastsoglou and Preston (2006), a higher percentage of foreign-born women have a university degree than women born in Canada, especially for those women who immigrated between 1996 and 2001. However these qualifications alone are not proving to be enough for immigrants to prosper in their new environment. The specific context of the receiving local, in this case Montreal, also impacts on the capacity of the person to adapt and find economic opportunities. For example, immigrants arriving to Montreal during a recession could face different challenges than those arriving during times of economic prosperity. Nina Glick Schiller notes that,

"The ability of immigrants to make economic gains depends on conditions in the places where they settle, not just on the individual characteristics they bring with them or acquire..." (2005) When Gisela arrived in Montreal, her professional contacts were located in Latin

America. After her arrival, she used these contacts for work purposes. She did so during

her time working for a Canadian television company trying to open markets in Latin

America. However, with time she built essential contacts locally.

"Parce que mon secteur était tellement pointu. Je connaissais tout l'Amérique latine et tous mes contacts étaient là mais personne ne me connaissait ici nécessairement." (Interview, 2004)

# **Transnational Links**

Migrants negotiate with the various legal and governmental structures that touch the different localities with which they remain linked. Over half the world's countries now recognize dual citizenship (Fritz, 1998). The numbers of sending countries facilitating the maintenances of ties with migrants outside of their borders is increasing (Levitt, 2001; Glick Schiller, 2005). Some migrants view the world through perspectives that may be described as transnational (Basch, Glick Schiller & Szanton, 1994) and they maintain links and loyalties that extend beyond the borders of Canada. One reason why they do this is because of the improvement of technologies and the rise of global capitalism that facilitate these long distance relationships (Portes, 1997).

Five of the fourteen women involved in my study did maintain frequent and ongoing links outside of Canada's borders. For example, Gisela came from Venezuela and her business was based in Montreal. Gisela worked and communicated with people in Latin American countries on a daily basis, through the Internet. Gisela also exerted her right to vote and hold dual citizenship in her country of origin. Venezuela recently reformed the constitution to allow citizens to hold dual nationality and vote in elections from

outside of the country. Kathleen also maintained a network that allowed her to stay in touch with family residing in Canada and elsewhere. This way she was able to acquire news and information from family and friends and respond to a particular crisis. Kathleen also organised fund-raising activities to amass resources for poorer populations in Haiti.

Although transnational relationships are not new (Levitt, 2001) their frequency, intensity and how they take place are influenced by contemporary global capitalism (Portes et al. 1999; Portes, 1997). Today's technologies facilitate intensive and ongoing interaction between people across distances (Vertovec, 2001). None of the women involved in this study had severed ties with their country of origin, to contradict the common perception of immigration as rupture and a new beginning (Gardiner Barber, 2003). They have all maintained some form of social and/or economic links with their country of origin. The following is a passage from my field notes that describes Kathleen's ongoing contacts with family in Haiti.

One evening, Kathleen invited some women entrepreneurs over to her home for one of our informal meetings. This was the first time she had asked me over. I left work late that day and I was running late. As usual, my total lack of orientation was not helping me and I was lost. I ended up calling Kathleen's home to ask for directions. When I finally got there, I saw that Kathleen had prepared several dishes for us to eat. As we sat at her dining room table, Kathleen served and passed us what seemed to be enough food for ten times our numbers. Near the end of the meeting, the phone rang. Kathleen took the call. As we waited, we could tell from Kathleen's tone of voice that something was definitely wrong. When she finally hung up the phone, she told us that her aunt had been kidnapped in Port au Prince and

was being held for ransom. She was visibly upset. After Kathleen explained the situation to us, I decided to leave. When I called the next day to thank her, Kathleen had no new news to offer about her aunt's situation. She had been on the phone with her mother, who lived in Port-au-Prince but there was no new news. (2005)

A small number of the women in this study maintained frequent contact with people located thousands of kilometres away from their location. However, the majority maintained closer links with contacts located in Canada. Levitt (2001) maintains that migration in itself is not a prerequisite for these types of transnational practices. Studies show that an increasing number of people are living lives between and across several borders (Portes, 1997; Vertovec, 2001). Portes considers the possibility that transnational activities may in fact support a successful adaptation to the environment of the receiving country (Portes, 1997). Transnationalism in fact may empower individuals to find new economic opportunities and circumvent labour market discrimination and societal barriers (Portes, 1997). This is where the economic activities of some the women come in and this will be discussed further in chapter six: Starting a Business.

Four of the fourteen women were in their youth when they arrived in Canada. Most of my interviewees who arrived in Canada as adults were quickly preoccupied by the necessity to become economically active to support themselves and their dependants. Some of them found work only in low wage labour, for example with manufacturers, restaurants and retail stores (Interviews, 2002-2005). During the interviews, some of the women spoke of a lack of opportunities. For example, Maria acquired a job working in a retail store because she couldn't find work as a purchaser. Gisela worked as a waitress in a restaurant while she built a network of contacts. Henriette started her business

soon after she arrived in Canada. She told me about her frustrating experience looking for financing for her business from Canadian banks and applying for loans through one of the CDEC's (Corporation de développement économique et communautaire<sup>xxvi</sup>).

"...j'ai constaté qu'ici...les gens aiment beaucoup le Québec mais il faut qu'ils fassent quelque chose...je ne sais pas dans quelle boîte tu vas aller demander des prêts. J'étais découragée...quand on voit ce que tu as déjà fait (her past experience as an entrepreneur in Cameroun)...quand on te donne plus de chance, et un peu, ça te motive...ces financiers là...il faut savoir comment...et il faut avoir un feeling psychologique ...à qui donner l'argent. Quels sont les chiffres...il y a toutes les preuves...c'est fou...c'est comme s'il y avait quelque chose qui...en tout cas, moi, je ne comprends pas." (Interview, 2005)

During one informal discussion where four of the women were present (2005), they agreed unanimously that the job market was not open to new Canadians, even if they had attended school in Canada. It was also their opinion that immigrants offer a wealth of competencies that could be of benefit to the local economy if employers would give new Canadians a chance. Their opinion points towards systemic barriers faced by some immigrants, especially those coming from countries in the Global South, whose diplomas and experiences may not be recognised. Has intolerance to immigrants increased?

"Les immigrants ont beaucoup de compétences mais il faut leur donner une chance." (Beatrice, 2005)

When Maria arrived in Canada from Mexico, there was an urgency to find employment to support herself and her two children (Interview, 2004). She found her first job selling leather goods in a retail store. Although she had several years of experience as a

purchaser in Mexico, she couldn't find work in her field. She described her search for employment upon her arrival,

"Où j'avais fait des demandes (d'emploi), les gens m'ont dit que j'avais beaucoup de bagage, beaucoup d'expérience...mais ils n'avaient pas un poste pour moi. Parce que j'avais trop d'expérience...une fois quelqu'un m'a dit, après six mois que vous avez appris bien des choses, vous allez vouloir le poste de votre chef. Et c'était ça...ah...franchement...ils me l'ont dit comme ça. Qu'est-ce que je vais faire...? Je dois commencer à travailler à faire quelque chose." (Interview, 2004)

Although Maria had a high level of education and several years of work experience, she had a difficult time finding work. So she turned to what she knew and enjoyed doing as a hobby and created a fulltime job for herself by starting a business working in aesthetics.

Gisela immigrated to Canada at the age of thirty. She had already worked for several years in the field of television and film production. In Venezuela, there was no film school so she trained on the job as an apprentice. Once in Canada, she had a difficult time obtaining recognition of her professional experience,

"Pendant trois ans, j'ai fait mon métier d'immigrant. J'ai travaillé dans un restaurant. Parce que c'est sur, il fallait apprendre la langue un peu car je l'avais oublié. Et rentrer en contact et recommencer, surtout dans le métier qu'on veut. Moi la chance d'une façon que je travaillais dans un resto très connu et il y avait beaucoup de gens de la télé qui venaient. Alors moi, je me vendais. Quand j'écoutais que les gens parlaient de la télé, je leur disais que moi aussi, je travaillais dans la télé. Parce que j'ai toujours l'impression, moi personnel, qu'on a l'air des idiotes..." (Interview, 2004)

On another occasion, Beatrice expressed her frustration when she applied for employment at the City of Montreal for a job that she felt she was qualified to fill.

"Je regardais autour de moi et je voyais que j'étais bien plus qualifiée que les autres mais je n'ai pas eu l'emploi." (Informal group discussion, 2005)

According to information given by Tastsoglou and Preston (2006) higher education does not reduce the chances of unemployment for recently arrived immigrant women, pointing out that foreign-born women of colour have the highest education percentages but also the highest rates of unemployment. These same authors also draw a link between paid employment and the attachment of immigrant women to Canada (Tastsoglou and Preston, 2006). Although this document didn't give information about location of arrivals, the findings of this study do seem to point to some form of socio-economic exclusion of some immigrants. In many cases, newly arrived immigrants have a difficult time obtaining recognition for their foreign credentials and employment experience (Walters et al., 2006).

Eight of the fourteen women came to Canada with practical work experience in their country of origin. Two of the eight women had professional experience but no formal diplomas in their field of work. Data from the 2001 Census indicates that "immigrant women are less likely to participate in the paid labour force than Canadian-born women" (Tastsoglou and Preston, 2006) in spite of the fact that many are highly educated. The majority of the women involved in my study came from middle class backgrounds and all but one had a college degree or higher education. They were all active in the economy through their entrepreneurial activities. Some of them, like women entrepreneurs in general, relied upon part-time employment to subsidise their business revenues. For example, Beatrice worked part-time in a bank when I interviewed her. Eight of the

fourteen women were not working in their field of study (university or vocational training) but this was not only due to an unsuccessful job search. Gisela studied tourism but never worked in her field. Kathleen completed a degree in urbanism but her passion was in the Arts. Some of the women did not find work in their field so they sought work in other sectors. Some also perceived their unsuccessful search for employment as an opportunity to explore a field that they were passionate about. Others identified business opportunities and did not looking for work in their field of study.

Some of the women involved in my study spoke French as their first language. The women who spoke French were mainly from countries that were at one time French colonies, and they had studied under the French school system. These same women also spoke English at various levels. Language proficiency in one of the official languages is cited as one important element of accessing the economy (Walters et al., 2006). One of the selection criteria for immigration to Quebec is the level of French linguistic capacity (Ministère de l'immigration et des communautés culturelles 2005). In Montreal, proficiency in both French and English is important. Those who must learn both French and English would be at a disadvantage compared to others who had to learn only one language or none. But in Vancouver or Toronto, English alone would probably be sufficient. This extra language proficiency might be a factor in delaying or hampering new immigrants' access to the Montreal economy.

Of the fourteen women involved in this study, only three didn't speak French upon immigration and most spoke multiple languages. Of these three, two took language lessons upon their arrival. The third woman, Nour, didn't access language lessons because of family responsibilities and work that she found to supplement the family income. By the time she was able to undertake study, the time limit to take government

sponsored French language courses had expired\*\*xvii\*. Nour therefore expressed herself in either English or Arabic. Although she expresses herself quite well in English, she felt that her level of proficiency wasn't good enough (Interview, 2002). However, not speaking French limited her participation in social, political and economic activities in Quebec. In fact, Nour's husband experienced a difficult time finding employment in Montreal. Since he was fluent in English, they decided to move the family to Vancouver to increase his chances of finding a job. Her husband did find employment in Vancouver (Interview, 2002). In Nour's situation, her husband had been the sole breadwinner since their marriage, and although Nour had worked in the past, it was expected that he would sustain the family financially. However in Montreal he experienced difficulties finding employment. Tastsoglou and Preston (2006) state that traditional ideologies maintaining the role of women as homemakers may result in immigrant women not taking advantage of language programs and therefore confining their future employment mainly to low-paying, manual labour.

