BARRIERS TO ENTREPRENEURSHIP FOR IMMIGRANT WOMEN: A CANADIAN PERSPECTIVE

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INTRODUCTION

Immigrant entrepreneurship has increasingly become an important part of the Canadian business landscape. It is also a significant contributor to Canada's economy, as it offers newcomers a pathway to labour market entry and participation (Diversity Institute, 2017; Ensign & Robinson, 2011; Eraydin, Tasan-Kok & Vranken, 2010; Robertson & Grant, 2016). Entrepreneurship also represents a viable and fulfilling career option for immigrant women (Braidford et al., 2013; Byrne et al., 2019; Orser et al., 2019) as the research suggests that immigrants face unique social barriers to securing gainful employment due to systematic barriers, and covert or unconscious biases (Diversity Institute, 2017).

The literature also suggests that underrepresented groups choose entrepreneurship as a way to circumvent issues, such as dissatisfaction with salary and employment. Systemic barriers that filter racialized immigrants in particular into low-wage, low-skilled jobs often result in their dissatisfaction with their current employment (Bauder, 2003; Teixeira & Lo, 2012; Wayland, 2011). Women, especially racialized women or immigrant women, face an extra brand of discrimination in the workplace, including being passed up for promotional opportunities that they are qualified for or being subjected to a hostile work environment (Branker, 2017). Consequently, some immigrant and racialized women seek entrepreneurship as an alternative to traditional employment (Momani, 2018).

> "The lack of recognition of foreign credentials in the Canadian market has been shown to cause underemployment and unemployment among immigrants... In some cases, these factors lead skilled and educated immigrant and racialized women to pursue entrepreneurship."

Moreover, structural and cultural barriers that exist in the broader labour market, such as discrimination based on race and gender, can further entrench existing inequities (Robertson & Grant, 2016). Immigrants are often excluded from traditional job markets due to organizational and societal factors, such as the lack of recognition of foreign credentials. The lack of recognition of foreign credentials in the Canadian market has been shown to cause underemployment and unemployment among immigrants (Byrne et al., 2019; Orser et al., 2019). A 2015 Statistics Canada report confirmed that immigrant women are more likely to be unemployed or underemployed when compared to their Canadian-born counterparts, despite on average possessing higher levels of education (Statistics Canada, 2015). In some cases, these factors lead skilled and educated immigrant and racialized women to pursue entrepreneurship (Robertson & Grant, 2016).

However not all immigrants engage in a "necessity based" pursuit of entrepreneurship. Opportunity is often cited as a primary motivating factor that leads newcomers to immigrate in the first place (Langford, Josty & Holbrook, 2013); as such, many immigrants partake in "opportunity-based" entrepreneurship (Diversity Institute, 2017, Langford, Josty & Holbrook, 2013). Research conducted by Hou and Wang (2011) indicates that nearly two thirds of immigrant entrepreneurs would elect to remain self-employed if offered a job with a comparable income. Immigrant entrepreneurship is also associated with increased innovation, as newcomers seek achievement and influence (Dimitratos et al., 2016), helping to drive economic growth by contributing to the high-performing innovation ecosystem (Bauder 2008; Hiebert, 2003; Marger, 2006; Ostrovsky, Picot & Leung, 2019).

Currently, there are some programs aiming to support women entrepreneurs, including those who are immigrants – for example, the Women's Entrepreneurship Hub (WE-Hub), or Workforce Innovation and Inclusion Project (WIIP). However, it is unclear how such programs could advance immigrant women's entrepreneurship in the Canadian innovation ecosystem, which includes factors at the macro- (e.g., policy and norms), meso- (e.g., training and networks), and micro-levels (e.g., attitudes and behaviours) (Cukier et al., 2014; Orser et al., 2019).

> "An effective strategy to advance immigrant women's entrepreneurship must be grounded in evidence and a deep understanding of how the innovation ecosystem works."

In this article, we argue that an effective strategy to advance immigrant women's entrepreneurship must be grounded in evidence and a deep understanding of how the innovation ecosystem works. This article uses a case study to highlight a training program for immigrant entrepreneurs and examine how such programs could remove barriers to entrepreneurship and help accelerate the growth of immigrant women-led enterprises.

