# BARRIERS AND OPPORTUNITIES: BLACK ENTREPRENEURSHIP IN CANADA

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## INTRODUCTION

While there has been growing awareness of anti-Black racism in Canada, the murder of George Floyd has galvanized people around the world calling for action. Much of the focus has been directed to systemic racism across major institutions – policing, education and health care – as well as on barriers to employment and advancements. While 4% of the Canadian population is Black, there are significant barriers to employment and leadership, and Black Canadians are dramatically overrepresented in low income, low-skilled and precarious work and underrepresented in leadership roles. A recent study on boards of directors for example revealed that of 1600 corporate board members across Canada, only 13 are Black.

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Canada's Black community accounts for approximately 4% of the total Canadian population (Table 1 - Statistics Canada, 2019). With a diverse ethnic blueprint, the Black community is often homogenized, resulting in a lack of understanding of the dynamics involved with the Black experience, including the differences in culture, historical experiences, and challenges faced by those born in Canada versus those who immigrated to Canada, who also have distinct cultural identities and experiences (Kipusi, 2020). In the 2016 census, only 40% of the Black community reported being born in Canada, with the remainder born in Africa and the diaspora. Immigration and natural increase continue to account for population growth within the Black community. As immigrants, approximately 70% of Blacks arrive in Canada through the economic and family reunification classes while roughly 30% arrive as protected persons or refugees. Within the Black community, there are significant differences between those who identify as being from the Caribbean and those who are more recently from Africa. There are significant differences at the level of education and occupational class as well as identity and in many cases distinct social networks and organizations (Appendix 1 outlines some of the organizations providing support targeting Black entrepreneurs).

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## BLACK ENTREPRENEURS LITERATURE

There is an extensive body of research on Black entrepreneurship in the United States. Data from the U.S. show that Blacks are less likely to be business owners or self-employed than the overall U.S. population (Christnacht, Smith & Chenevert, 2018), tend to have less success in entrepreneurship compared to their white counterparts (Fairlie, 1999; Fairlee & Robb, 2007) and tend to be newer (Census, 2015) and smaller in nature (Fairlie & Robb, 2008). Research reveals complex intersecting factors that shape the outcomes for Black entrepreneurs compared to others. Access to financing is a major barrier for Black American entrepreneurs. For example, Black led businesses tend to be smaller and therefore less likely to have access to financing. Additionally, wealth disparities between Black and White households serve as a limiting factor for the success of new business startups (Lofstrom, Bates & Parker, 2014). Moreover, Black-owned ventures have a lower probability of obtaining resources at a level similar to white-owned ventures, due to the difference in credit ratings (Jaiswal, 2018). Others have found that Black entrepreneurs are more likely to be "discouraged borrowers" expecting to be discriminated against and therefore unlikely to seek financing (Bates & Robb, 2016; Lee et al., 2019).

Studies have also found that social capital is cited as a barrier to success for Black entrepreneurs. Howard (2019) found that Blacks do not have the same access to professional social networks as White entrepreneurs and these networks are often key to successful business expansion. Moreover, Black Americans do not have the same relational networks or ethnic enclaves as other immigrant groups in the U.S. and therefore do not grow at the same rate as businesses owned by other minority groups.

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Studies in the U.S. also confirmed that many black individuals become entrepreneurs as a result of being excluded from traditional employment, concluding it has become a "logical response to racism" (Wingfield & Taylor, 2016). A U.S.-based study, however, indicates that access to capital becomes a larger obstacle to growth for African American firms and particularly for women (Conley, 2018). Lack of personal wealth for these entrepreneurs is often limiting. The intergenerational transfer of wealth, or lack thereof, can also be compounded when gender and class are added as dimensions of identity, leaving Black women with the lowest levels of wealth relative to Black men, white women, and white men (Winfield & Taylor, 2016).