The remainder of the women, who didn't already speak French, signed up for language classes and were delayed for several months before starting economic activities while they learned the language. Maria talked about attending language classes and living for that period on her savings.

"C'est comme ça que j'ai commencé, à juste aller à l'école, au COFI, et là j'étais là sept mois...et j'ai pu le faire parce que j'avais de l'argent que j'avais ramassé. C'est comme ça que j'ai pu survivre, avec mes filles, payer tout et puis l'argent...ben ..la nourriture et tout. C'était, j'ai pu faire ça grâce à l'argent que j'avais amené." (Interview, 2004).

It is interesting to note that the women who attended these language classes maintained longstanding social links with some of the other students. The classroom situation allowed them to build new relationships outside of their personal networks.

• Gisela came first on a student visa to learn French and English and only applied for immigration once she had achieved a significant level of language proficiency in both official languages. When she arrived in Canada, Gisela worked at a restaurant to make a living. There she met a man who worked in television and who wanted to help her. They talked about making a documentary together. This man later became her husband. For four years, Gisela worked at the restaurant and finally she landed a contract with a large television company interested in expanding its network into Latin America. Gisela was hired at the television station for her Spanish language abilities and her knowledge of the Latin American television market. Language, computer technology and other obstacles did not stop her, and her will to succeed pushed her to persevere. Albeit the various hurdles she experienced, Gisela appeared to remain confident in her capabilities to succeed.

"Si je peux vivre au Canada sans avoir la langue et me débrouiller, je vais n'importe où et je vais réussir." (Interview, 2004)

Ten years later, when the television station closed its Montreal operations, Gisela was laid off from her job. She sent out over 100 resumes. She identified her weak reading and writing skills in French and English as over-arching impediments in her search for employment. She also believed that her accent was an obstacle (Interview, 2004).

During the interviews, only one of the fourteen women stated clearly that she had experienced a situation of ethnic discrimination. Sometimes events such as the bombings of September 11<sup>th</sup>, 2001 increased some people's fear of Canadians from

other origins. The following quote was expressed to me by one woman, who like some of those involved in my study, built her business upon elements integrated from her ethnic origins. Malika had lived and worked in Montreal for years and had never felt discrimination. It was only when she affirmed her Arab-ness by launching a business organizing social networking activities for Arab-speaking women (explained further in the chapter called "Starting a Business") that Malika felt that some people treated her differently.

"J'ai toujours été très bien accueillie. Je vivais d'ailleurs dans un milieu quasiment juste québécois. Je ne fréquente pas beaucoup la communauté (Arab) mais maintenant (since she launched her business) je suis identifiée comme appartenant à un groupe et représentant un groupe et je ressens...je ne sais pas mais c'est très, très angoissant. " (Interview, 2005)

On the day of our interview, Malika told me she had experienced a situation that confirmed her sentiment of discrimination. Earlier that day she had made a call to rent a hall for an upcoming networking activity that she was organising. When her desired date was already taken, she tried another and was told that the hall was reserved. Doubting that the hall was in fact booked on the requested date, Malika hung up the phone and contacted a friend. She asked her friend to call the same rental company to inquire about the availability of the same hall on the day of her event. Her friend was told that the hall was available on the requested date.

Li (1997) pointed to discrimination as being one of the key factors in the lower earnings gained by recently arrived immigrants. This position was contested by Walters et al. (2006), who call for empirical research to validate this hypothesis. Levitt (2001) noted that women of colour generally had lower wages than all groups (immigrant, non

immigrant). Discrimination was a theme that recurred in group discussions with some of the women involved in this research. Furthermore, Quebec already has a minority population of French-Canadians that is struggling to maintain its own distinct language and cultural characteristics in Canada. How does this bode when other minorities compete for recognition of their own special status? Could this context increase racial tensions? Furthermore, since Canada had historically accepted primarily European immigrants, racial differences were not as prominent. However, between 1971 and 1996, racial minorities grew from less than 1% to 10% of Canada's population, as a direct result of immigration (Reitz, 2002). Furthermore, these socio-demographic changes in immigration could be felt more intensely in Canada's urban centres, where the majority of new Canadians were arriving.

#### Adapting in a new location

◆ The arrival and adjustment was difficult. At first, Talia hoped that she could return to Egypt. However, on a visit to Egypt she realised that times were changing and many of her friends were migrating with their families to other countries.

"Alors j'ai commence à faire ma vie. Peut-être parce que j'avais toujours l'espoir de retourner et mais en retournant aussi j'ai vu que l'Égypte n'étais pas aussi facile car j'avais vu quand même le Canada et ce n'est pas que je ne suis pas retournée et j'avais en tête que c'était plus joli. Et entre-temps, il y avait pas mal de mes amis qui ont immigré. C'était la mode. Alors même si moi, j'étais une des premières à quitter, les autres me suivaient ou ils allaient quitter, une en Australie, l'autre en France, l'autre retournait au Liban. Donc ce n'était plus la même chose non plus. J'ai vu que je n'étais pas la seule à quitter mon pays. Mais je trouve, enlevant le côté matériel, je pense

que ce n'est pas joli de quitter son pays...Je ne regrette pas du tout ma venue ici mais si j'ai un conseil à donner à mes enfants, on ne quitte pas ses racines facilement....ce n'est pas facile, l'immigration." (Interview, 2004)

Talia had a difficult time accepting her new environment. Of all of the women interviewed, she most clearly and poignantly expressed a sense of loss. Could her age have been a factor in this sense of loss? When Talia came to Canada, she skipped ahead one year at school, going directly into college a year younger than her classmates. She went on to complete two years of university study. She found a job in a bank and was promoted time and again. Her arrival on the local job market coincided with favourable conditions for her competencies. Although Talia expressed an awareness of people in her surroundings who said they faced exclusion because of their immigrant status, she says that this was not her case. What would have made her different than other immigrants? Was it the economy, her competencies, her education in Canada or other factors?

"...quand je travaillais à la banque, je n'ai pas eu de difficulté comme les autres (immigrants). Même tout le monde disait, 'ah, on est mal reçu parce qu'on est immigrant' et tout ça. J'ai travaillé treize ans à la banque. Jamais quelqu'un m'a dit...un mot." (Interview, 2004)

Over the next thirteen years, she worked her way up in a bank. She got married and when she was pregnant with her first child, her husband urged her to quit her job. She left the bank and in the following quote, she talked about her upward mobility and her satisfaction with her professional achievements. In spite of all of this satisfaction, why did she want to return to Egypt?

"Avant de quitter (la banque) j'étais comptable d'une succursale avec trente employés donc j'avais trente employés sous mes ordres et j'étais très satisfaite. J'aimais beaucoup mon travail et je sentais que je montais."

(Interview, 2004)

 Nour immigrated to Canada from Abu Dhabi. She set up a home with her husband and their four children in Montreal. Nour spent her early years in Canada taking care of her young children. She didn't have the opportunity to go to language lessons and never mastered French, although she speaks English. The adaptation was not easy and her husband encountered difficulties in finding work. Nour found work in a restaurant owned by Arab speakers. Hoping that her husband's chances of finding employment would improve, they decided to move the family to Vancouver. After several months in Vancouver, Nour decided to separate from her husband and returned to Montreal. At the time of the interview (2002) her husband worked and lived in Vancouver. Nour's education and language skills limited her opportunities to find a job. She followed her husband and was responsible for taking care of their children. During their migration through Iraq and the Emirates, she was not economically active perhaps because her husband was able to sustain the family's financial needs. However, in Montreal her husband didn't find work and she started working outside of the house. When Nour divorced her husband, she started her own business and achieved economic independence.

◆ Kathleen first came to Canada on a student visa. It wasn't until several years later that her immigration papers were processed. She found work as a project manager but the business closed down. She was laid off of her work. Her experience as an employee was limited and although she enjoyed it, she wanted to work in the arts. Kathleen had been organising art exhibits around North America in her spare time and had built up professional experience in this domain. When she was laid off from her job, she saw an opportunity to build her own business.

Kathleen and her elder sister had come from Haiti to Canada together and enjoyed new and relative freedom as young women. Although her years as a student were not easy, Kathleen expressed positive feelings about this time in her life. During one of our interviews, Kathleen mentioned that her sister, who arrived at the same time, was a successful pharmacist in Vancouver (Interview, 2005). At the same time, she spoke of the difficulties her younger sisters had in adapting to their new environment when they came to Canada some years later. We had an extensive discussion about this topic. Kathleen mentioned that her younger sister's son was having difficulties in coming to terms with his identity.

"Ma petite sœur a eu de la difficulté à s'adapter ici (Montreal). A l'école, son fils a des problèmes à assumer son identité et cela se manifeste dans ses comportements. Il est Canadien mais aussi Haïtien." (Interview, 2005)

Why did Kathleen's two younger sisters have a more difficult time adapting than she and her elder sister? Could it have been their age, the time they arrived, their status first as a student, their attitude? Has Kathleen perhaps forgotten how difficult it was to adapt or was something different about her specific context? Talia too spoke of the difficulties in adapting, especially for her mother. What role do adults play in the adaptation of their

children and their perceptions of their identity? During a group discussion (2005) one woman said that being young and single was a favourable context that facilitated meeting new people. During our interview, Talia said,

"...je ne sais pas comment je me considère...plus libanaise qu'égyptienne et même je dirais plus libanaise même que canadienne quoique je suis très attachée au Québec mais j'ai toujours quelque chose et je ne peux pas oublier le Liban" (Interview, 2004).

### Conclusion

In spite of their differences, there are characteristics that point to commonalities within their experiences. Each of them found solutions to the specific challenges that they faced and used a variety of strategies forged a new place for themselves in the Quebec society and economy. During the interviews, many of these women expressed a feeling of loss of status when they immigrated, much like other immigrants arriving elsewhere (Light & Rosenstein, 1995). What first came across was their resilience and determination to succeed in their new location, in spite of the challenges they faced. For example, although Canada selects immigrants for their skills, there are not always jobs open, which are suited to those skills or accessible to them. While it is recognised that there is a need to verify skills acquired outside of Canada, the levels of bureaucracy involved in skilled trades points to systemic practices of protectionism and discrimination. For several years, there has been pressure on Canadian governments and professional guilds to open their ranks to people educated overseas. Sometimes new Canadians have to redo entire university degrees in order to be able to practice in their field locally. In the future, Canada may experience difficulties recruiting skilled immigrants if increased efforts aren't made to assist in the settlement of new Canadians.

As was the case with the majority of the women in this study, many foreign-born Canadians are highly educated and skilled and come from middle/upper class backgrounds and those who come as family class or refugees are less likely to be of this background (Tastsoglou and Preston, 2006). Gender and ethnicity are significant factors that impact the adaptation of foreign-born Canadian women, even though much data still omits gender disaggregated collection and analysis (Tastsoglou and Preston, 2006; Lo et al., 2001). Studies show that women of colour face the most barriers (Tastsoglou and Preston, 2006; Lo et al., 2001). This was not necessarily expressed by all of the women involved in this study, however it was a theme that recurred in some individual interviews and group discussions.

Those women who came in the 1970s achieved a high standard of living through their business activities. Was there more openness to immigrants in the past than there is now? Perhaps the socio-economic successes achieved by those who immigrated in the 1970's could be a result of better socio-economic times in past. As we can see, the experiences of these women were varied and it is impossible to consider them as a homogenous group.