LITERATURE REVIEW

There is ample evidence that immigrants are overrepresented among entrepreneurs in Canada and many of them are choosing entrepreneurship and self-employment as a viable alternative to traditional employment (Statistics Canada, 2018b). According to the GEM Canada 2013 report, the rate of entrepreneurial activity is higher among first-generation immigrants in Canada than in the general population (Langford, Josty & Holbrook, 2013), i.e., 34.7% of all Ontario start-ups are run by first-generation immigrants (Davis et al., 2014).

A 2017 study by the Diversity Institute highlighted that newcomers to Canada face unique barriers to entrepreneurship in Canada. Some barriers include cultural issues, such as language and understanding the Canadian market; understanding regulations and taxes; and access to funding or the talent required to build a business.

Similarly, a report by the Global Diversity Exchange at Ryerson University states that "some of the most common challenges faced by immigrant entrepreneurs are language proficiency, knowledge of the business culture and practices, and the securing of financing" (Sim, 2015). The report also states that many face difficulties securing bank loans due to business inexperience in Canada, inadequate work experience and the absence of a credit history (Sim, 2015). Other challenges an immigrant entrepreneur can face are: insufficient financial resources (Chrysostome & Arcand, 2009), lack of knowledge of local markets and culture (Clydesdale, 2008), regulatory barriers to starting a business (Ley, 2006), and barriers due to overt and unconscious biases (Terjesen & Elam, 2009).

Immigrant women entrepreneurs face a host of barriers to success. For example, cultural restrictions and/or family obligations have been found to disadvantage immigrant women entrepreneurs (Wayland, 2011). A study conducted by Premji and Shakya (2017) showed that individual (micro) barriers to success include racialized discrimination, and gender roles related to the household, including child minding and lack of, or low, spousal support. Others have found limiting factors such as cultural barriers, and a lack of access to financing or other resources also put immigrant women at a disadvantage for maintaining traditional employment, and persist at the micro-, meso-, and macro levels (Balachandra et al., 2013; Clark, 2008; Huang et al., 2013). Additionally, uneven access to services, and the absence of social networks and mentorship in the Canadian market can serve as further bar-

riers to the success of newcomer entrepreneurs (Entrepreneur, 2018; Ozkazanc & Clark Muntean, 2018).

Further to this point, immigrant women are at a disadvantage as it relates to "pitching" their business ideas (Balachandra et al., 2013; Clark, 2008; Huanget al., 2013 as cited in DI, 2017) in order to access funding. The "pitching" process presents its own unique set of challenges, including the language barrier, cultural considerations and access to wrap around services so they can attend training/workshops to guide them – although it is important to note that "pitching" does not necessarily determine the success of a business (Diversity Institute, 2017).

Immigrant women are also more disadvantaged than their Canadian-born counterparts when it comes to accessing entrepreneurship training. The literature notes significant gaps relating to access to wraparound services (Maharaj & Wang, 2015; Milaney et al., 2020), with particular emphasis on a lack of access to childcare and transit (City of Toronto, 2013). Having access to childcare is a key factor contributing to the higher participation rates of women in entrepreneurship training (Milaney et al., 2020). Additional barriers surrounding language and cultural disparities also put immigrant women at a disadvantage, including the "pitching" process itself which is often necessary to obtain funding for businesses.

> "To create real change in the entrepreneurship ecosystem that will combat the systemic barriers (faced by immigrant women entrepreneurs), evidence-based strategies need to be developed to drive change."

