Her Own Boss

Exploring the Challenges and Barriers of Entrepreneurship for Racialized Newcomer Women in Canada

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This research project is funded by Immigration, Refugees and Citizenship Canada and led by the Women's Economic Council in collaboration with Canadian universities and organizations that serve racialized newcomer women in Ontario, British Columbia and Newfoundland and Labrador.

Funded by: Immigration, Refugees and Citizenship Canada

Financé par : Immigration, Réfugiés et Citoyenneté Canada

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ACKNOWLEDGEMENT

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Her Own Boss and the research behind it would not have been possible without the generous support of Immigration, Refugees and Citizenship Canada, the contributions of racialized newcomer women who took part in the project and shared their experiences, and the service providers who shared their insights and opinions.

We would like to thank the research team who collected and analysed the data. A big thanks goes to the lead researchers Mansanga Tanga (ON PhD Candidate) and Nasim Peikazadi (BC PhD Candidate) along with the notable support from Monika Imeri (ON PhD Candidate), Roxana Fazli (NL Master's student) and Mahdis Sedigheh Taghizadeh (NL Master's Student). We would also like to thank all the volunteer researchers for their contributions.

The Women's Economic Council would like to extend its sincerest gratitude to the following persons:

HOB Ottawa

Nadine Al Shaa, Blessing Obazele, Mercy Lawluvi, Thao Duong, and Amenah Abdulhameed of Immigrant Women Services Ottawa; Hassan Ezdahmad and Raed Abou-Hamde of Ottawa Chinese Community Services Centre.

The guest speakers and service providers who delivered information and training sessions and tours of their service organizations training sessions, field trips, and community outreach:

Magdalene Cooman (World Skills); Nisreen Rashid (Entrepreneur Ottawa); Karla Briones (Entrepreneur, Ottawa); Paula Hopkins (Invest Ottawa); Katie Miller, Gina Babinec (Impact Hub Ottawa); Marie-Josee Levesque, Valérie Assoi (PARO Centre for Women's Enterprise); Ewa Gosal (Ontario Legal Information Centre); Elise Ahenkorah (Women of Colour, National Conference); Mary Houle (Pronounced); Marlene Zakaib (Ottawa Public Library); Cheryl Christie (CRA); Carissa Cosgrove (Shopify); Michael Murr (Centre for Social Enterprise Development); Christian Siviere (Solimpex); Faaria Wali (Futurpreneur); Harrison White (Virtual Accountant); Joanne Cléroux (City of Ottawa); Stephanie Mitchell (Sunnystorm Marketing); Nefry Falla (PARO); Ginger Robinson (Co-operatives and Mutuals Canada); Amr Elgendy (Canotek Kitchen); Anna March, Megan Aubin (Parkdale Food Centre); Jean Barrett, Nalisha Jagroop (Alterna Savings); Catherine Colasimone (The Small Social Company).

HOB Metro Vancouver

Marialejandra Valerio; Rakib Ahsan; Shaima Jaff , Sana Fatima, Areej Fatima, (WEC team in BC), Adan Sallow (ISS of BC/SOS), Alpana Sharma(Women's Enterprise Centre), Amal Ballu (Burnaby Neighbourhood House), Andrea Solnes (Pacific Immigrant Resources Society), Andrea Welling (Futurpreneur), Anindita Menon(Rhodes Wellness College), Anne-Marie Hamiltion (Adler University), Bally Sidhu (Vancity Credit Union), Carol Cao (Society of Translators and Interpreters of BC), Courney Handja (Adler University), Devika Ramkhelawan (Kiwassa Neighbourhood House), Fatemeh Daragah (Adler University), Humaira Ahmed (Locelle), Ingrid Morse (Rhodes Wellness College), Iva Jankovic (BC Cooperative Association), Janice Prinsloo (Rhodes Wellness College), Kerrilee Auger (Women's Enterprise Centre), Kimberly Mathews, Laura Aveledo (Avex Business Planning and Advisory), Mahi Khalaf (ISS of BC/SOS), Manpreet Dalton (Veza Global), Mariam Bouchoutrouch (Pacific Immigrant Resources Society), Maureen McKinnon (Maureen McKinnon), Meaad Al Harbi (Peace Geeks), Muna Zaidalkilani, Nafise Amiri, Nhan Lam (Kiwassa Neighbourhood House), Nour Enayeh (Réseau-Femmes Colombie-Britannique), Ralph Marfori (Vancity Credit Union), Rishi Beharry, Roop Johal (Small Business BC), Sireen El-Nashar (Zaytuna Services Society), Sophia Mivasair (Adler University), and Trixie Ling (Flavours of Hope).