# Chapter six: Starting a business

"Une chose qui est important dans ça, l'argent c'est un moyen. Et être entrepreneure me donne une grande liberté." (Maria, 2004)

"J'aime être mon propre patron parce que je sais naturellement. Je sais dialoguer, je sais comprendre les gens...je sais aller chercher la confiance auprès les créanciers, les fournisseurs. Ca marche vraiment très bien. Et puis aussi j'ajoute à ça mon honnêteté. Parce que je dis toujours en affaires, si t'es pas honnête, ça ne vaut pas la peine. Et ça qui fait ma force." (Henriette, 2005)

"J'aimerais faire assez d'argent pour pouvoir en faire plus. Ce n'est pas faire de l'argent pour devenir riche." (Malika, 2005)

## Introduction

The following chapter serves to briefly discuss the rise in entrepreneurship in Canada among women and immigrant populations. Here, I will also delineate some of the reasons why these particular women went into entrepreneurship. Based upon the data gathered during my fieldwork, I will outline some of the ways these entrepreneurs organised their businesses and leveraged resources to create new economic opportunities.

Women's increased entry and recognition in entrepreneurship has only been quite recent in Canada (Global Entrepreneurship Monitor, 2005; Hughes, 2005). The growth in entrepreneurship is partly due to changes in the labour market and the economy.

Generally, Canadian women entrepreneurs have been identified as being largely concentrated in the service sector inside Canada (Global Entrepreneurship Monitor, 2005). The women involved in this study immigrated to Canada and subsequently entered entrepreneurship. Some of these women ran businesses that spanned across borders, a sector typically dominated by men in Canada (Federal/Provincial Territorial Ministers responsible for the Status of Women, 2001). Perhaps their immigrant experience, their knowledge of other cultures, their language capacity and their ongoing contact with a world that is broader than the borders of Canada are some elements that facilitate their business activities in the current context of global markets. For the women entrepreneurs who participated in this study, their businesses were generally small and flexible, and they offered personalised contact and service to their clients. Although each of my interviewees has had a distinct experience, there were also commonalities between them. They tended to share a certain socio-demographic profile as urbanxxviii, middle class, and well-educated women<sup>xxix</sup>. They established small businesses in Montreal and nine out of the fourteen women created a market niche by combining elements from their ethnic origins and their Canadian experience.

### Markets Without Borders

Although the forces of globalisation have had sometimes catastrophic impacts on the lives of some people in Canada (for example, job losses in some sectors, such as clothing industry) these forces have also created opportunities for some of the women involved in this study. As I have already noted some of them ran businesses across borders, using advanced technologies to communicate and move between markets situated locally and globally. Others drew upon the increased movement of people and knowledge of other places, to import products in demand locally because of the growing

number of source countries of immigration to Canada. Still others produce 'cultural' products that are consumed by both co-ethnics and people of other origins.

The women involved in my study entered into the context of the Canadian market. In spite of the narrowing of the gender gap<sup>xxx</sup> in income earnings between men and women in Canada, women generally earn less than their male counterparts<sup>xxxi</sup>. Li (1998) found this was true for women who had immigrated to Canada and who had entered into entrepreneurship. Li also noted that the gender segregation and sectorial segregation in the Canadian workforce was influenced by a "system of patriarchy, which includes culture, ideology, the family, the educational system and the state" (Li, 1992:505). The structure of the Canadian labour market has historically relegated women's labour to domains where the returns are lower than those domains identified as male dominated (Greene, P.G. et al., 2003; Universalia, 1999). Furthermore, some scholars found that being both an immigrant woman and part of a visible minority group decreased further the chances of achieving parity in employment.xxxii It would seem that entrepreneurship may be an enabling factor to alleviate some of the obstacles encountered in the Canadian job market (Kloosterman & Rath, 2002). However, Browne (2001) quoted Fernandez-Kelly and Sassen (1995:114) noting that the patriarchal constructs have not eroded socially constructed roles of women with regards to the work force, "but rather transformed them instead to meet the requirements of global competition." This is done by creating more part-time, flexible work and out-sourcing.

The economic activities of people who immigrated to Canada are influenced not only by their resources, skills, experience, gender, ethnicity and class but also by the local economy at the time of their arrival. While some studies have shown that people who immigrated to Canada would eventually achieve parity in wages with those who were

born in Canada (DeVoretz, 1985) others focussed on blocked mobility in the labour market (Li, 2001; Pecoud, 2004), maintaining that over recent years it has become more difficult for immigrants to 'catch up'. The literature and range of opinions seemed divided. Hiebert stated that,

"A consensus has emerged among Canadian researchers that immigrants and certain ethnic-minority groups have higher rates of self-employment than the native-born, dominant population, and that entrepreneurship is an important means of economic advancement for marginalized groups" (Hiebert, 2003:50).

Hughes identifies at least two schools of thought around the rise in self-employment in Canada. Firstly that the increase in self-employment is the result of "deeply rooted economic and political change...a form of precarious work that individuals have increasingly been forced into as once secure, full-time jobs in the Canadian economy have declined" (Hughes, 2005:4). Secondly, a shift in the ways that Canadians perceive work and a growing acceptance of entrepreneurship as an option to be considered (Hughes, 2005). Since the mid 1970's, self- employment has counted for one quarter of all new employment in the Canadian economy (Hughes, 2005) and more and more Canadians are choosing entrepreneurship as a means to make a living (Moore & Mueller, 1998; Frenette, 2002).

An accelerated rise in entrepreneurship took place in the 1990's, fuelled by a period of economic recession that caused the restructuring of the public and private sector in Canada and a gradual shift in the ways that Canadians perceive employment and the organisation of work (Hughes, 2005). In addition, entrepreneurship in Canada has seen more growth than paid employment, accounting for three quarters of new jobs created in

between 1989 and 1996 (Moore & Mueller, 1998). For example, between 1991 and 1996, the rate of entrepreneurship in Canada rose from 14.7% to 16.1% (Frenette, 2002) and between 1990 and 1996, job creation through entrepreneurship grew on average 3.3% annually, compared to paid employment, which grew 0.2% per year (Moore & Mueller, 1998). This steady growth in entrepreneurship in Canada stemmed from an economic recession, structural change or down-sizing in response to economic volatility and competitive markets (Moore & Mueller, 1998). Entrepreneurship has become an option for many Canadians, both men and women.

"The last two decades witnessed a revival in the role of small businesses in job creation in many Western countries. A new role has been assigned to local entrepreneurs in public economic development efforts, replacing post war strategies that were based on capital intensive industrialisation" (Storey, 1988).

Although their overall rates of entrepreneurship are lower than those of men, women's participation in entrepreneurship grew steadily in Canada and between 1996 and 2001, when the number of women entrepreneurs grew by 8% (Statistics Canada, 2003), compared to only a 0.6% increase for men. What specific gender issues were at play here in Canada to cause this significant increase of women in entrepreneurship? The increase in women's entrepreneurship could depend upon the specific socially constructed roles of labour that dictate work that is acceptable for women in Canada. According to the Global Entrepreneurship Monitor (Report on Women Entrepreneurs, 2005), female entrepreneurship has become more socially accepted and supported in Canada, making it a viable economic option that more and more women considered, along with paid employment. Furthermore, perhaps new Canadians were also a part of this growth. In the last Canadian portrait published by the Global Entrepreneurship

Monitor (2003), about 10.9% of all adult men were engaged in some form of entrepreneurial activity compared with only 5.1% of women in Canada. In one study, Li (1997) showed the 1995 national rates of immigrant entrepreneurship at 26% for men and 18% for women.

Women entering entrepreneurship may be influenced by the growing numbers of female entrepreneur role models which they encounter in their networks. According to the GEM (2005), knowing other entrepreneurs was of particular importance to women and at the same a challenge, "...men are more likely than women to know other entrepreneurs is very significant since the role of knowing other entrepreneurs had been found to be particularly important for women." (Global Entrepreneurship Monitor, 2005:25). The same may be true for the women who participated in this study. Some of them would not have considered entrepreneurship in their country of origin. Some of the women involved in this study spoke about their exposure to entrepreneurship through family members or a friend. In the following excerpt, Henriette told me that she was brought up in a family of entrepreneurs.

"Je suis une entrepreneuse camerounaise. Venant de l'Afrique central, Cameroun. Je viens de parents commerçants. Nous sommes...une famille de quatre garçons...je suis la seule fille en ce moment. Je viens de perdre ma sœur, ça fait un mois et demi. Ce n'est pas grave ça. " (Henriette, 2005)

At the same time, the Canadian governments promoted immigrant entrepreneurship as a potential, sustainable economic force and encouraged entrepreneurship among immigrant populations by developing policies and programs promoting entrepreneurship as a feasible economic option (Browne, 2001). For example on the provincial level, the Quebec Ministère de l'immigration et des communautés culturelles (Ministry of

Immigration and cultural communities) openly promoted entrepreneurship and entrepreneurship on its website, providing information to newly arrived immigrants about entrepreneurship resources \*\*\*

Furthermore, in a recent document published by the same ministry, the facilitation of entrepreneurship was identified as a positive tool to increase access of immigrant and visible minority populations to economic opportunities in Quebec \*\*\*

On the federal level, Immigration Canada created a category for entrepreneurs to attract entrepreneurs as a method to foster the idea of entrepreneurship as a means of making a living in Canada \*\*\*

The following passage is inserted as an example of the federal government's expression of interest in entrepreneurship for immigrants. At the same time, these words were also an acknowledgement of the challenges faced by immigrants to have their foreign credentials recognised. In response to the Speech from the Throne, Prime Minister Paul Martin said,

"... all of us have heard stories of highly trained immigrants who cannot get a job because their credentials aren't recognized. We have heard of Canadians who cannot get their credentials recognized when they move to another province. Neither case is acceptable. Our goal must be to inspire a spirit of entrepreneurship, one that asks our people to reach higher and look further, one that encourages us to see the world as our market, but Canada as the place to live."xxxvi (2000)

Some of the women who participated in this study mentioned their challenges in finding information that was useful to assist them in starting their business. Perhaps there is a need for a period of adaptation when new Canadians learn the way that the different structures in Montreal society and economy work. This adaptation period could be one

contributing factor to why most immigrants start businesses after a few years in the country (Li, 2001).

What is it in the local environment that is affecting this level of entrepreneurial development among immigrants? Is it the the influence of global markets? Is is it the promotion done by governments? Is it a combination of these and other elements? Furthermore, if in fact immigrants have difficulties accessing economic opportunities, would entrepreneurship be an avenue that would be of interest to them?

The following is part of an interview with Nour. I include this to illustrate briefly some of her motivations to start a business. Each of the experiences of the women was different. Six years before our interview, Nour divorced her husband. During the last year of their marriage, they had moved to Vancouver. When she and her husband divorced, Nour decided to move back to Montreal. Her four children came with her. She was tired and her confidence level was low. She did not want to embark on a job search. When she was approached to do some sewing and cooking, she perceived a way to make an income. Her situation was a combination of circumstances.

"No energy. No motivation. Depression. (I was) always depressed. And no self confidence. I feel like I am worth nothing. But after that, if somebody ask me to go to work. I'm afraid my memory (is) not good enough. I'm afraid I can't. They think I'm good enough but they don't know I am not (as) good as I used to be. But me, I am confused. I know myself (as) a good worker. But I'm not sure I'm still good as used to be. But after that, a friend of me who used to ask me to make some kind of food for them, to help them. And they asked me if I charge them to help them, and they pay some amount of money. So I used to sew clothes, alterations. I used to do alterations always,

and make some kind of food, and they pay me some kind of money. So I felt like without notice that, its good, it's helping me. But I want more customers. But more customers for alterations. So more customers for alterations, there is no customers. Sometimes good, sometimes little good. But food, I tried and it works. And each time I make something, I find it...like...go and I get used to making...it becomes easy for me. So I make something else.

Something new...and day by day, I start work for people. I discover there are too many people, they are lazy, they don't have time, they don't like to cook. They prefer if they ask somebody to do food for them, and they appreciate it when they find somebody has good taste and they are clean. And I find myself in the business and without preparing that. It just happened. I didn't think to do that. It just did it and it helped to make myself busy a little bit until I realise I'm very happy in this work. And I find myself and make myself, I please myself, like I'm good, I'm not bad" (2002).