## BLACK ENTREPRENEURSHIP IN CANADA

In Canada, however, there is limited research specifically focused on Black entrepreneurs in part because of the limited availability of disaggregated data that distinguishes the experience of Black entrepreneurs compared to other racialized entrepreneurs. Table 1 shows disaggregated (micro) data from Statistics Canada (2016), which confirms that approximately 3.5% of the Black population was self-employed (Statistics Canada, 2016). Many self-employed Canadians are engaged in gig work, which is increasing and, in some respects, represents a new variant of long time contractual and piece work. This growing gig economy contains a disproportionate number

of racialized and Black workers. Often gig workers and entrepreneurs are pushed into self-employment because of exclusion from mainstream employment but in other instances they choose it as a preferred pathway.

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In the most recent survey data, it is estimated that Black self-employed entrepreneurs account for 3.5% of the population – for approximately 34,000. Among these, approximately 30% are women, slightly less than in the general population (See Table 1). Extrapolating from other research, we expect that Black entrepreneurs will represent a higher proportion of self-employed Canadians compared to majority owners of SMEs. Self-employed entrepreneurs, in turn tend to be under-financed, smaller, in services sectors and more vulnerable generally than SMEs.

Research on Black entrepreneurship in Canada indicates that Blacks go into entrepreneurship for several reasons. Uneke (1996) found that Black business owners pursued self-employment to have more agency or personal autonomy and to make more money. Similarly, in a study conducted on Black and Portuguese entrepreneurs, Teixeira (2001) found that Black entrepreneurs chose self-employment to gain autonomy and economic independence. However, he also found that Blacks were more likely to go into business due to unemployment or a lack of available jobs.

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TABLE 1: CANADA'S POPULATION HIGHLIGHTING SELF-EMPLOYMENT STATISTICS OF RACIALIZED COMMUNITIES

| Group | Population | Self-Employed | Percent Self-Employed | Self-Employed | | Percent Self-Employed who are Women |
|---|---|---|---|---|---|---|
| | | | | Men | Women | |
| Canada | 34460064 | 2211369 | 6.4% | 1411070 | 800,299 | 36.2% |
| Aboriginal (Indigenous) | 1626625 | 49,369 | 3.0% | 29,628 | 19,741 | 40.0% |
| Arab | 506,003 | 30,369 | 6.0% | 23,296 | 7,073 | 23.3% |
| Black | 994,793 | 34,370 | 3.5% | 24,222 | 10,148 | 29.5% |
| Chinese | 1454571 | 96,965 | 6.7% | 56,816 | 40,149 | 41.4% |
| Filipino | 731,099 | 14,259 | 2.0% | 6222 | 8,037 | 56.4% |
| Latin American | 414,918 | 21,778 | 5.2% | 12,889 | 8,889 | 40.8% |
| Other Asian | 700,624 | 52,740 | 7.5% | 32,518 | 20,222 | 38.3% |
| South Asian | 1805102 | 106,443 | 5.9% | 78,443 | 28000 | 26.3% |
| Immigrant | 7493196 | 601,738 | 8.0% | 400,220 | 201,518 | 33.5% |
| – Before 1990 | 2623136 | 235,779 | 9.0% | 162,375 | 73,404 | 31.1% |
| – 1990-1999 | 1420855 | 140,743 | 9.9% | 92,443 | 48300 | 34.3% |
| – 2000-2010 | 2119718 | 166,519 | 7.9% | 105,740 | 60,779 | 36.5% |
| – 2011-2016 | 1122971 | 45,626 | 4.1% | 30,740 | 14,886 | 32.6% |

Source: Statistics Canada (2016) Census 2016 Public Use Microdata File (PUMF); Statistics Canada (2019). www150.statcan.gc.ca/n1/en/catalogue/98M0002X

While Black-focused organizations like the Black Business Professional Association have long celebrated the achievement of the Black community, there has been limited attention paid to Black entrepreneurship in mainstream Canadian Business. While organizations such as the Canadian Aboriginal and Minority Supplier Council (CAMSC) promote targeted procurement to support diverse businesses, there has been limited attention focused on targeted strategies for Black businesses. Although billionaire Michael Lee Chin is proud of his Jamaican heritage, there are few prominent entrepreneurs who are Black. Canadians across the country celebrate Viola Desmond's advocacy, few know that she was a successful entrepreneur.