HOB St. John's

Kaberi Debnath of Multicultural Women's Organization of Newfoundland and Labrador who partnered with us and provided us with a space to administer training sessions and conduct research. Cara Howell, Constanza Safatle, Amisy Kissinger, Elizabeth Kong, and Ana Pérez Rico (WEC) for their outreach efforts and research support. Speakers include: Denise Cornick (NLOWE); Alexis Foster, Ken Kavanagh (Newfoundland and Labrador Federation of Co-operatives); Megan Howse (Public Legal Information Association of Newfoundland and Labrador -PLIAN); Alyson Judd, Régis Guyot, Samir Jaouadi And Diego Toledo (RDEE Terre-Neuve-et-Labrador); Barry Lewis Green (EPIC Engage); Lindsay Lyghtle Brushett, Susan Kane, Andrea Roberts (City of St. John's); Al Antle (Credit Counselling Services of Newfoundland and Labrador); Stephen Quinn (Empower NL); Jeff Hillyard, Bobbi Vasher, Kyle Wiseman (TechnKnowTutors, Community Sector Council); Sophia Soloman (Collective Interchange); Constanza Safatle (Newbornlander); Cinthia Paulina Herrera, Michael Wozney (Frida's Riverside Café); Alberto Ballesteros, Tatiana Duque (More Ideas); Janet Kelly (Retired Business Owner); Tae Le (Memorial University Business Faculty);

Janet Kranz | Serah Gazali | Valerie Carruthers

Co-Managers, Women's Economic Council

ABSTRACT

Entrepreneurship has become a popular undertaking among newcomers in Canada to reach economic stability. Though, immigrant women and particularly those from visible minority groups experience more challenges and less economic stability than other immigrant groups. Within the Canadian context, there are relatively few cross-country studies conducted on the challenges and barriers faced by racialized newcomer women (RNW) in their pursuit of becoming self-employed/entrepreneurs. Her Own Boss (HOB) is a community-based participatory research project conducted in three Canadian regions (Ottawa, Ontario; Metro Vancouver, British Columbia; and St. John's, Newfoundland) that provided RNW with weekly training sessions on entrepreneurship along with relevant mentorship. Thus, a space is created where RNW can learn how self-employment/entrepreneurship can become a viable way of earning a living. Through this space, the women were given the opportunity to identify and discuss, in interviews and focus groups, the challenges and barriers they faced in attempting to become self-employed. This report presents the results of extensive data collection from program participants across the three regions and during the two years of HOB program. Our methodological choices are informed by the two lenses of intersectionality and feminist community research frameworks to create a deeper understanding of the experiences of RNW at the intersection of gender, race, and class. Findings in this report identify seven categories of barriers to self-employment for RNW including financing; skills and human capital; social capital; cultural and social environments; intersecting identities; health-related factors; and COVID-19 related factors. The findings also highlight whether the training sessions encouraged and facilitated the women to pursue self-employment and overcome self-employment barriers after the completion of the project. In addition, the report identifies some of the challenges that existing self-employment service providers in Ottawa, Metro Vancouver and St. John's face within their communities to provide supportive services that are feasible, visible and accessible to RNW. These additional challenges include shortfalls in funding or no funding and no budgeting liberties to support RN-specific services and programs; limited collaborations among existing service providers; and lack of capacity in human resources. Based on the findings, the report recommends ways to address barriers faced by RNW and ways Canadian governments (municipal, provincial and federal) can support local service providers in promoting entrepreneurship to RNW, and in providing adequate and supportive entrepreneurial services to RNW.