Nour increased her client list through her personal network and worked several days a week, cooking from her home. When the interview took place, she mentioned that she was having some problems with the landlord. Near the end of the fieldwork, I found out that she had moved to a new apartment in the same neighbourhood that she had lived in when she first came to Montreal.

There have been several studies done to attempt to explain the propensity for Canadian immigrants to start up businesses (Moore & ,1998; Li,1997, 2001; Maxim,1992; Picot, 2004). Historically, some immigrants to Canada have been drawn to entrepreneurship because of blocked mobility in the job market (Li, 2001; Picot & Hou, 2003; Picot, 2004), however, further research has shown that it is the combination of this kind of market disadvantage with access to ethnic resources that supports the development of

immigrant entrepreneurship (Light, and Rosenstein, 1995; Waldinger et al., 1990; Frenette, 2002).

Perhaps impediments in immigrant women's access to the job market in particular, have increased their specific interest in entrepreneurship. The majority of my interviewees first searched for a job before going into entrepreneurship. Some of the women were not practising entrepreneurship in their field of study by choice. However, others were unable to find work or recognition for their international experience when they searched for a job in their new environment that pushed them towards the option of entrepreneurship. This fits with Maxim's (1992) and Li's (1998) findings that highlight the importance of push factors when immigrants chose entrepreneurship. I discussed the theme of 'push' and 'pull' factors in the literature review (chapter one). However, other researchers (Light, and Rosenstein, 1995; Waldinger et al., 1990; Frenette, 2002) emphasized both the market disadvantages and ethnic resources contribute to the growth in immigrant entrepreneurship. Some of the women involved in this study said that they would not have considered entrepreneurship had they found interesting job opportunities in the economy, while others knew that they wanted to be in business for themselves. Maria searched for a job in her field as a purchaser, but couldn't find work. She said,

"J'avais fait des demandes. Les gens m'ont dit que j'avais beaucoup de bagage, beaucoup d'expérience. Mais ils n'avaient pas un poste pour moi. Parce que j'avais trop d'expérience. Une fois quelqu'un m'a dit, 'Après six mois, vous avez appris bien des choses. Vous allez vouloir le poste de votre chef.' Et c'était ça. Ah...franchement, ils me l'ont dit comme ça. Qu'est-ce que je vais faire? Je dois commencer à travailler, à faire quelque chose." (Interview, 2004)

After an unsuccessful job search, and in need of an income, Maria created her own employment by starting a business in a field that was, in her case, a hobby that she enjoyed doing in her spare time. The report "Working on the fringes", points to entrepreneurship as an enabling strategy to "circumvent some of the barriers they may encounter in looking for a job. Immigrants from less-developed countries are especially likely to come up against these barriers." (Kloosterman & Rath, 2002)

Each of the women involved in this study started a business since her immigration to Canada. Only one woman purchased an existing enterprise that she expanded while all others started a new business. While some of the women wanted to be entrepreneurs when they first came to Canada, others seemed to have chosen entrepreneurship as a result of specific contingencies. Some of the women interviewed created their business after an unsuccessful job search, while others arrived in Canada with the idea of establishing a business right from the start. The variety of businesses involved in this study ranged greatly, however most of the women were involved in the service sector. They were small businesses that found small niches in the local market. The majority have positioned their businesses in the market by integrating elements of their past experiences in their country of origin. Even though the structure, size, sector and stage of development of each woman's business varied, some of them used similar strategies to develop their business. Five of the fourteen women opened their business in partnership with a spouse or another person. Some of the women had employees, although in the initial stages of development of the business, these women maintained low running costs by finding volunteer help from their spouse or a friend, until they could afford to hire outside help. Other women hired independent workers as an alternative strategy, to minimise human resource costs and management. Still others were alone in their business. Some of the women involved in this study participated in multiple

economic activities to supplement their income while they 'grew' their business to the point where they could sustain themselves financially. For example, one woman held a part-time job that allowed her to have a steady income and while she worked on her business part time. Another woman took on contracts in two fields, so that she could maximise her income while still working to develop business. Yet another woman ran a hair salon and boutique and started a grocery business on the side, importing and delivering African specialty foods to client's homes to increase her income. These were some of the strategies used by these women to sustain themselves.

• Maria's business is a skincare clinic located near downtown Montreal, in area that would not be considered as ethnically diverse. Maria had a middle class upbringing and immigrated to Canada from a large city in Mexico some 15 years ago. She came to Quebec accompanied by her two children with a strong a desire to improve her family's economic situation and to diversify her skills by learning new languages. At the time of the interview, Maria was very busy bringing up her two teenage girls as a single parent, while running her business. Maria had acquired managerial skills in her past employment in Mexico as a purchaser. However, since she was unable to find work in Montreal in this field, she turned to a hobby that she enjoyed. Eight years ago, Maria launched this small business. She started the business with a partner (a woman) and they began to grow rapidly. She had hired several employees. Maria said,

"Au début j'avais eu tellement de succès et j'avais (the business) grandi tellement que j'avais des employées et tout ça. Tout d'un coup j'avais commencé à me diversifier (diversifying her products) et j'ai commencé à m'épuiser. Et j'ai laissé tomber toutes ces choses. Je ne pouvais plus continuer à avoir des employées. Et ce que j'ai eu comme idée c'est d'avoir

des travailleuses autonomes qui travaillent d'autres sortes de choses et qui donnent une commission à la clinique. Et comme ça j'évite aussi la gestion des employées. " (2005)

When her partner left the business to start a family, Maria had to downscale. She let go all of her staff and instead invited independent workers to work from her space and pay a fee for rent and administrative costs. This way, she was able to lower her running costs and respond to the fluctuating market need. At the time of the interview, four independent women workers\*\*

worked from Maria's clinic, mainly offering massage therapy. Since our interview, Maria hired a part-time receptionist. Also, one of the independent workers contacted me by phone to inform me to let me know that she had opened a massage clinic (2006). Maria's strategy of working with independent workers also came with risks of losing the workers, losing contacts and losing business.

Maria's business was a cozy, bustling little haven, filled with wonderful smells and soothing remedies for those of us in need of a little pampering. Maria perceived her Mexican background as being a "value-added" positive in her business. She implemented what she recognised as Mexican natural health practices in her work. She identified as a strength, her capacity to combine Quebecker and Mexican cultural elements. Here she explained how she mixes these two elements together.

"Je le (les soins de la peau) vois d'une autre façon (et) pas esthéticienne seulement... Très, très holistique...mais c'est moi comme ça...je suis comme ça...toujours j'étais comme ça au Mexique et ici j'ai grandi...parce que j'ai toute l'information culturelle québécoise...comme ça la façon comment le

Québec voit l'esthétique mais plus comment le voit le Mexique...comme ça les deux ressemblent." (2005)

In combining elements of her past experience in Mexico with new elements from her experience in Canada, she has distinguished her product as unique.

 Kathleen was laid off of her job when the company closed its doors. She had already begun exploring the possibility of developing a business and she perceived her loss of employment as an opportunity to work towards this goal more actively. As an artist, she participated in art exhibits in New York, Boston, California, Florida and Montreal. After seven years of moving exhibits around the continent, she felt the need for a stable location to exhibit artwork. At the time of our interview, her art gallery had been open for four years. She opened her gallery with an outside partner who is an investor. Kathleen's business was an art gallery with a social mission. Kathleen offered affordable gallery space to artists who were mainly of ethnically diverse backgrounds. She made a point to promote artists from different ethnic origins. Many artists in her gallery were of Haitian descent however there were also artists from various origins. She also sold Haitian handicrafts, imported through a business contact. She and her business contact, with whom she imported these products, were both investing money in the workshop of the artisans. Their financial investment was geared to improve the artisans' work conditions (safety) and their capacity to create products suitable for the Canadian market. Kathleen had futures plans to participate in the design of the handicrafts she purchased but for now, she bought what was available. Kathleen's business offered several products (artwork, rental space and handicrafts). By renting the space to corporate clients, Kathleen was able to promote the artwork in her gallery

and also subsidise her running costs. These multiple markets maintained her business and when one product wasn't selling, she could rely upon another source of income.

During one of our conversations, Kathleen told me that it was becoming more difficult to import handicrafts from Haiti, due to instability and conflict within the country.

Kathleen's gallery ran differently. The artists became members and gave their opinion on priorities for the gallery (for example, this could be giving advice about priorities for spending on improved lighting). The artists paid a fee to be members. Although Kathleen was the co-owner and manager of the gallery, she listened to the needs of the artists and tried to respond. Furthermore, she sometimes played the role of counsellor when she saw that one of the artists was struggling financially. Kathleen rented out the gallery space to corporations looking for a place to organise social events. This way, she was able to have a steady flow of people coming into the gallery to look at the artists' work and at the same time generate steady income to cover her running costs. Kathleen's artwork was also exhibited at the gallery.

Occasionally, Kathleen organised special exhibits celebrating her Haitian origins. For example, on one occasion, she organised a photo exhibition in honour of some women of Haitian origin. These women had been identified as leaders in their field of work in Montreal. The women selected included entrepreneurs, workers who excel in their field and volunteers of all ages. On another occasion, Kathleen's gallery was hosting an exhibit of photos of past leaders of Haiti. Since some past leaders were considered by some as dictators or oppressors, this particular exhibit had caused a 'stir' in the Haitian community. She told me that the photo exhibit had angered some people in the Haitian community. In this instance, Kathleen's business was political in a very visible way. But her business was political on other levels, for example, she made a space for

burgeoning artists. Furthermore, she also had several artists of various origins and she was proud of this and proud of her Haitian heritage. During my last visit to the gallery (2006) Kathleen had hired a fulltime employee. In the following excerpt, Kathleen spoke of how she does things differently than other art galleries.

"Mais il faut dire que les artistes, je ne dis pas ça pour les marginaliser...mais on est un peu dans une bulle. On est seul à se comprendre mutuellement. On est dans cette bulle là. Même si moi, j'ai un pied dehors parce que je suis femme-d'affaires, mais je suis avec lui. Ce n'est pas comme une galerie où on expose et je suis catégorique. Je suis très permissive. Je suis là et je donne des conseils. Je ne juge pas personne. Je permets des chances à d'autres, même s'ils n'ont pas encore payés. Je dis, "Ahhh Myrtelle..." Même si parfois il faut, tu sais, il faut que tu décide...prennes des décisions...Mais il y a tout ça qui fait que, peut-être que...je parle des artistes ah... ...des artistes qui s'accrochent. Ils ont besoin que quelqu'un les écoute et on fait même des réunions d'artistes. C'est quand même une galerie, ce n'est pas une vraie coopérative...dans le sens enregistré coopérative. Mais je prends le temps que toutes les décisions qui sont prises et les activités qui ont lieu, je fais une réunion, un peu déjeuner, on se parle, le contact humain est important pour moi. Je me dis que ca existe grâce à eux aussi." (2006)

During my visits to the gallery (2005-2006) there were always people around Kathleen. Perhaps it was her social personality that attracted people to her. On several occasions I attended social activities either organised by Kathleen or where she was invited. She was always engaged in discussion, surrounded by people. A visit to her gallery is a personal visit. Upon my first visit (2005) she showed me around the gallery, presenting each artist's work and engaging me so that I felt important.

Walking by the art gallery, it would be difficult to differentiate if from other galleries located in Montreal. However, Kathleen's business had several dimensions and the gallery was the Montreal base for all of her business' activities. Kathleen's business crossed several borders. She attended art exhibits around North America and Europe, promoting artists from her gallery. Kathleen also supported artisans in Haiti and local artists in Montreal. Her business combined financial, social and political activities and was an example of the complexity and creativity of some of these women's businesses.