Immigrant services rarely provide support for newcomers wanting to pursue entrepreneurship (Lee, 2017). There are also many restrictions to service eligibility for certain groups (e.g., student visas restrict access to services for starting businesses at universities). To create real change in the entrepreneurship ecosystem that will combat the systemic barriers, evidence-based strategies need to be developed to drive change. To this effect, Ryerson University's Diversity Institute operates at the nexus of research and innovation in the areas of diversity and inclusion and has been globally recognized for its work and partnerships with industry. It uses research to drive change. The research on innovation systems and best practices has helped shape policy and practice and the focus on results has helped strengthen our efforts. The Diversity Institute continues to expand their efforts to advance women and underrepresented groups in technology, innovation, and entrepreneurship. One example of this is the Women's Entrepreneurship Hub (WE-Hub), a skills-based training program designed to help reduce barriers to entrepreneurship for low-income women. The program has been successfully offering participants the tools and resources needed for participants to start their own business. Another example is the Newcomer Entrepreneurship Hub (NEH) that has supported immigrant entrepreneurs, including racialized women entrepreneurs. In the next section, we will discuss the NEH in more detail to highlight how it can remove barriers to the growth of immigrant entrepreneurship and contribute to the innovation ecosystem.

CASE STUDY

This paper conducts a case study to examine the role of an immigrant entrepreneurship support program, the Newcomer Entrepreneurship Hub (NEH), to explore the role of such a program in the innovation ecosystem, particularly how it helps immigrant women entrepreneurs overcome barriers to achieving success.

Started in 2018, the NEH is a skills-based training program designed to help reduce barriers to entrepreneurship faced by new immigrants in Canada. The Hub offers participants the tools and resources they need to start their own business through key partnerships. Specifically, the NEH provides participants with 40+ hours of entrepreneurship training led by industry professionals and Ryerson University's Ted Rogers School of Management faculty. Participants of the program are also matched with business mentors and are provided with low-risk market testing opportunities. Additionally, wraparound supports are provided to ensure ease of access to programming. The program offers a cross-sector, multi-pronged solution to the social and economic challenges Ontario is currently facing, by integrating several components into one seamless model.

In its beginning phase, the NEH aimed to break down the barriers to entrepreneurship for 100+ newcomers to help them gain employment, start a small business, and/or develop the knowledge, skills and connections needed for developing entrepreneurial ventures. There are five main goals outlined for the NEH, which include:

1. increasing entrepreneurship skills in newcomers;
2. facilitating access to business financing resources;
3. providing real-world hands-on business testing opportunities;
4. building social capital through mentorship and networking opportunities; and
5. supporting participants in areas that will increase their ability to participate in training, launch businesses and gain financial independence.

In the first year of its operation, 104 people enrolled and 59 in total completed three cohorts of the program. This study looks at participants' evaluation of each training event so as to assess the effectiveness of the program.

FINDINGS

Demographic data from the participants were collected from the post-training surveys distributed in Cohorts 1 (N=8) and 2 (N=18), and the pre-training surveys distributed in Cohort 3 (N=25). Among the participants, 52.9% of the participants were identified as women and 47.1% identified as men. In terms of educational attainment, almost 40% of participants had a bachelor's degree, and slightly less than 40% had a master's degree or a PhD. About one fifth (21.5%) of the participants had a high school or college diploma. 54.6% of the participants had two or more years of business experience.

The immigrant participants were from 22 countries (Figure 1) with the most participants coming from India, Nigeria and Syria, followed by China, Eritrea, and Venezuela. The majority of the participants were racialized people.

When examining immigration status in Figure 2, it is evident that the majority of participants (55%) were permanent residents, while 20% had a temporary visa, 20% had claimed refugee status, and 5% were conventional refugees.

As shown in Figure 3, the participants came to Canada through a variety of streams: 41.3% were refugee claimants, 21.7% were skilled workers, 10.9% were family class immigrants, 8.7% had study permits, 6.5% were government-assisted refugees, or came from other streams.

In total, about half (45.8%) of the participants had an annual income of less than $25,000, and 29.2% of the participants reported an income of between $25,000 to $50,000. Only 2.1% had an annual income of more than $100,000. As shown in Figure 4, when income was broken down by gender, women participants were overrepresented in the lower-income brackets (less than $50,000).

In terms of sources of income, many of the participants indicated multiple sources (Figure 5). The frequently reported sources of income were employment wages (37.2%) and social assistance (30.2%). Slightly less than one quarter (23.3%) were self-employed.