## BLACK ENTREPRENEURS IN TORONTO

In 2015, the City of Toronto undertook a study (2015a) to examine the ways in which the City could improve its outreach to the Black small business community. The study highlighted the existing systemic barriers faced by the Black entrepreneur community. In Toronto, approximately 200,000 individuals self-identified as Black (8.5% of the total Toronto population), making it the largest representation of the Black community Canada-wide. The study included a higher number of individuals from the Caribbean community, and therefore responses may be skewed towards the Afro-Caribbean community. Of the 242 Black-led businesses responding to the questionnaire, 133 were located in the City of Toronto.

Findings from the survey indicate that professional services (32%), including advertising and business consulting are the focus of Black-led businesses while educational services (11%), arts and entertainment (15%) account for other industries. In 2014, the top five employment sectors in Toronto were health care and social assistance, accommodation and food services, finance and insurance, professional services, and retail trade (City of Toronto, 2015b). These five industries comprised half of all jobs in the city. Findings from the survey show that over half of Black-led businesses also operate in the same top five industries. Moreover, Black businesses tend to be fairly new, as results from the survey demonstrate that the majority of Black-owned businesses (59%) in Toronto have been operating for five years or less. Additionally, of the 133 respondents from Toronto, an overwhelming majority of those surveyed are small businesses (98%) with about half (48%) being self-employed and 32% employing between two and five individuals.

## WOMEN ENTREPRENEURS

If there is little research generally on Black entrepreneurs, there is even less specifically on women although anecdotal evidence suggests that the barriers are amplified for Black women. It is well documented that women entrepreneurs face a number of gendered and structural barriers including stereotypes (i.e., men in tech are generally considered to be entrepreneurs) and access to supports (WEKH, 2020) such as financing and training opportunities. Even when programs have been developed targeting Black entrepreneurs, women often are not included.

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The City of Toronto research (2015a) also indicates that barriers to growth for Black businesses include a lack of access to credit due to having new businesses or businesses that are less than five years old, lack of networking opportunities, and limited access to professional development training. This puts Black women-led businesses in particular at risk as the survey found that businesses owned and operated by Black women tend to be newer (68%) in contrast with those operated by their male counterparts (48%).

While there are many barriers to success for Black female entrepreneurs, there are also upsides to entrepreneurship. For example, the majority of immigrant business owners, if given the opportunity to work in a job with similar income, choose to remain self-employed (Hou & Wang, 2011). Entrepreneurship can often provide alternative paths to traditional employment for women. A study on female Ghanaian entrepreneurs in Canada found that the primary motivation for entrepreneurship was the flexibility allowing for better work-family balance (Nkrumah, 2016). This sentiment that self-employment can be a solution to women with domestic responsibilities has been echoed in other studies (Jeon & Ostrovsky, 2016)

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## BARRIERS AND AREAS OF SUPPORT

Research has found that Black entrepreneurs in Canada are more likely to report experiencing barriers to establishing

their business than other ethno-racial groups including Portuguese (Teixeira, 2011) and Chinese (Uneke, 1996) Canadians.

The very limited research on Black entrepreneurs in Canada has shown that Black entrepreneurs often face barriers to accessing financial assistance and often have to rely on personal savings. A study examining Black and Chinese entrepreneurs in Canada found that Black business owners are less likely to receive business loans from a financial institution when compared to Chinese business owners (47% vs. 84% respectively) (Uneke, 1996). The study found that the absence of adequate collateral and equity were the main reasons for being rejected for financial assistance. Similarly, in comparison to Portuguese business owners who indicate language proficiency as the major barrier to establishing their business, Black business owners were most likely to state that access to financing was the largest barrier. This sentiment has been echoed in the Toronto study (2015a) where young entrepreneurs (aged 18 to 34) as well as owners of firms operating for five years or less state that access to financing was the area in which they needed the most support from the city. Difficulty in accessing financing for these two groups is likely due to the lack of established credit.