◆ For four years, Talia was at home taking care of her two children. After thirteen years of working at the bank, Talia left this job when she was pregnant with her first child. She missed working outside of her home. When she felt that the time was right, she returned to the workforce part-time. One of her friends would be instrumental in her future economic activities.

"Il y avait un ami qui avait un agence de voyage. Il m'a dit, 'Si tu t'ennuies à la maison, viens une fois par semaine ou deux fois par semaine me tenir la comptabilité.' Je savais que c'était très bien. C'est qu'est-ce qu'il me fallait alors j'ai été et j'ai commencé comme ça à lui faire la comptabilité." (Interview, 2004)

Over the next year and a half, Talia continued to work at the travel agency on a regular basis. She touched upon various aspects of management and administration of the travel agency and found pleasure in it. Then, opportunity knocked. The owner of the agency wanted to start a new business. One day he asked her if she would like to buy the company. Although her husband was at first resistant, Talia convinced him and was

quick to accept this proposition. The following passage shows briefly some of the elements that led to her decision to go into business. It also illustrates Talia's vision of why she was able to maintain her business and develop it further.

"Disons peut-être que je n'aurais pas pris le risque si mon mari n'était pas derrière moi. Peut-être. Je ne sais pas. Et cet ami (the friend who owned the travel agency) il m'a beaucoup aidé. (Celui) qui avait l'agence. Il ne m'a pas laissé tomber quand même. Il était derrière moi disons pendant deux ans. Il était tout le temps là. Et j'ai été chanceuse. C'est vrai, j'avoue. Et disons que j'ai eu un peu de 'flair' aussi. J'ai eu un peu de flair probablement...Je dois beaucoup aux québécois. Ils m'ont ouvert beaucoup les portes. Je ne suis pas du tout ingrate vis-à-vis d'eux et j'ai appris beaucoup avec eux. J'ai pu réussir aussi je pense parce que j'ai mélangé les deux. J'ai pris le bon côté des québécois, je trouve est ordonné, honnête, droit et qui ne ment pas. D'après moi. Le côté libanais, je ne dis pas qu'ils sont menteurs mais ils savent enjoliver les choses. C'est pas mauvais mais c'est pas...noir et blanc? (my words). Voilà, exactement. C'est une façon de vendre. Je ne dis pas non. C'est une façon de vendre mais je trouve l'autre est plus clair et nette. Et si on mélange les deux, ça donne un bon résultat. Et je pense je suis arrivée à faire ça. Modestie à part, je pense je suis arrivée à faire ça : utiliser le charme, le côté facile, le côté libanais avec le côté droit et l'honnêteté du côté québécois. Et je pense que ça a été la base de ma réussite." (2004)

Talia worked on personal connections and contacts with people. She pointed out to me that she didn't have a computer. She fostered and maintained relationships by

telephone and in person. She had built a reputation for her business in the Lebanese community in Montreal. During the first days of conflict in Lebanon in 2006, I saw her on the national television channel, CBC, giving an interview explaining how people traveling in and out of Lebanon were re-organizing their transportation arrangements. She told me,

"Maintenant je n'utilise pas mon ordinateur. Je le déteste. Moi, le contacte humain compte énormément, énormément (her emphasis). Peut-être c'est mon côté oriental. Mais il (direct contact) compte énormément. Même si je dis aux filles, 'quand ils (clients) vous répondent par courriel, prenez le téléphone et demander'. C'est très facile de dire par e-mail, 'non merci'. Je n'achète pas mais le contact humain, quand même tu peux savoir pourquoi il n'achète pas. Il a trouvé meilleur marché, il a trouvé autre chose qui lui va plus. Mais ça (e-mail) je trouve impersonnel. C'est impersonnel et c'est mon point de vue. Je n'ai pas d'ordinateur et je peux vous dire que je vends plus que tous mes employés." (2004)

At the time of the interview, Talia had been in business for seventeen years.

◆ Randa worked for several companies as an employee before starting her Website

Design company. Although this wasn't what she trained for during her schooling in

Lebanon, she wanted to do something she really enjoyed. Randa learned through

practice and enrolled in courses to perfect her skills. The day prior to our interview,

Randa registered her company officially. At the time, Randa was not yet making a living

solely from her business enterprise and supplemented her earnings with contract work in

other fields where she hoped to build a network of useful contacts to build her business.

"Okay...voilà j'ai dit que devais faire ce que j'aime ...j'aime le design...tout ce qui est comme la création artistique alors j'ai dit, okay je vais faire le webmestre. Et c'est ça...je me suis renseignée chez Collège Hersing pour leur programme et tout et en fin décembre j'ai pris ma décision de quitter. J'ai dû laisser mon emploi pour étudier. Ce qui m'a encouragé pour quitter mon emploi, c'est tout en juillet octobre j'ai commencé à faire site...j'ai eu un client...j'ai commencé à faire un site pour lui même avant d'étudier. J'ai fait comme la recherche personnelle, je me suis acheté des livres, je me suis enregistrée "on line" avec l'université qui s'appelle macro-média qui est une compagnie de logiciel comme Microsoft mais qui est spécialisée dans le web design et micro-média. Alors c'est ça...j'étais encouragée et j'ai déjà un client et alors j'ai dit ça ne va pas être difficile pour moi d'étudier et de prendre des contrats. Alors c'est ça j'ai démissionné et en février 2003 j'ai commencé à étudier et j'ai continué à prendre des contrats en même temps. Mais c'était très dur pour moi d'être à l'école à 8h00 et ça me prenait 45 à 50 minutes pour me rendre à l'école et de retour comme chez moi, je dois aller voir des clients et l'après-midi jusqu'à des fois deux heures du matin. C'est ca, c'était un moment très, très dur mais je n'ai pas senti, qu'est-ce qu'on dit, j'ai pas senti, après je n'ai pas le stress...j'oubliais toute la fatigue pour les résultats..." (Interview, 2004)

Over the duration of my study, Randa obtained a full-time contract with the Mayor's office, working to facilitate contacts with cultural communities in a period leading up to elections. Working for the Mayor's office, Randa developed links with various ethnic communities in Montreal. Her positive experience inspired her to seek out other work of this kind and she became a consultant in inter-cultural relations. At the same time,

Randa took on other contracts in website development to supplement her income. She has developed two sources of economic activities. We first met through a friend, and the two have since been married.

I found out about Randa's new business efforts at an informal group discussion (2006). Although she still took on contracts in website design, her efforts were focussed mainly on finding contract work as a consultant in inter-cultural relations. Randa worked alone, out of her home and her business required very little infrastructure. This is perhaps one reason why she was able to adapt her business activities to what she perceived as a need.

• Gisela considered herself as an adventurer. She immigrated to Canada from a large, industrial city in Venezuela 16 years ago when she was 30. She first came to Canada as a student. She was from a well-educated, middle class family, the youngest of seven children. Gisela worked in the communications field before immigrating to Canada. She did this as a self-employed consultant, offering her services to local television stations. Gisela's business in Canada consisted of developing business between Canada and Latin America. In the early years of her business, she explored various opportunities for business development to acquire lucrative contracts. However, as she gained experience and clients, she was able to turn her focus mainly to her field of choice: communications.

Gisela launched a communications consulting business out of her basement near downtown Montreal. She worked for a television station that closed its Montreal office. She was without work and pregnant with her first child when she decided to go into business.

"Je crois que c'est parce que j'ai perdu mon emploi. Dans mon cas, on prend...on rêve...je crois que tout le monde d'avoir sa propre compagnie de quelque chose mais non...Après (she was laid off from her job), c'était un coup dur pour moi dans le sens que j'aimais beaucoup, beaucoup, beaucoup et j'avais investi beaucoup de mon temps. C'était un peu comme arracher mon enfant. DRHCxxxviii me dit, qu'est que je fais. Parce que mon secteur était tellement pointu. Je connaissais tout l'Amérique latine et tous mes contacts étaient là mais personne ne me connaissait ici nécessairement. Parce que les affaires c'était le téléphone et e-mail vers l'Amérique latine alors j'avais rien à faire ici dans le marché québécois." (Interview, 2004)

Gisela built her business upon her past professional experience in Venezuela in the film industry. She also maintained personal and professional contacts after her immigration that she put to work from her office in Canada. Her specific knowledge of both the Venezuelan and the Canadian contexts enabled her to skilfully do business here and in various Spanish speaking countries. Although it is taken from another context, Parminder Bhachu's description of the women involved in the Asian clothing industry in Britain reminds me of Gisela and some other women interviewed in my study. She describes these entrepreneurs as

"...politicized micro-marketers from the margins who engage in culturally mediated commerce in globalised, localised arenas...Their market advantages are several. First, in terms of both gender and race their politicized sensibilities as cultural workers on site participating in their own commercial arenas enable them to respond accurately and rapidly to the desires of their customers. Such responses are key requirements of the new capitalism..." (Bhachu, 2004:5)

Gisela travelled three or four times a year to Central and South America for business. At the time of our first interview, Gisela's main client was a Montreal based company that worked in the field of communications. For four years, Gisela worked as a consultant for this company. Finally, she joined forces with her main client and they launched a locally produced Hispanic television channel. In the fall of 2005, after months of negotiations and searching for financial partners, they were approved by the CRTC to launch a locally produced Hispanic television channel. This was a significant feat because it was the first Hispanic channel to be produced locally in Canada. Gisela and her partner were also competing with another company based in Toronto, who was planning to start a similar business. Gisela felt that it was important to be the first channel in the Canadian market. One of the objectives of this new business was to employ Spanish speaking professionals in Montreal and also communicate information in Spanish to new Hispanic immigrants. Furthermore, Gisela saw this channel as a means to build bridges between new Canadian immigrants and the mainstream society by promoting programming in Spanish and French. Gisela expected to reach a wider audience of Canadians interested in speaking or learning Spanish and learning about countries in Central and South America.

◆ Malika was born in Casablanca, Morocco and she immigrated to Canada in 1987.

Once her children were in school, and 16 years after immigrating to Canada, Malika started her business out of her home. Through her business, Malika wanted to facilitate the socio-economic integration of Arab-speaking immigrant women who were living in isolation, separated from the social networks they left behind in their country of origin.

Malika's business produced a magazine in French and Arabic, disseminating information about various services available to women. Through her magazine, she also promoted

immigrant women entrepreneurs born in Arab-speaking countries. For example, in one issue of her magazine (2005), she included a profile about a business woman of Syrian origin, who successfully launched her business in Montreal producing cheeses. Malika organised activities where Arab-speaking women could meet and exchange information. In addition, for the past three years Malika organised a fashion show where local clothing designers are invited to design modern robes inspired from traditional Moroccan kaftans designs. Through her entrepreneurial activities, Malika attempted to build bridges between the host society and her country of origin.

♦ Beatrice was born in Cameroun and had moved to Canada in her teens with her family. Beatrice was energetic and curious. Beatrice had lived and worked in China in the past and had learned Mandarin while she was there. During our interview, Beatrice recounted to me with amusement, her experience traveling to Chinese villages and meeting with people who were fascinated with her skin colour and hair. She told me that people would sometimes come up and touch her.

At the time of our interview, Beatrice had been in business for two years in Montreal, importing hi-end Chinese textiles. She showed me some of the samples. Each one looked like a piece of art. At the time of our interview, Beatrice had a part time job in a bank, to secure a steady income. Since our interview (2005), Beatrice had taken on a part-time job in the Montreal textile sector to gain experience and to secure an income while she grew her business. As a secondary source of business, Beatrice was also marketing her knowledge of the Chinese textile sector to Canadian companies interested in doing business in China.

Beatrice had also found a mentor who was introducing her to his contacts in Montreal. Beatrice was curious and open to listening to other people's advice. During the fieldwork, she organised a focus group to test a workshop that she had developed for Canadian business people interested in improving their knowledge of the Chinese context. Although I didn't attend this focus group, I referred a contact of mine.