Figure 6 indicates the industries represented by participants' businesses. Overall, 43.9% of the participants were in services, including construction, consulting, educational services, and transport and shipping services; 41.5% were in sales, including selling food or groceries, importing/exporting, and selling other items; while 14.6% were in multiple businesses. The multiple selections category reflects either that several industries were represented, that the respondent is engaged in multiple businesses, or the lack of a clear business vision.

A unique aspect of the NEH training curriculum is that each topic is led by an industry professional who has real life experience in their respective fields. The variety of instructors also made for a unique learning experience for participants

FIGURE 1: COUNTRY OF ORIGIN

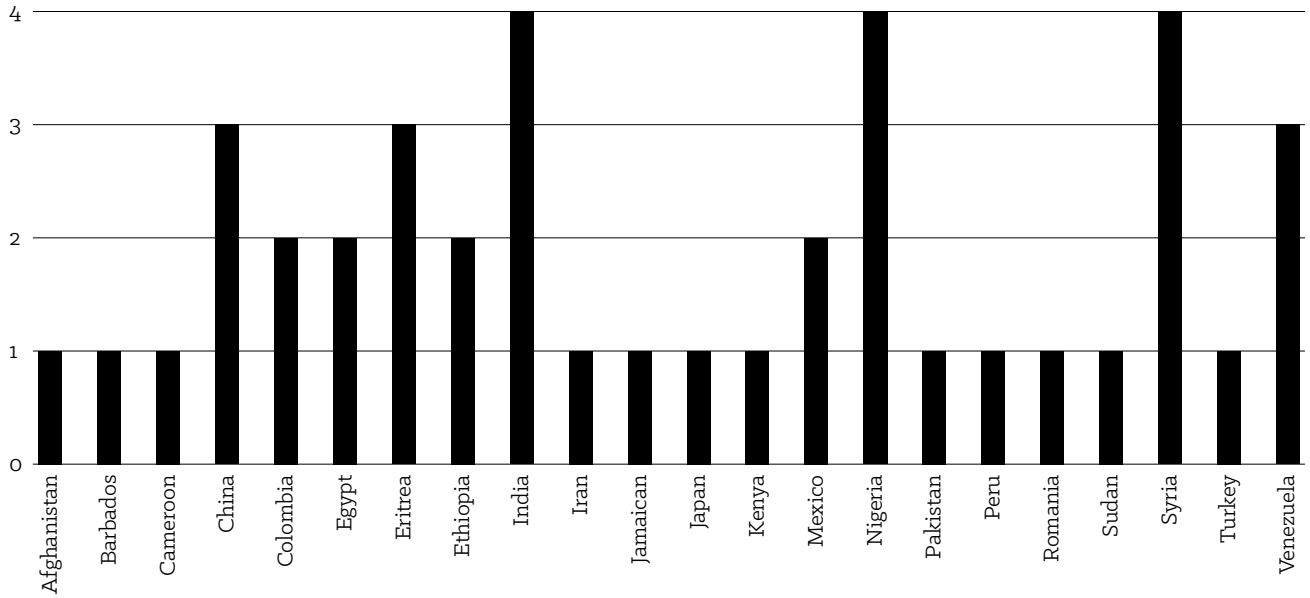


FIGURE 2: IMMIGRATION STATUS

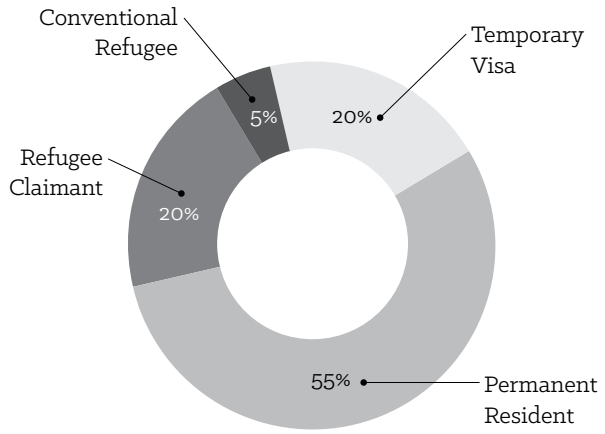
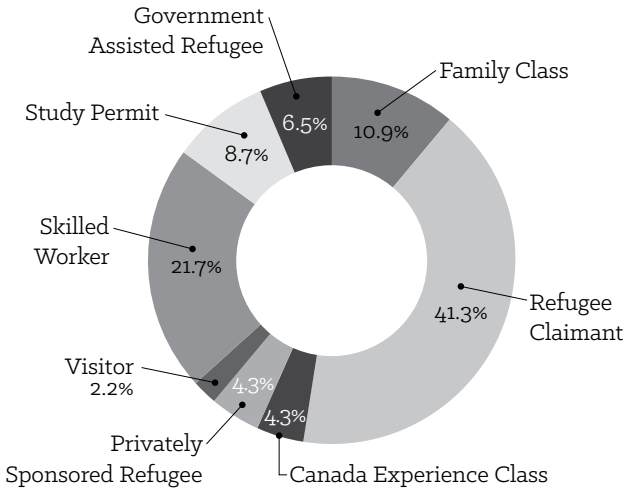


FIGURE 3: IMMIGRANT STREAM - ENTRY TO CANADA



as they were able to understand entrepreneurship from myriad perspectives and have the opportunity to interact with all instructors. The topics included business models (e.g., Business Canvas), financing (e.g., Canadian Financing Landscape), legal issues (e.g., All Things Legal), branding (e.g., Building a Brand), marketing (e.g., Marketing), employment standards and rights (e.g., Employment & OHS Standards), leadership (e.g., Business Leadership), technology use (e.g., Personal Branding and Social Media Use), and so on.

Overall, the participants reported high satisfaction scores with regards to the training workshops, with 90% from Cohort 1, 88% from Cohort 2, and 89% from Cohort 3.

Furthermore, participants provided positive feedback about the effectiveness of the training program at the level of skills development. Prior to beginning the training and again upon completion, participants were asked to rate their skills in a number of areas. The pre-training and post-training surveys with Cohort 3 showed that participants reported an increase in their knowledge particularly in the fields of finance and regulations (from 47% to 77%), business skills (58% to 75%), and connections and networks (57% to 78%) (Figure 7).