Apart from access to financing, the Toronto study (2015a) found that marketing (58%) and networking and learning opportunities (55%) were also areas they would like to see support from the city. Young entrepreneurs also listed connecting with knowledgeable mentors (54%) as an additional area where assistance from the city is needed. Respondents from Toronto also stated that expanding their business and securing affordable space (41%) were areas that needed greater support. There were also varying needs based on the industry that Black entrepreneurs are involved in. Those in retail, for example, highlighted the need for access to marketing opportunities (80%) and financing (60%), while a significantly smaller amount (20%) were concerned with opportunities for mentorship. Scaling (67%) and export (67%) were the main concerns for Black entrepreneurs in health services.

The lack of social capital and relational networks was cited in the U.S. research as an explanation for the lack of success of Black entrepreneurs (see Howard, 2019). Similar findings on lack of relational networks have been found in Canada. Research comparing Chinese and Black entrepreneurs in Canada found that the majority of Chinese business owners (76%) used unpaid family labour in comparison to 24% of Black business owners (Uneke, 1996). The study also found that Black business owners did not have access to the same business organizations and group resources that Chinese business owners did. In the Canadian study comparing Portuguese and Black entrepreneurs, Teixeira (2001) found that Black entrepreneurs were less likely to rely on community resources/information and relied less on family and friends than their Portuguese counterparts.

As stated earlier, the Black community is not a homogenous entity, and this is evidenced by the distinct needs of different ethnic groups in Toronto's Black business community. For example, although networking and learning opportunities and marketing are the two most common concerns overall, Toronto business owners who self-identify as being of African heritage say that expanding their businesses and securing affordable space are particularly critical areas that need support from the city. Meanwhile, Caribbean/West Indian-led firms see accessing financing as a crucial area in addition to networking and marketing. Another important difference between Black-Caribbean and Black-African entrepreneurs is the language barrier that African Black entrepreneurs encounter. A study on Ghanaian female entrepreneurs in Canada found that language proficiency serves as a barrier to successful entrepreneurship (Nkrumah, 2016). This is not the case with Caribbean entrepreneurs as much, as English tends to be their native language. However, discrimination against foreign accents tends to affect both Caribbean and African Black individuals.

> "Anti-Black sentiments towards Black entrepreneurs and Black businesses by financial institutions were cited as an important factor in the lack of access to financial assistance."

In light of this, the Black community faces discrimination in the form of systemic racism and microaggressions, which results in barriers to socioeconomic advancement, particularly for the Black community in entrepreneurship. Microaggressions are typically carried out through brief interactions where the aggressor intentionally or unintentionally insults or uses stereotypes, for example, against people of colour, whereas systemic racism refers to systems of oppression and established racist policies within institutions (Matthews, 2020). For example, anti-Black sentiments towards Black entrepreneurs and Black businesses by financial institutions was cited as an important factor in the lack of access to financial assistance (Uneke, 1996). Black business owners in the study reported financial loan application rejections as a result of Blacks not traditionally being associated with business success (Uneke, 1996). Moreover, there has been historical discrimination against Blacks who were excluded from events and clubs where social networking would normally occur and business contacts would traditionally be made (Uneke, 1996). Thereby, leading to a lack of Black businesses (Uneke, 1996) and Black role models in business. Black entrepreneurs have had to find a number of strategies to combat racism and discrimination towards them including remaining in the background or being "faceless" when running their business (Nkrumah, 2016).

## ADDITIONAL BARRIERS CREATED BY COVID-19

COVID-19 has affected all Canadians. However, there are those who are affected far more than others. While small and medium enterprises and self-employed entrepreneurs have faced catastrophic effects – in terms of layoffs and closures – Black entrepreneurs are facing an even greater burden in part because of structural inequality, discrimination and access to needed supports. The effects on Black women entrepreneurs are compounded by the crushing impact of school and daycare closures, the burden of unpaid work in the home and access to basic infrastructure.