Keywords: Racialized Newcomer Women (RNW), Service Providers, Entrepreneurship, Challenges, Intersectionality, Self-employment, Canada

EXECUTIVE SUMMARY

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Overview

In Canada, while immigrants are more likely than native-born Canadians to become self-employed, racialized newcomer women (RNW) face great challenges and barriers that either halt or delay their self-employment (Kalu & Okafor, 2020). Already, RNW have the lowest annual income of all newcomer groups in Canada at $26,624, and they are more likely to be unemployed with a pre-pandemic unemployment rate of 9.7% (Immigration, Refugees and Citizenship Canada, 2018).

This report, produced by the Women's Economic Council (WEC), is based on a mixed methods data collection approach that seeks to understand the business endeavours of RNW in three Canadian regions — Ottawa, Ontario; Metro Vancouver, British Columbia; and St. John's, Newfoundland — and the challenges and barriers they encounter along the way. Our study focused on the 104 RNW who took part in Her Own Boss (HOB), a community-based participatory research project. HOB ran from October 2019 to July 2021 and provided RNW with weekly training sessions on entrepreneurship and mentorship and connected women to services.

Thus, this report investigates whether and how providing a dedicated women's space for connecting and learning (one-on-one and in group) facilitated women's self-employment or informed their decision not to pursue entrepreneurship after the project's completion. It also investigates obstacles other service providers face within the three cities to provide supportive entrepreneurial services that are feasible, visible and accessible to RNW. Based on its findings, this report provides recommendations for not only addressing the barriers faced by RNW but also those experienced by local service providers in promoting entrepreneurship to RNW, and in providing them adequate and supportive entrepreneurial services.

Research participants across the three regions

- 51.6% of all participants lived in Canada between one to three years; 22.6% between three to five years; 17.2% between five to 10 years and 9% lived in Canada for more than 10 years.
- 67.7% were permanent residents while 30.2% were refugees. Participants immigrated from Africa, the Caribbean, East Asia, South Asia, Southeast Asia, the Middle East, North America, and South America.
- Of those interviewed, 75% had children, many of whom required some form of childcare.
- Most of the participants had some form of postsecondary education. Of participants, 19.2% had college diplomas, 34.3% had undergraduate degrees, and 24.2% had a masters. Those with doctorates or other professional degrees each constituted 4% of all participants. The remainder had either completed or not completed their high school education.
- Less than half of the participants (41.2%) were employed at the time of HOB project. The remaining 58.8% were either volunteering or were unemployed at the time of their interview.
- About half of the participants (53.8%) had some form of entrepreneurial or self-employment experience, either in their country of origin or in Canada, while 46.2% of

participants never gained entrepreneurial experiences prior to participating in the program.

Reasons for entrepreneurship

This research illustrates that becoming an entrepreneur was important for many of the participants due to various reasons classifiable under four groups, including:

- Gaining financial satisfaction and/or independence.
- Developing better work conditions for themselves (due to reasons such as a desire for autonomy and flexibility, to break through the glass ceiling, or an inability to find proper jobs with their international education/work experience).
- Following one's passions and building upon previous business experiences/skills; and
- Engaging with and/or serving their community and supporting family (through practices such as giving work opportunities to family and other immigrants from the same or different origin countries). However, during the second year, concurrent with the COVID-19 pandemic, fewer participants expressed motivations related to this last category.

Challenges and barriers to self-employment

All three cities reported somewhat comparable findings in terms of the challenges and barriers that prevented participants from starting their own business prior to HOB project.