The training resulted in multiple successful business stories. During the first year, there were 32 mentorship matches, 53 market testing opportunities accessed, and 32 businesses established as a result of the program.

DISCUSSION

Over three cohorts, 59 participants completed the Newcomer Entrepreneurship Hub training program. The participant survey shows an average satisfaction rate approximately of 89% over all cohorts. Participant pre- and post-training surveys revealed an overall improvement in a number of skill areas, including networking skills, marketing skills, and knowledge of finance and regulations in Canada.

High financial and educational requirements for admission through Canada's immigration system creates a talent pool for entrepreneurship (Langford, Josty & Holbrook, 2013). This trend was reflected in the NEH case – most of the participants had a post-secondary education degree and many of them had had entrepreneurial experience prior to their participation in the program. Data from the 2016 census show that, in Ontario, the three largest visible minority groups were South Asian, Chinese and Black (Statistics Canada, 2019). Although this case study uses a small sample, it is notable that the majority of participants were from South Asia, China, and countries with a majority Black population.

Obtaining financing has been a major challenge for immigrant entrepreneurs (Diversity Institute, 2017). The evaluation results of the case study offer further evidence showing that the newcomers in the NEH were challenged with financing difficulties in starting up their own businesses, with almost half of the participants reporting an annual income lower than $25,000, and women particularly concentrated in the low-income brackets. This result is consistent with the research of the WE-Hub program, where all participants were women and the vast majority of them were receiving social assistance or sustaining themselves on part-time employment and/or savings (Scadding Court Community Centre, n.d.).