> "Black entrepreneurs are more likely to have businesses in the service industry, own smaller businesses, and be self-financed, making them among the most susceptible to disruption by COVID-19."

Additionally, Black entrepreneurs are more likely to have businesses in the service industry, own smaller businesses, and be self-financed, making them among the most susceptible to disruption by COVID-19.[1] For example, the data shows that the top three industry sectors in North America in which Black-led businesses operate, based on the North American Industry Classification System categories, are professional services, arts, entertainment and recreation, and educational services. Of note, these are the businesses that experienced the most disruption during the initial phases of COVID-19. Research of Black entrepreneurs generally, and Black women entrepreneurs in particular, also reveals the absence of role models. The media are dominated by tech stereotypes and voices advocating for the tech and innovation sector, often excluding the types of main street and service-type businesses that Black Canadians are more likely to own (Senior & Cukier, 2020).

> "During the initial phases of the lockdown, only 10% of Black-owned businesses remained open, and 80% of the businesses reported not having a cash flow for April's bills and 85% were concerned about closing permanently."

In response to the challenges presented by COVID-19, the federal government has implemented various programs to mitigate the challenges created by the pandemic (Table 2), but as the BBPA research indicates, many Black businesses are not positioned to take advantage of these. While these programs address some of the issues faced by entrepreneurs, the Black community has highlighted the need for additional supports.

The Black Business and Professional Association (BBPA) participated in a survey on "How is COVID-19 Impacting your Business" administered by the province of Ontario. The survey was part of a pilot study and compared the experiences of members of the BBPA and members of the Canadian Federation of Independent Business (CFIB) as it relates to the supports available from the federal government. When asked about the Canada Emergency Wage Subsidy, 80% of the members of the BBPA reported that it would not benefit them, as opposed to just 37% of members of the CFIB. While COVID-19 has impacted businesses due to extended closures, the effect on businesses owned by Black entrepreneurs has been more pronounced. During the initial phases of the lockdown, only 10% of Black-owned businesses remained open, and 80% of the businesses reported not having a cash flow for April's bills and 85% were concerned about closing permanently. This is a contrast to members of the CFIB who reported that 20% were fully open, and when compared to Black businesses, less than half of the businesses were concerned about April's cash flow (30%) and permanent closure (39%). As it relates to debt capacity, 56% of the members of the CFIB were unable to take on additional debt, compared to 98% of members surveyed by the BBPA. Table 2 provides a sample of responses from the survey.

> "In an effort to improve access to supports for Black entrepreneurs, a diversity lens is needed in the development and delivery of programs being implemented to support small businesses."

## RECOMMENDATIONS

The starting point for an evidence-based response is better data and particularly data disaggregated by ethnic origin and gender. The Black business community is not homogenous and we need a better understanding of what their businesses need. In an effort to improve access to supports for Black entrepreneurs, a diversity lens is needed in the development and delivery of programs being implemented to support small businesses. Additionally, in considering the historical and systemic barriers that persist within the Black community, a nuanced view of the uneven impacts of COVID-19 must be considered by policymakers, researchers and corporations.

1 Diversity Institute (2020). *Black Canadian Women in Action.*

TABLE 2: SAMPLE OF RESPONSES FROM THE SURVEY ON BUSINESSES AFFECTED BY COVID-19

| | Canadian Federation of Independent Business (CFIB) | Black Business & Professional Association |
|---|---|---|
| 1. Canada Emergency Wage Subsidy will not help | 37% | 80% |
| 2. Do not think they will qualify for a Canada Emergency Business Account (CEBA) | 20% | 80% |
| 3. Are fully open | 20% | 10% |
| 4. Do not have cash flow to pay April Bills | 30% | 80% |
| 5. Worried about permanent closure | 39% | 85% |
| 6. Unsure they will be able to reopen | 32% | 60% |
| 7. Can survive less than a month under current conditions | 25% | 85% |
| 8. Believe government should make emergency money available to businesses that have been hardest hit to cover fixed costs | 86% | 98% |
| 9. Lack capacity to take on debt | 56% | 96% |