Beatrice seemed slightly different than the other entrepreneurs in that she had used her experience in China (not her country of origin) to build a business importing products to Canada and also informing Canadian companies about the Chinese context. Beatrice was using her knowledge of China for her business. Furthermore, she was already involved in her second business in Canada. Several years before, she had opened a restaurant in partnership with another person. The restaurant had been sold.

Nour ran her catering business out of her home. She made oriental pastries and Middle Eastern dishes. She was raising her children fulltime before she and her husband divorced. Faced with the need to support her four children as a single parent, she was forced to earn an income. Nour's language skills excluded her from many jobs so she decided to use skills she already possessed: cooking and sewing. She started finding customers in her circle of contacts. Her personal network was always her main source of clients. The sewing didn't amount to much business but she discovered that catering was in demand. At the same time, her confidence in herself grew.

Nour's story was somewhat different from the others I met in that she had arrived in
 Quebec as a dependent of her husband and remained financially dependant on him for

several years before going off on her own in Canada and starting a business to meet her economic needs. Nour's story was full of struggle and hope. She didn't give up easily and at several turning points in her life, she has found creative ways to survive financially and thrive. She has dealt with situations of extreme economic struggle, divorce and health problems. These were crisis that weakened her resources and made her more susceptible to poverty. During the interview, up until her marriage, I sensed that she didn't feel constrained. However, after marriage, her life took a turn and she found herself living with her husband's choices and decisions. Eventually, she chose to leave him to build herself another life. In her case, entrepreneurship allowed her to become financially independent.

### Immigration and Entrepreneurship

Whereas in the past, Canadian immigration was geared towards a more homogenous socio-demographic group linked to labour market needs (for example, Eastern European farmers to settle the West) the current immigrant selection process recruits a wide variety of highly skilled and educated immigrants from an increased number of sending countries (Citizenship and Immigration Canada, 2000). This has increased the diversity of skill sets and origins of immigrants coming to Canada.

Why is it though, that only some immigrants go into entrepreneurship and not others?

What is different, in the cases of these specific women that brought them into entrepreneurship? In studies posted on the Citizenship and Immigration Canada website, Li (1999, 2001) explained that analysis of Canadian census data taken about immigrants who landed between 1980 and 1995 shows that generally those immigrants who had been longer in Canada showed a higher rate of entrepreneurial activities. The

majority of the women involved in this study generally fit this same pattern, spending several years in Canada before starting a business. In fact, the two women in the study who earned the highest incomes from their businesses have been in Canada the longest. This could point to differences in the time of arrival and the changing conditions they faced as new Canadians entering the economy. Talia perceived that she faced less competition at the time she became an entrepreneur business. When asked about the success of her business, Talia said, "Je pense qu'on a été dans le bon temps. C'est plus difficile maintenant. Maintenant il y a beaucoup d'agences de voyage. Nos profits diminuent beaucoup" (Interview, 2005). Perhaps the earlier arrival of these two women also signifies the time needed to achieve significant financial returns in entrepreneurship. Portes (1997) points to an increase in entrepreneurship as immigrants accumulate years in their receiving country. This was generally true for the women involved in this study. Many of them sought salaried employment and gained some experience in the workforce before starting their business. As I noted earlier, of the women involved in the study, only two expressed an intention to start a business upon their arrival in Canada. Both of these women differed from all of the other women interviewed in that they were in business with their husband. These same two women also opened their business in the same, ethnically diverse neighbourhood and they were part of a visible minority group of African origin.

Possibly time is needed to amass resources to start a business. These resources could include, but are not limited to, financial capital, human capital, and social capital.

Financial capital includes loans, collateral, savings and any funds that entrepreneurs bring together, including 'love money'xxxix used to start a business. Social capital relates to a person's social network of family and friends. Human capital pertains to experience, education, knowledge and skills that the entrepreneur has accumulated and that she can

apply to her business. It would seem that the instance of entrepreneurship is linked with a high level of education since the majority of the women involved in this study were highly educated. Only one of the women involved in this study hadn't received post-secondary education but this woman had been exposed to entrepreneurial activities in her youth through her family's business in Lebanon. Both higher education and contact<sup>xd</sup> with entrepreneurship appear to be factors that influence involvement in entrepreneurial activities. In a study by Li (2001), he pointed out that those immigrants with higher levels of education had higher income results in entrepreneurship. Could entrepreneurship be a space where there is room for immigrant women to make a place in the economy that meets their specific needs and motivations? Such seemed to be the case for the women involved in this study.

Although the gender gap in income earnings has decreased between women and men in Canada, women generally earn less than their male counterparts and this is also true for immigrant women's entrepreneurship (Li, 1998). Furthermore, barriers for immigrant women to enter the economy are greater than those faced by women born in Canada (Picot, 2004). Moreover, the added factors of being both an immigrant and a member of a visible minority have a negative impact on earnings (Li, 1992).

Some women said that they would not have become entrepreneurs in their country of origin because it was not a socially acceptable role for women. When asked if she thought she would have become an entrepreneur in Mexico, Maria says,

"Parce que les ressources de là-bas sont minimes. Sont difficiles économiquement...il y a un peu de retard avec la femme. Surtout. Comment ils voient la femme. Ce sont des choses comme ça. Moi, je me demande

qu'est-ce que je faisais là-bas! (She laughs) Je me demande...comment ça se fait que je suis née là-bas? Je n'ai rien à voir..." (2005).

Maria felt as though she didn't fit in Mexico. She didn't think that she would have taken the chance in Mexico to start up her business because of a weak and complex economy. In the following passage, Randa conveyed her personal values regarding equality between women and men. Here she also described a perceived difference in the opportunities open to her in Canada versus those she experienced in Lebanon.

"...dans ce pays (Canada) moi j'aime beaucoup ce pays. C'est un pays qui m'a donné beaucoup d'opportunités en tant que femme. J'ai senti ma valeur ici parce que quand j'étais au Liban...là-bas (In Lebanon) la femme est plus soumise et c'est l'homme qui commande. C'est sûr que ça dépend de l'éducation de ta famille...Ca dépend de la personnalité. Ca dépend de beaucoup de choses mais je parle en générale. Comme la femme est plus là-bas dépendante de l'homme et l'éducation que la femme, sans un homme dans la vie, ne vaut rien. Quand on vient ici on voit que nous, c'est beau d'avoir un compagnon avoir quelqu'un avec qui tu partages ta vie mais personne ne me possède. S'il y a l'égalité, il y a le respect entre les deux. Il y a, comme moi, j'ai ma valeur et lui, il a sa valeur. Alors c'est pour ça que je suis reconnaissante de ce pays et j'essaie de foncer...c'est ce qu'on dit..." (Interview, 2005).

Talia perceived herself as being outside of the social and gender norms of her community and her family, given her activities as an entrepreneur. Both of Talia's siblings became professionals who married Quebeckers. Talia was the only one among her siblings to marry a man of Lebanese origin and she was also the only one to go into business. Although she considered that she had to work very hard, at the same time,

she expressed gratitude to those who supported her business achievements. Talia considered that being a young woman in business was more challenging when she first went into business, seventeen years ago. Now it is more common to see women of Lebanese origin in business, both in Montreal and in Lebanon.

"J'avais trente et un ans et surtout dans mon temps, (ce) n'était pas facile et (j'étais) jeune et surtout dans le milieu libanais que c'était rare les femmes qui tenaient quelque chose. Maintenant, c'est très fréquent, c'est très facile, tout le monde le fait mais donc dans mon temps c'était un peu plus difficile. Je l'avoue. Mais ils m'ont accepté" (Interview, 2004).

Seven of the fourteen women were unmarried at the time when their businesses were launched. Those women who were married at the time they went into entrepreneurship, had gained the support of their husband in their business endeavours. Some husbands were sources of human resources and financial resources, helping to organise events, offering advice about business management and at times investing financial resources. Talia spoke of the importance of the support she received both from a male friend and from her husband (p. 101). Several of the women also mentioned the importance of their spouse's support in their business. While some of the women sought their spouse's assistance others started their entrepreneurial activities once they were divorced from their husband. Independence seemed to be a key factor. These women wanted to be in a committed intimate relationship and yet remain professionally and financially independent.

Kathleen's husband tended the gallery on a regular basis. I realised this because each time I phoned, he answered it. Each time I visited the gallery, he was behind the desk.

On two different occasions (2005, 2006) I observed Randa's husband speaking about her business to his contacts. Malika also spoke of her husband's moral and financial support as key to her capacity to be an entrepreneur. Knowing that he was paying the bills allowed Malika to develop her business without the stress of immediately making money. Henriette's husband worked in the salon. Maria, who was divorced from her husband, spoke of a friend's financial help when she started up her business. Maria also received support and advice from another woman entrepreneur of Mexican origin. All of this support was mobilised through these women's existing relationships of family and friendship.

All of the women had convinced other people to assist in their business development. Some of the women sought assistance from someone within their ethnic community. For example, Maria sought business advice from a woman entrepreneur of Mexican origin. She also convinced a close friend (born in Canada) to lend her much needed start-up capital to launch her business. When Kathleen wanted to improve her artwork, she called upon another artist of Haitian origin who lived in Montreal and whom she identified as successful (2005), and convinced him to teach her new skills to improve her painting technique. Kathleen also drew upon her ethnic contacts to access art exhibitions around North America.

"Là où ça a vraiment changé, c'est lorsque j'ai participé à l'événement en Californie, où j'ai pu aller établir des contacts à l'extérieur. Donc il ne s'agissait plus de contacts 'fermés' de ma communauté mais des contacts qui m'ouvraient vers le monde" (Interview, 2004).

All of the women involved in the study spoke of contacts and people in their network who supported them along the way. These are resources that they were able to mobilize to further their economic activities.

Building Business and Bridges between the Country of Origin and Canada

Nine of the fourteen of the women who participated in this study integrated some aspect of their country of origin into their business. For example, Maria integrated her knowledge of Mexican skin care practices into her business; Malika organized fashion shows bringing traditional Moroccan kaftans together with local designers; Gisela utilized her Spanish language and Latin American business experience to develop business between Latin America and Canada and help new Hispanic immigrants adapt to Montreal; Henriette's hair salon offered hairdressing products and hair care for black women and men and she imported foodstuffs from her country of origin Cameroun; Nour made Middle Eastern dishes and pastries; and Kathleen's art gallery imported handicrafts from Haiti and hosted artists of diverse ethnic backgrounds.

Although many of the women integrated elements of their ethnic origins into their business, the majority of them did not depend upon their co-ethnic group as the sole source of clientele. Only Malika was specifically targeting a niche that was comprised of women originally from Arab-speaking countries and therefore her business could be considered as being somewhat part of an enclave economy<sup>xli</sup>. However, Malika's goal was in fact to decrease the social isolation of these same women. Although some of the businesses include products from the specific country of origin, all of these women had targeted the wider market by combining these products with others produced for the wider market. For example, I met with Aminata at her grocery store. She immigrated to

Canada in 1992. Aminata's sold several products imported from her country of origin, the Democratic Republic of Congo; she also carried products that attracted a wide range of clients, such as cigarettes, soft drinks, ice cream.

Li (1997, 1999) pointed to the ethnic enclave to offer a competitive advantage to some immigrant entrepreneurs. In Talia's case, her travel agency was located in downtown Montreal. She realized that most of her clients were of Lebanese origin. Hence five years ago she moved her travel agency from downtown Montreal to what she referred to as 'Le Petit Liban' (Little Lebanon). Since then her business has tripled. In her specific case, this was a positive move. Her clients were from various origins and she maintained that she still had a large number of clients whom she calls 'québécois' (of French Canadian origin.) At the same time though, she attributed a large part of her success to patrons of Lebanese origin.