- The challenges and barriers can be classified under the same five categories as identified by the literature review: financing; skills and human capital; social capital; cultural and social environments; and intersecting identities. Uncovered from the data in this report are new categories of "health-related variables" and "COVID-19-related issues."
- Surprisingly, many participants did not believe that being a RNW in Canada hindered their business endeavours or their ability to benefit from entrepreneurial services.
- Based on their relationships with RNW, the service providers taking part in the research identified some challenges and barriers that RNW often face when attempting to connect with their services and become self-employed. These were similar to those discussed by the participants. The service providers highlighted barriers related to human capital, social capital, and financing among others.
- While women did not perceive their issues being related to their gender and/or racial backgrounds and ethnic identities, their challenges are located within systemic and structural barriers that limit possibilities or hinder RNW's progress in their enterprises.
- It is crucial to view RNW's barriers and challenges in connection with one another rather than as single entities.

In general, the drastic economic impacts of the COVID-19 pandemic hit many businesses and small businesses across Canada (Statistics Canada, 2020) and impacted the RNW's efforts towards starting or sustaining their enterprises equally or greater. Indeed, despite the Canadian government's measures to support businesses during the pandemic, many of HOB participants' businesses were not eligible to receive support due to their limited business history as new entrepreneurs.

Challenges and barriers facing service providers

A survey was administered to local service providers in Ottawa, Metro Vancouver, and St. John's to understand the challenges and barriers they faced in offering self-employment programs and services to RNW. It uncovered the following:

- 77% of service providers indicated that they were facing challenges in engaging and providing services to RNW. Their reasons included the lack of programming specifically designed to engage and provide services to RNW; the lack of resources required to do marketing and promotion; the lack of resources dedicated to staff to support RNW; and the prescriptive aspect of funding that service providers receive.
- The 23% of providers indicating no challenges in engaging and providing services to RNW explained working in collaboration with other service providers in delivering their needed self-employment services to RNW.
- Despite the challenges, service providers have been working towards targeting RNW and engaging them with their organization and services. This includes the use of promotional methods to attract and engage RNW.

In year one, 50% of service providers have also implemented a diversity or inclusion plan that targets RNW to some capacity, while 77% have incorporated the input and ideas of RNW into their programs or services.

Overcoming the challenges and barriers

RNW research participants discussed some of the ways they sought to resolve barriers they encountered prior to and during the training sessions delivered by the Her Own Boss project. Such strategies included:

- Expanding their social networks through attending workshops and networking events or using techniques such as information interviews.
- Expanding their skills and human capital through engaging in various formal and informal learning opportunities such as going back to school (to obtain a degree, license, or high school equivalency).
- Focusing on improving their English/ French language skills.
- Gaining (new or Canadian) skills while expanding networks through being employed or volunteering in the same sector as their business concept.
- Leaning on the support of their ethnic communities and/or their fellow RNW.
- Seeking financial assistance (e.g., loans).
- Adjusting business plans to the COVID-19 pandemic situation, particularly among the second-year program participants.

The effectiveness of HOB training sessions

In general, participants in all the three regions stated positive experiences with the program. Particularly, the program has helped them in alleviating challenges related to the areas identified above, through providing various learning and development opportunities related to skills and human capital; cultural, social, and business environments; social capital; and emotional empowerment.

- Participants in all three regions mentioned the various learning opportunities provided by HOB project helped them personally to expand knowledge and skills relevant in their areas of business (and including financial knowledge). Participants also indicated improvements in language ability, general business knowledge, and digital literacy skills.
- Many indicated expansion of their social and business networks through the program.
- They felt HOB training sessions not only helped in development of their business skills but empowered them towards personal skills/growth as well as emotional well-being.
    - Along with improvement of their business, language, and digital literacy skills, many reported enhanced personal skills (soft skills, communication, and assertiveness).
    - They enjoyed the one-on-one sessions with the co-managers as those sessions provided them with mentorship and more specific information concerning their business. This helped them to discover new ideas, to receive feedback on their business ideas, and thus also in feeling supported.
    - Participants felt empowered as a result of being in and belonging to a community of women with somewhat similar experiences as RNW.
- Some participants felt that participating in HOB had indirectly benefited their family members as well. These were either thinking of starting their own business or helping with the same business as the related participant's.
- Based on the participants' narratives, what remained minimally challenged by HOB training sessions in all three cities were the barriers related to intersecting identities and health related variables.
- While participants expressed a positive outlook on both the sessions and the future of their business, approximately only 30% of participants started on their business since the training sessions as many still faced challenges and barriers not addressed by the training. These obstacles include the impacts of COVID-19.
- Several participants made informed choices as a result of the sessions not to start or grow their businesses at this time but instead decided to secure employment with an employer.