Meanwhile, the NEH program provided the participants with training to help them overcome other barriers to success. One significant barrier for immigrant entrepreneurs identified by existing research is limited knowledge of the Canadian legal environment and a lack of access to information about the

FIGURE 4: ANNUAL INCOME BY GENDER

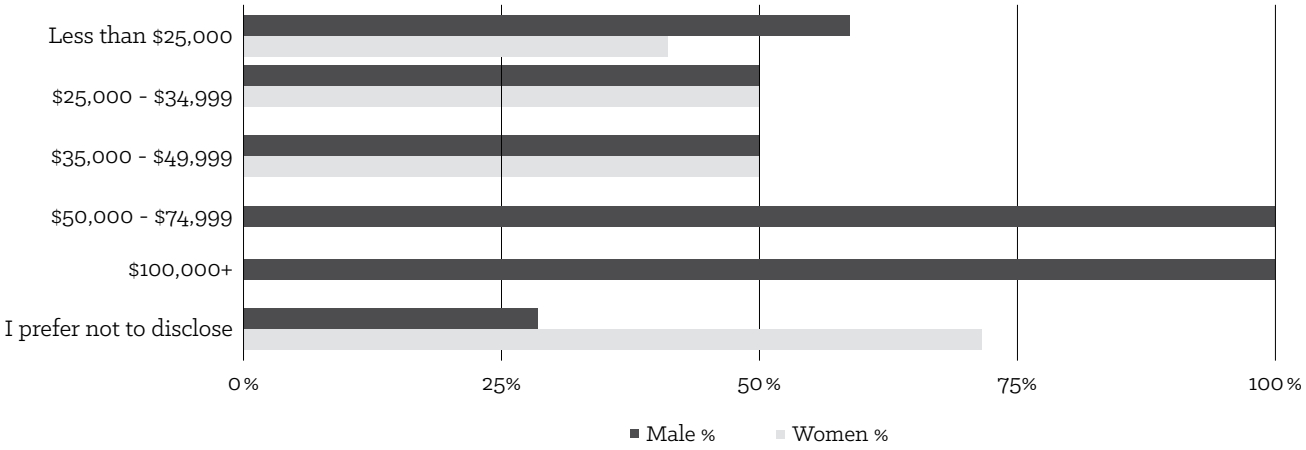


FIGURE 5: SOURCE OF INCOME

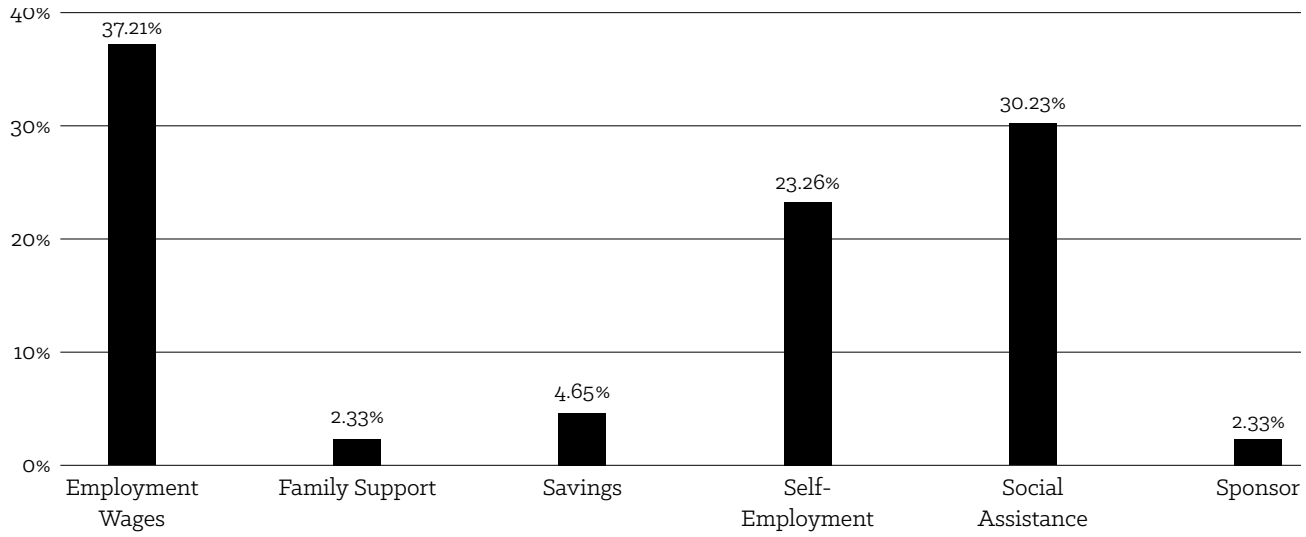


FIGURE 6: BUSINESS INDUSTRY

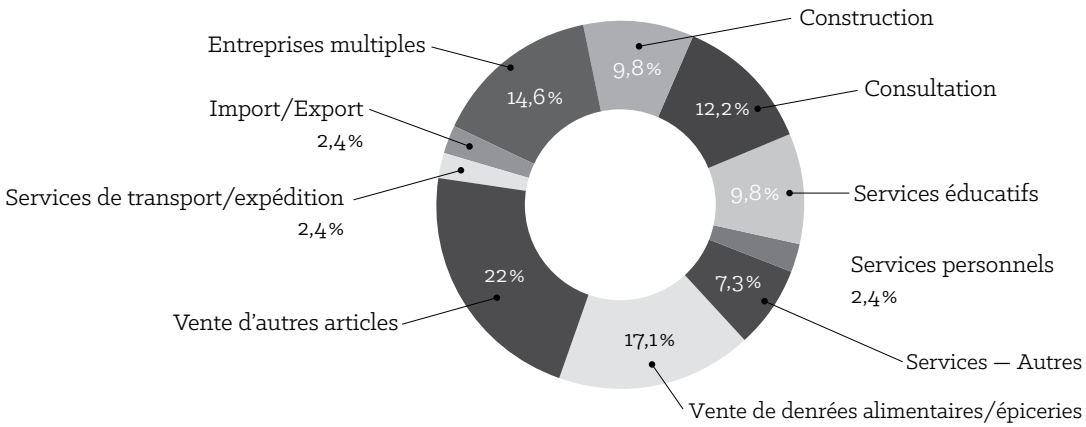
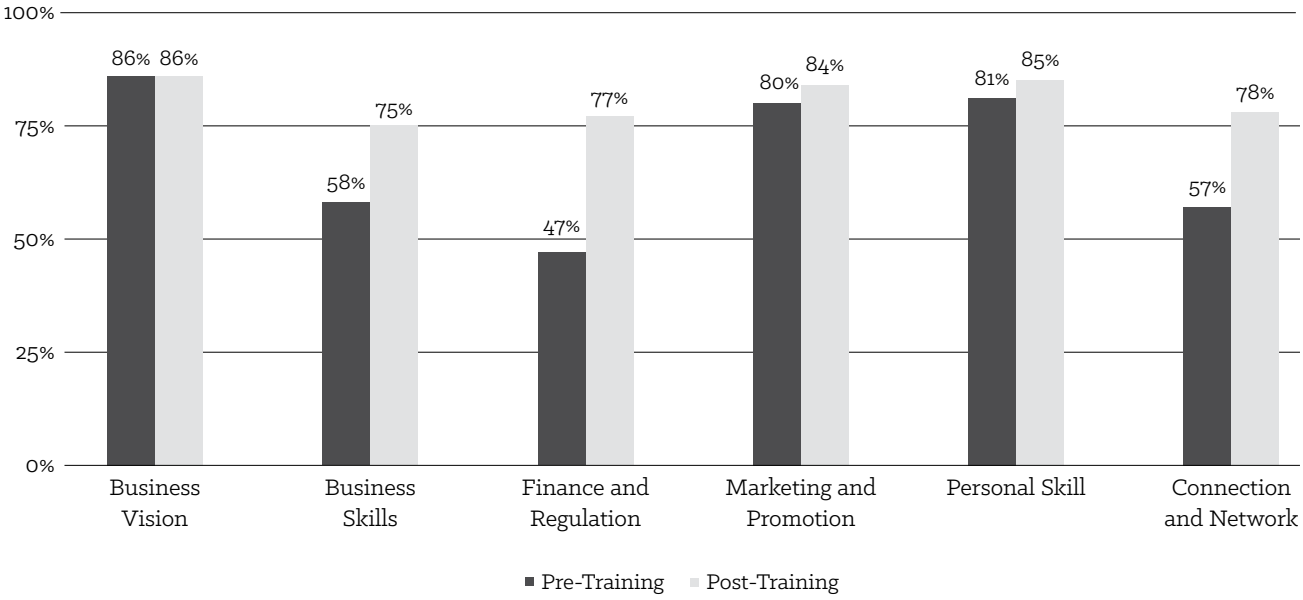