The majority of the women interviewed expressed to me, the importance to look for clients and establish contacts outside of one's ethnic community. Some of them also articulated a preference for informal networking, as opposed to attending organised activities for business networking (ex. networking breakfasts). To this end, during the fieldwork, an informal networking circle for immigrant women entrepreneurs was formed (explained in the chapter two: Methodology). Since these meetings began, some of the women have supported one another in their business activities. For example, one woman brought some of her contacts to an activity where another woman was selling her products. On another occasion, two other women identified common business interests and met alone to explore the possibility of working together. These informal meetings were set up to provide a space for these women to discuss topics of interest and to be supportive of one another. The meetings were informal in nature and they

moved from house to house. Over the course of the research, five informal meetings were held, where five of the women interviewed came together. On one occasion, a meeting happened at Kathleen's business. During the meetings, there was often discussion about the challenges of being an immigrant entrepreneur. The circle continued to meet after the study ended.

During one informal meeting (2006), Béatrice made reference to the need to make contacts with people born in Canada<sup>xlii</sup>. Béatrice explained to us that she had attended school from secondary level through to university in Montreal. Béatrice considered that her initial adaptation to Canada was facilitated by her circle of friends, who were all from different countries of origin (immigrants or descendants of immigrants). Although she perceived differences between different ethnicities, she identified common values such as the importance of family, elders, discipline and education. In her opinion, it was only when she enrolled in the HEC (École des hautes études commerciales) that she encountered people whose experiences and values seemed to be different than hers'. She referred to this as 'choc culturel' (culture shock).

"J'étais persuadée que mon entourage était représentatif de la culture québécoise... J'ai vécu mon choc culturel, une fois aux HEC, c'est à dire, 15 ans après avoir foulé le sol québécois. Même si la proportion d'étudiants étrangers est de plus en plus importante de nos jours aux HEC, il reste qu'une large proportion d'étudiants est québécoise 'pure laine'. J'ai donc été confronté à toute une autre adaptation et insertion culturelle. Sans vouloir généraliser bien évidemment, j'ai constaté que les valeurs diffèrent à bien des égards; par exemple, le tutoiement des profs, le fait de les appeler par leur prénom, le je m'en foutisme en classe, l'individualisme aigu, la notion de

famille effritée, le jargon québécois, etc....Comme quoi je vivais dans un autre monde avant." (2006)

At the same time, she also said that it was during her time at the HEC that she built significant contacts for her future business endeavours. Béatrice articulated the importance of building a network with people born in Quebec because she perceived these contacts as crucial in opening doors to business (2006). At the same meeting, Kathleen also agreed that having contact with people born in Quebec was important. Kathleen said that she called upon her high school friends to help her in her business.

"Même s'ils n'ont pas développé un grand réseau de contacts, leurs parents en ont." (Kathleen, Interview, 2006)

Kathleen asked her friends to help her make new contacts, using their parents' networks. In fact, a working paper about the economic integration of immigrants in Canada (Walters et al., 2006) supported these women's belief that it is important to make contacts with those born in the society in the following quote,

"... an orientation toward bridging with the dominant members of society is proposed as a strategy for increasing the likelihood of successful integration into the mainstream economy." (Walters et al., 2006)

Talia recognised the importance of building relationships with clients to develop a clientele base. Although she may not attend formal networking activities, she made time to participate in activities organised by her community, such as gala dinners organised by not for profit organisations. By building relationships with people in informal settings, community members in turn referred her to new clients. She identified this social aspect as an asset that was part of her upbringing. It was part of her way of doing business.

"Mais peut-être on a un défaut, les libanais. On parle trop! De certains côtés, ça peut aider. C'est vrai, je ne sais pas si c'est un défait ou une qualité. Parce qu'un client m'en vaut dix. Ou il a son voisin, ou il a son cousin, ou il a sa nièce. Ça a très bien fonctionné de ce côté là. Je ne sais pas si sans la communauté libanaise j'aurais réussi à ce point." (Interview, 2004)

Gisela also maintained relationships with contacts, however a lot of her networking was done with contacts located in Central and South America. Gisela maintained ongoing telephone and e-mail communication with social and professional contacts located in Latin America. Gisela also participated in social activities organised by embassy officials from Spanish speaking countries, where she built business contacts.

During my fieldwork, I observed Kathleen participating in two different activities organised by Haitian business associations. On both occasions, Kathleen was invited to these activities to promote her business. Both of these activities were organised by not for profit organisations working to facilitate the socio-economic integration of people who could be considered as 'visible minorities'. On both occasions, the development of entrepreneurship was the main topic of the activity. Kathleen also discussed her implication in charitable activities vested in supporting impoverished people in Haiti. In general, the women involved in the study did not participate in formal<sup>xiiii</sup> networking activities. If they did partake in some of these activities, it was generally through an association that was either linked to their country of origin or they had close, personal links with one of the organisers. During a discussion with five of the women entrepreneurs (2006), they expressed a preference for small, personal meetings that

allowed for in depth exchanges between individuals. The style of networking activities where you exchange business cards with the entire group or partake in 'speed-dating'xliv did not respond to their needs.

From the fieldwork research I did, most networking venues were catered towards male models of networking. For example, I came across networking activities that took place during times (early morning and after work hours) when some women have difficulty attending due to family obligations. Furthermore, while the membership costs for networking activities varied, these were seldom free. For example, the annual membership fee for the Quebec Business women's network\* was \$224. This was the minimal fee, outside of the monthly cost of \$20 to attend networking breakfasts\*\*.

Throughout the fieldwork, I attended over 20 different venues where entrepreneurs were invited. I observed very few people from different ethnic backgrounds in attendance at these activities. Organisations or associations catering specifically to ethnic minorities seemed to be more successful at attracting immigrant entrepreneurs. In Montreal, there are various chambers of commerce (Colombian, Lebanese, Mexican, etc.), working to stimulate economic and social activities between Canada and another country.

However, attendees were mainly men. I came across one association, "L'Association des entrepreneurs et professionnelles d'origine haïtienne de Montréal" that was run by women and promoted women's entrepreneurship. This group organized monthly networking activities in businesses run by Haitian businesswomen. They also organized an annual gala of 200-300 guests, recognizing professional achievements of women of Haitian origin working in Montreal (professionals and entrepreneurs). In 2006, I was informed by the President that the association closed due to a lack of resources.

Nour's clients were mainly from Arabic-speaking communities. They picked up their orders for her special pastries and dishes from her home. During our interview, two women came to pick up a large order for a celebration. The conversation was in Arabic. Nour invited her clients to sit down at the kitchen table while she got the order ready. She offered them a coffee and they accepted. Nour introduced me as a friend who had lived in Lebanon. These women were of Syrian origin. The women visited with Nour for about thirty minutes until one woman stood up to leave. Nour welcomed customers into her home and treated them as guests.

During the fieldwork, I found out that Nour regularly attended demonstrations organized by the Palestinian community. These were activities where she voiced her opinion about the political situation of Palestians in the Middle East and where she maintained social contacts with many people. My false perception of Nour as an isolated person was broken during a protest demanding a halt to violence in the Middle East. Although I had met her on more than one occasion, I felt as though I saw her for the first time. As I walked with Nour, surrounded by people young and old, I could barely keep up with her as she introduced me to people she knew. This was one way that Nour made contacts and maintained contact with her social network. At the same time, it seemed to me to be her way of asserting her Palestinian identity, which had been central to her multiple migrations before coming to Canada. Although I perceived Nour as the most isolated of the entire group, I realized during that visit, that she wasn't isolated at all and that she had built a large social network.

It was only when Malika started her business that she publicly asserted her North African origins that she was identified as promoting Arab culture. The specific timing of her

business start-up could have contributed to the tensions she faced after she started her business. She started her business after the events of September 11<sup>th</sup> in the United States. By promoting some elements from her North African origins, and communicating in both Arabic and French, Malika was treated differently by some people.

"J'ai toujours été bien accueillie. Je vivais d'ailleurs dans un milieu quasiment québécois...je ne fréquente pas beaucoup la communauté arabe. Mais maintenant je suis identifiée comme appartenant à un groupe et représentante d'un groupe... et maintenant je ressens...je ne sais pas...mais c'est très angoissant." (Interview, 2005)

### Conclusion

The goal here was to point out some of the elements that seem to have prevailed in the development of entrepreneurial activities among this group of women. There seemed to be a combination of personal characteristics and contextual elements that brought them to the decision to become an entrepreneur. Although some of these women had entrepreneurs in their families, this was not the case for all of them. Only a small number of women mentioned having difficulty in finding employment opportunities but the topic of discrimination in the job market was discussed on several occasions. Many of the women spoke about a need to recognise the credentials of newly arrived immigrants and the need to give them a chance in the job market.

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The majority of the women were several years in Canada before starting up their business. During the start-up phase of their businesses, their social network of contacts was essential in mobilising resources (financial, human resources, contacts, advice, etc.). All of the women involved in the study spoke of contacts and people in their social

network who supported them along the way. Although some of the women participated in formal networking activities, all of them expressed a preference for smaller, informal networking activities. This way, they were able to develop relationships that were beneficial to business outcomes. The majority of the women concurred that it was vital to their business success to extend their networks to Quebeckers, so that they could reach a wider range of clients. By using a range of strategies, they had built diverse networks in Canada, including co-ethnics and people of diverse origins (Quebeckers and other origins). Some of them also maintained contacts outside of Canada, either for business or for personal reasons.

Although some of these women were working on the margins of the Canadian economy, some of them were also building commercial links between their countries of origin (or in Beatrice's situation, a third country) and Canada. By combining elements from their ethnic origins and the dominant culture into which they have immigrated, some of my interviewees were able to create a product or service and open a niche for their business. It was by drawing upon their specific experience and their different perspective that they created something new.

According to Young (1971), entrepreneurship is a valued domain that offers an option to mitigate the loss of status immigrants often experience when leaving one's country of origin. Considering that Canada selects mainly highly educated people for immigration, the impact of this loss of status would be an interesting topic to explore further in future research. For some of these women, entrepreneurship would not have been a likely option in their country of origin and could be seen as challenging dominant conceptions of traditional gender roles. Definitions of entrepreneurship need to be inclusive of a

variety of forms for all entrepreneurs so that women can perceive themselves as entrepreneurs and valorise all forms of entrepreneurship that may not necessarily based upon the male dominant model.

For many of my interviewees, entrepreneurship was a valued means to make a living, use the many skills they had already acquired before coming to Canada and adapt to their new surroundings. Further research could be useful to increase understanding of immigrant women entrepreneurs in Canada and improve policy agendas to ensure programs respond to the diverse needs of a variety of entrepreneurs. This may in turn assist in decreasing systemic barriers faced by some immigrant women entrepreneurs.

# Chapter seven: Conclusion

My interviewees came to Canada from various parts of the world, at different ages and with different statuses. They came as independent economic immigrants, refugees or family status. Their years of arrival also varied. Some came in the 1970s, while others came in the 1980s and still others in the1990s. All of them were under 35 years old when they became Canadian citizens. Some came with children while others were single. Among my interviewees, the majority were well educated either before they came or if they were not yet adults upon their arrival, they pursued higher education in Canada. They were mainly from middle and upper class family backgrounds. Of the fourteen women interviewed, eleven could be identified as visible minorities. These women travelled across multiple borders and in some cases their journey involved multiple migrations, spanning over years, before finally arriving to their destination.

My interviewees encompassed many of the trends and paths of immigrants who have come to Canada over the past 25 years. At the same time, each of their paths was different and distinctive. Based upon my assessment, the diversity of the experiences found in this group of fourteen women gives testimony to the need for further understanding of immigrant women entrepreneurs in Canada. I believe that further exploration of the issues and challenges faced by immigrant women entrepreneurs could be useful. Past academic research has focussed on immigrant entrepreneurs or women entrepreneurs however, there was little about immigrant women entrepreneurs.