Overall, most of the women left the training sessions feeling empowered by HOB project, settled into Canadian society with their new knowledge, and ready to transition into self-employment/entrepreneurship.

Recommendations

Based on the findings in all three regions, the following areas of recommendations are both for addressing the barriers faced by RNW and for supporting local service providers. In the latter case, recommendations are for how to improve promotion of entrepreneurship to RNW and the provision of adequate and supportive entrepreneurial services. These recommendations may also be implemented in communities across Canada and by various stakeholders such as the different levels of government (municipal, provincial, and federal), service providers, and settlement agencies.

- There are several recommendations on ways service providers and settlement agencies can improve how their business services and programs are shared and communicated with RNW. These recommendations include conducting studies of the involved communities to identify their information needs involving use of "information-seeking" strategies and favoured receiving channels (Sue & Conway, 1995, p. 70); making relevant knowledge accessible to

RNW; rendering information visible to as many RNW as possible; making services/programs cost effective; etc.

- Another set of recommendations focuses on ways service providers, policy officials and settlement agencies can improve entrepreneurial services, initiatives and resources to help facilitate RNW's path towards launching their own business. These recommendations include a need to augment, add to, and improve existing services and programs; involve further assistance from stakeholders and the government; and invest in promoting diversity, equity, and inclusion within programs and among the staff.
- To improve HOB training sessions in all three cities, the participants discussed improvements to the lesson plans, practical/experiential learning, language resources, childcare service accessibility, networking opportunities, provision of information on local service providers, personalized mentorship, and the structure of the training sessions.
- To implement improvements, interviews with the program co-managers in all three cities highlight the need for administerial and financial support for the program.
    - Concluding Remarks
- As RNW are gradually looking at entrepreneurship as a sustainable way of life and to ensure their economic integration, our cross-country study has led to a better awareness of several steps that must be taken to improve RNW's opportunities of becoming an entrepreneur.
- Therefore, communities and government agencies wishing to start or continue to serve RNW can do so by considering both the regional and national recommendations made in this report and shifting towards initiatives that are unique to RNW's needs.

INTRODUCTION

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> Racialized newcomer women (RNW[1]) have the lowest annual income of all newcomer groups in Canada at $26,624, and they are more likely to be unemployed with an unemployment rate of 9.7% (Immigration, Refugees and Citizenship Canada, 2019). Thus, self-employment can become a strategy for RNW to fully participate in Canada's labour Market

According to the Organization for Economic Co-operation and Development (OECD) (2017) self-employment is one of the measures used in economic analysis to proxy entrepreneurial activity. Entrepreneurship is defined broadly as moving into self-employment[2]whether by adopting an existing enterprise or by starting one (Chiang, et al., 2013). For newcomers in their receiving countries, entrepreneurship has become a viable way of generating income and ensuring economic integration (Rashid, 2018, p.1). According to the OECD (2010), in recent decades, self-employment has increased among immigrants while becoming a "driving force of the growth of national economies" (p. 227). In Canada, immigrants have been more inclined to become self-employed than native-born Canadians where, by the late 2000s, approximately 19% of immigrants were self-employed as compared to 15% of native-born Canadians (Hou & Wang, 2011, pg.4). In addition to economic integration, self-employment has become an essential means of economic empowerment among immigrant women (Abbasian & Bildt, 2009). Yet, while immigrants in general are more likely to become self-employed than native-born Canadians, studies have shown that immigrant women face greater sets of challenges within Canadian society to become self-employed and are often an underrepresented group in the business sector (Ted Rogers School of Management, 2017; Kalu & Okafor, 2020). During the first decade of the 2000s, the number of immigrant entrepreneur men (67%) was nearly twice the number of women (33%) (Hiebert, 2002; Hou & Wang, 2011). Further, studies have shown that the "double jeopardy" of being a "visible minority" and a "woman" presents additional challenges that either halt or delay immigrant women's self-employment (Kalu & Okafor, 2020, pg.6).