FIGURE 7: PRE-TRAINING AND POST TRAINING SELF-REPORTED SKILL SCORES



loan requirements of financial institutions (Atallah & Rebelo, 2006; Bates et al., 2016; Brenner et al., 2010; City of London, 2015). The training on finance and regulations was particularly well received by the newcomers as evidenced by the high satisfaction scores because such content met the needs of the newcomer immigrants. Such needs echoed the needs of women entrepreneurs participating in the WE-Hub training (Scadding Community Centre, n.d.). Since finance and regulations are crucial factors in the innovation ecosystem, helping immigrant women entrepreneurs to obtain necessary knowledge serves as one of the measures to bridge individual entrepreneurs' practice to the legal environment at the macro-level.

The NEH program also facilitated networking opportunities – the participants were naturally connected to similar newcomer entrepreneurs and industry professionals through the workshops. As a result, the participants reported a substantial increase in their business networks, which can be considered a contributing factor to the high satisfaction score. Immigrant women entrepreneurs are often more in need of networking opportunities – this is also clearly indicated among women entrepreneurs in the WE-Hub training – because women entrepreneurs are challenged with limited social connections (Ozkazanc & Clark Muntean, 2018). Therefore, this program successfully helped the participants develop their networks or connect to existing business networks, which is a key component at the meso-level of the innovation ecosystem.

NEH builds on the skills and experience that newcomers bring to the table, by providing them with the necessary tools and supports to start a business in Canada. While other business programs offer business development, such as coaching and sales assistance, NEH adds value by acknowledging the additional challenges for vulnerable newcomers, including unfamiliarity with Canadian norms and regulations, language barriers, financial limitations (e.g., credit checks) and exclusion from traditional programs due to refugee/claimant status. The diversity of NEH cohorts (many refugees, women, and low-income participants) shows the effectiveness of accessibility measures like the wraparound supports, as well as a strong outreach strategy through community partners.

CONCLUSION

The NEH training addresses factors at multiple levels in the innovation ecosystem that support entrepreneurship, from skills to networking opportunities, from policy (regulations) to culture (Canadian norms), and from language to technology. Furthermore, it is clear that the training provided services that met the needs of the immigrant entrepreneurs, particularly immigrant women entrepreneurs.

The case study also confirms that the NEH offers an effective model to support immigrant entrepreneurs, who are often women and racialized people, to overcome structural barriers to entrepreneurship and helps accelerate the growth of immigrant enterprises in the Canadian innovation ecosystem. Based on the findings, we make the following recommendations:

- Entrepreneurship should be treated as a legitimate and important pathway to success for newcomers. While entrepreneurship does present risks, newcomers should have the opportunity to explore it as a pathway to success. Settlement and service agencies should be able to refer newcomers to the appropriate resources.

- Immigration policy should recognize that many newcomers in the family class become entrepreneurs and provide opportunities for transition from Student to Startup Visa to allow highly skilled international students to transition to entrepreneurial opportunities.

- Immigrant entrepreneurs can benefit from training programs and information for starting or growing a business in Canada, including region-specific supports. Service providers, chambers of commerce, and government agencies can also work to grow awareness of and access to financing and funding programs, as well as to knowledge of the legal environment and regulations in Canada.

It is notable that newcomers are a diverse body coming from different countries, through different streams, and facing different barriers. Although there are social services designated for permanent residents, refugees and those who are on temporary visas may not qualify for those services. In addition, women entrepreneurs in this category of newcomers face unique challenges. We argue that the future development of programs and services should incorporate policies to address the specific needs of these populations to support their entrepreneurial efforts related to factors at various levels of the innovation ecosystem.

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