Source: Black Business and Professional Association. (2020). "Black Business and Professional Association Survey Reveals Marked Disparities Between COVID-19 Effects on Black Businesses and Other Businesses in Canada". Toronto, 2020

We have to continue efforts to fight systemic discrimination and particularly anti-Black racism, to challenge stereotypes and celebrate the successes of Black entrepreneurs. "If you cannot see it, you cannot be it" and while initiatives such as the Harry Jerome Awards and Great Black North initiative are important, we need to tackle stereotypes head on in mainstream media and culture. As well, understanding the structural issues affecting self-employed entrepreneurs and those in the service sector is critically important. A gender and diversity lens on major programs with specific targets and accountability is also critical.

> "Procurement policies in government and in large corporations assigning a portion of organizational spending to Black businesses, coupled with programs to build capacity, have proven to be effective in the U.S. and can be extended to Canada."

At the institutional level, we need more data on the processes and policies in financial institutions, business support organizations, incubators and other key components of the entrepreneurship and innovation ecosystem to address barriers faced by Black entrepreneurs and particularly immigrants and women, given intersectional issues. Targeted financial investment and grant programs are needed to help level the playing field as well as support for organizations designed specifically to assist Black entrepreneurs. Procurement policies in government and in large corporations assigning a portion of organizational spending to Black businesses, coupled with programs to build capacity, have proven to be effective in the U.S. and can be extended to Canada.

We also need to build capacity for Black entrepreneurs starting at an early age. Particular focus on the opportunities of entrepreneurship, financial literacy, business and technology skills are critical to build the pool of aspiring entrepreneurs. Targeted training programs focused on Black entrepreneurs and particularly Black Women are also important. Access to culturally appropriate mentoring, coaching and sponsorship are also vital.

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## ORGANIZATIONS PROVIDING SUPPORT FOR BLACK ENTREPRENEURS (ECOSYSTEM MAPPING):

| | |
|---|---|
| Africa-Canada Chamber of Commerce | www.canadaafrica.ca |
| African-Canadian Development Cooperation (ACADEC) | www.africandevelopment.ca |
| Audace au féminin – Salon international de la femme noire | www.sifn-montreal.com |
| Black Business and Professional Association | www. bbpa.org |
| Black Business Initiative | www.bbi.ca |
| Black Canadian Women in Action | www.bcwinaction.ca |
| Black Professionals in Tech Network | www.bptn.ca |
| Canada East Africa Chamber of Commerce | www.canada-eastafrica.com |
| Canadian Association of Urban Financial Professionals | www.caufp.ca |
| Canadian Black Chamber of Commerce | www.blackchamber.ca |
| Canadian Council on Africa | www.ccafrica.ca |
| Caribbean-Canadian Chamber of Commerce & Community | www.c5ontario.com |
| CASA Foundation | www.casafoundation.ca |
| Chantier d'Afrique du Canada (CHAFRIC) | www.chafric.ca |
| Force leadership africain | www.forceleadershipafricain.org |
| Forum économique international des Noirs (IBEF) | www.fein-ibef.com/home |
| How She Hustles | www.howshehustles.com |
| Impact Hub | www.impacthub.net |
| Jeune chambre du Congo-Kinshasa au Québec | No website available |
| M3E | www.missionentreprenelle.com/index.php |
| Nigerian-Canadian Business Association | www.ncbn.ca |
| Programme d'aide à l'entrepreneuriat (PAEN) | www.economie.gouv.qc.ca/bibliotheques/programmes/aide-financiere/programme-daide-a-lentrepreneuriat-paen/?no_cache=1 |
| Réseau des entrepreneurs et professionnels africains | www.repaf.org |

Source: Diversity Institute Ecosystem Mapping of organizations within the DI Network. 2020.