Furthermore, research about entrepreneurship was generally based on (white) male dominant models that do not represent the experiences of these women. I also came across conflicting results regarding the economic outcomes of immigrant entrepreneurs. Clearly, my interviewees' decision to start a business was a combination of factors and

motivations that could not be funnelled into a dichotomy of responses, categorised as 'push' or 'pull' (Moore and Mueller, 1998). As entrepreneurs, they mobilised resources, including support from their personal networks. In some cases, by starting a business they were passionate about, some of these women were able to explore fields for which they had little or no prior formal training. If taken at face value, because they did not practice in their field of study, this could have been interpreted as 'blocked mobility'. However, this could also be perceived as an opportunity that enabled my interviewees to gain income by creating a job suited to their interests, skills and competencies. The results of this study point to the importance of further detailed, qualitative research. In fact, the stories of these fourteen women contradicted at one time or another, many of the academic trends linked to immigrant entrepreneurship. By taking indepth account of the lives of people, combined with critical reflexivity about academic assumptions, research could contribute to diminishing current stereotypes and hegemonic power structures by demonstrating the diversity of experiences of immigrant women entrepreneurs. It may also be useful to focus future research on the impacts of immigrant women entrepreneurs on their locality so that we could recognise and value the investments and efforts of immigrants who adapt to Canadian society.

By taking on a more holistic approach (including the overlying contexts and the experiences of individuals) and by providing a wider analytical framework, researchers may bring to the forefront, some perspectives that may seldom be visible in Canadian society. Lastly, I perceived gaps in the political rhetoric and the public policy of Canadian governments. While the Canadian government recognises that some new Canadians face systemic barriers (backed by a body of research), there is still no settlement policy supportive of their adaptation. Furthermore, while immigrant entrepreneurship is touted by the federal government as the future of the Canadian

economy, the results of Immigration Canada's entrepreneur program are inconclusive and meanwhile, other immigrants are turning towards entrepreneurship to generate economic activities. Current entrepreneurship programs and policies generally take a gender 'neutral' approach, based upon male dominant voices. Are these programs inclusive and supportive of immigrant entrepreneurship? More in depth research could perhaps inform policy change to facilitate adaptation of future immigrants. This, to me, is essential if Canada wants to continue to recruit and maintain highly skilled immigrants.

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#### **Endnotes**

<sup>1</sup> Canada is one of only five countries that actively promotes and seeks out immigration, along with the United States, Australia, New Zealand and Israel.

It is of interest to note that some of the women did not consider themselves as entrepreneurs. for example, basing their definition on male dominant indicators of business size and economic results.

People working in centres and who support entrepreneurs by providing resources (training, coaching, financing, promotion, networking, etc.)

The details given here originate from several interviews that were held between March, 2002 and August 2005.

<sup>&</sup>quot;Immigrants to Venezuela tended to come from a fairly small number of countries. About 30 percent of the foreign-born were Colombians. Spaniards accounted for about 25 percent of the total, Italians and Portuguese about 15 percent each. The balance of immigrants came from the Middle East, Chile, Uruguay, Argentina, or Cuba. Many of these were political or economic refugees who found both economic opportunity and a democratic haven in Venezuela." http://countrystudies.us/venezuela/12.htm

<sup>&</sup>lt;sup>vi</sup> "Jamais on a eu des problèmes politiques mais ils cachaient (her parents) parfois des

personnes recherchées à la maison." (interview, 2004)

vii Port-au-Prince is the capital of Haiti. It has a population of 1.9 million according to a 2003

census
viii Haiti is the most densely populated country in Latin America and has the lowest per capita income, with about half the people unemployed and three quarters living in the severest poverty. (The Columbia Encyclopaedia, Sixth Edition. 2005)

http://www.encyclopedia.com/html/section/Haiti History.asp

ix "Although François Duvalier came to power through elections in 1957, he lost all credibility because of a fraudulent re-election in 1961, a rigged referendum in 1964 that confirmed him as Haiti's president for life..." (Chapin, 2001)

x Information about the motivation of their immigration was not available.

xi I had more information about Nour's situation than the other women because I was friends with her sister when I lived in Lebanon, several years before the study took place.

xii There are some 400 000 Palestinian refugees registered and living in or near one of Lebanon's 14 official Palestinian refugee camps. According to United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), this is some 10% of the population of Lebanon. http://www.un.org/unrwa/refugees/lebanon.html

Palestinians in Lebanon were barred from 73 job categories including professions such as medicine, law and engineering. They are not allowed to own property. Unlike other foreigners in Lebanon, they are denied access to the Lebanese healthcare system. The Lebanese government refused to grant them work permits or permission to own land. In June 2005, however, the government of Lebanon removed work restrictions from all Lebanese-born Palestinians, enabling them to apply for work permits and work in the

private sector. http://www.arabicnews.com/ansub/Daily/Day/050629/2005062921.html xiv Many Lebanese blame the Palestinians for igniting the 15 year Lebanese civil war that broke out on April 13<sup>th</sup>, 1975. (Knudsen, 2005)

During the interviews, I observed that a small number of the women voiced a strong attachment to the past and to their country of origin (for example, Nour and Talia), while others spoke about their country of origin with a certain level of detachment (for example, Gisela and Maria). Intuitively, I felt that this difference could have been linked to the specific circumstances under which each woman immigrated. Nour and Talia had left reluctantly, while Gisela and Maria had made their own decision to immigrate. Did the control over the decision to immigrate change each woman's experience?

will Immigration from the United States was selective. Although Canadian authorities didn't exclude Black farmers officially, discrimination was practised. (Citizenship and Immigration Canada, 2000)

xix Only Australia, Canada, New Zealand, the United States and Israel have developed immigration programs to attract and accept new citizens (Light & Bhachu 2004).

xx It is important to note that Quebec is the only province in Canada to select candidates for immigration to the province in conjunction with Citizenship and Immigration Canada. (Citizenship and Immigration Canadag 2004)

Öpening message from the Citizenship and Immigration Canada Brochure (2003). Accessed March 7, 2006. <a href="http://www.cic.gc.ca/english/department/brochure/service.html">http://www.cic.gc.ca/english/department/brochure/service.html</a>

xxii This category includes Skilled Workers, Business Immigrants, Live-in Caregivers and Nominees (Source: Citizenship and Immigration Canada, June 2003)

In 1993, the points system was modified to give more weight to the education level of principal applicants and therefore there was a significant increase in the percentage of principal applicants with a university degree starting that year. (Citizenship and Immigration Canada-j 1998)

xxiv Immigration statistics between 1991-2001 for these three cities were: Toronto: 792,035; Vancouver: 324.815; and Montreal: 215,120. (Statistics Canada-a 2005)

xxv No gender disaggregated data was available, however statistics show that women earn approximately 70% of what men earn (REFERENCE NEEDED).

cDEC's are non profit organisations that are funded by federal and provincial governments to develop and support local economic and social and activities, according to local priorities. CDEC's are located on the Island of Montreal.

xxvii Newly arrived immigrants who are destined for the job market can access language lessons. Priority is given to the sponsor (in Nour's case, her husband).

"...the Canadian population is regarded as being highly urbanised and a lament about the loss of population in rural Canada is often heard. In these matters, immigrants are in a class of their own. They have a much stronger preference for cities, especially the largest cities, than the Canadian-born, perhaps because they come mainly from large cities and ten to have a cosmopolitan outlook." (*Towards a More Balanced Distribution of Immigrants*: Strategic Research and Review, Citizenship and Immigration Canada (May, 2001).

xxix "Immigrants of the late 1990's were increasingly selected for their potential contributions to the Canadian economy." (G. Picot, 2004:26) Although some of the women involved in this study immigrated in the 1990's, they were generally highly skilled and educated.

xxx "Women continue to face structural and ideological inequalities across cultures; however, the barriers to women achieving equal status are the result of specific forces, not monlithic constructs. These specific forces are associated with assumptions about male breadwinners and female homemakers and can be located at the domestic level, in the workplace and in state policy." (Browne, K, 2001)

\*\*xxi "Women do not enter the labour market on the same terms as men. They are bearers, not simply of labour power, but also of gender characteristics rooted in a prior division of labour which finds its empirical expression in the specific family-based household forms. The terms upon which women may compete in the labour market are thus dictated by the social relations within which they operate – as daughters, wives, mothers, widows, etc. – and which impose both ideological

<sup>&</sup>lt;sup>xvi</sup> Following the 1948 Arab-Israeli conflict, UNRWA, the United Nations Relief and Works Agency for Palestine Refugees in the Near East, was established by United Nations General Assembly resolution 302 (IV) of 8 December 1949 to carry out direct relief and works programmes for Palestine refugees. The Agency began operations on 1 May 1950. In the absence of a solution to the Palestine refugee problem, the General Assembly has repeatedly renewed UNRWA's mandate, most recently extending it until 30 June 2008. (Taken from the UNRWA website: http://www.un.org/unrwa)

xvii Nour's situation was somewhat different from the other women's situation. Nour's family lived in a refugee camp in Beirut, Lebanon, where opportunities for some Palestinian refugees were restricted by the Lebanese government.

sanctions upon their identifications as free labour." Hilary Standing in collaboration with Bela Bandyopadhyaya 1985:23, (Taken from *Enterprising women*, Westwood S., 1988:24)

In their reviews of immigrant women's employment in Canada, Estable (1986) and Seward and McDade (1988) confirm that racial stratification exists to the disadvantage of visible minorities and that visible minority women are employed in occupations not commensurate with their experience and skill level.

\*\*\*\*\*\*\*\* http://www.immigration-quebec.gouv.qc.ca/anglais/employment/tips-employment.html

\*\*\*\*\*\*\*\* Le Rapport du Groupe de travail sur la pleine participation à la société québécoise des communautés noires. Presented to Minister Lise Thériault (March, 2006)

communautés noires. Presented to Minister Lise Thériault (March, 2006)

\*\*\*\*\* "The Entrepreneur Immigration Program, a component of the business category of immigration, represents Canada's effort to import entrepreneurial talent." Towards a More Balanced Distribution of Immigrants: Strategic Research and Review (May, 2001), Citizenship and Immigration Canada.

Eudget Speech, the Honourable Paul Martin P.C., M.P., Minister of Finance, Monday, February 28, 2000.

xxxvii Independent workers are self-employed and are not considered as employees.

xxxviii Gisela was referring to the local employment office (Développement des ressources humaines Canada/Human Resource and Development Canada).

xxxix Love money refers to informal investors funds given or loaned to entrepreneurs by family or friends to start a business.

xI It is believed that if entrepreneurship is encouraged in one's environment, that this has a positive impact on business development and prosperity (Min, 1984).

An enclave economy is one in which all business owners, employees, and clients are of the same ethnicity (Lo et al., 2001)

This opinion would support theory (Burt, 1992) pointing to the importance "whether in the search for new business or in the quest to climb the corporate ladder – involves making the connection to non redundant contacts" to gain competitive advantage.

By formal networking activities, I refer to activities organized by local associations that bring several people together to exchange contacts at breakfast meetings or evening cocktails.

This kind of networking was widely used in Montreal at business networking activities (breakfast meetings and cocktails) to allow participants to meet a maximum number of contacts in a short timeframe. This style of networking was observed at networking activities organized by associations such as BNI and the RFAQ (Réseau des femmes d'affaires du Québec).

xlv The Quebec Business women's Network is the largest business women's network in Quebec. xlvi www.rfaq.ca/pregenerate/cmsFrameMain\_EN\_RFAQ\_H0510W60705EO0607AM.html?Lang=E N&Path=/RFAQ//presentation, accessed April 17, 2006.