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[1] Racialized newcomer women are recent migrants to Canada such as permanent residents or protected persons of Canada "who are non-Caucasian in race or non-white in colour" (Statistics Canada, 2020). The visible minority population in Canada consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.

[2] In labour force surveys, self-employed are defined as those persons who own and work in their own business, as employers or own-account workers, unless they are also in paid employment (OECD, 2017)

Racialized newcomer women (RNW[3]) have the lowest annual income of all newcomer groups in Canada at $26,624, and they are more likely to be unemployed with an unemployment rate of 9.7% (Immigration, Refugees and Citizenship Canada, 2019). Thus, self-employment can become a strategy for RNW to fully participate in Canada's labour market while ensuring economic stability and security. Yet, self-employment is often not an option for RNW as they face challenges and barriers to starting their own businesses. These include a lack of the necessary services and resources to aid in their self-employment endeavours (Kalu & Okafor, 2020). Recently, there have been greater studies conducted by governments and researchers on RNW's entrepreneurship, identifying the opportunities and obstacles these women have encountered in their pursuit of entrepreneurship (Brenner et al., 2010; Chreim et al. 2018). Yet, within the Canadian context, there are relatively few cross-country studies conducted on the challenges and barriers brought on by the intersections of gender and race faced by RNW in their pursuit of starting their own business as well as an exploration of the common challenges that existing service providers within the self-employment services ecosystem are faced to provide entrepreneurship services to better support RNW.

Therefore, this report seeks to understand the business endeavors of RNW in three Canadian cities — Ottawa, Ontario; Metro Vancouver, British Columbia; and St. John's, Newfoundland — as well as the challenges and barriers of self-employment/entrepreneurship service provision to this group. Our study focused on the RNW who took part in Her Own Boss (HOB) program from September 2019 to July 2021. HOB is a community-based participatory research project that provides RNW with weekly training sessions on entrepreneurship, creating a space where they learn to be self-employed as a viable way of earning a living. Thus, the report also investigates whether and how the training sessions facilitated the women to pursue self-employment after the completion of the project, as well as the challenges that other existing service providers are faced within the three cities to provide supportive entrepreneurial services that are feasible, visible and accessible to RNW. Based on the findings, the report provides recommendations for not only addressing the barriers faced by RNW but also those that stress the ways in which the Canadian provincial and municipal governments can support local service providers in promoting entrepreneurship to RNW, and in providing adequate and supportive entrepreneurial services.

[3] Racialized newcomer women are recent migrants to Canada such as permanent residents or protected persons of Canada "who are non-Caucasian in race or non-white in colour" (Statistics Canada, 2020). The visible minority population in Canada consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.

OVERVIEW OF THE LITERATURE

Canada's growing population over the last few decades has been attributed to the increase of immigration (Dlamini et al., 2012). In 2016, roughly 7.5 million immigrants resided in Canada, representing 21.9% of Canada's total population (Statistics Canada, 2017). At the time, Canada also had roughly 1.2 million recent immigrants (or newcomers) permanently settled between 2011 to 2016, comprising 3.5% of the total population. Simultaneously, the growth in the number of immigrants from non-European countries has contributed to the rise of the visible minority population in Canada. Of the 7.7 million individuals who identified as belonging to the visible minority population[4] in 2016, only three in 10 were born in Canada (Statistics Canada, 2017).

It is more likely for most visible minority groups, and particularly for recent immigrants, to live in poverty than the White population (Statistics Canada, 2020). Due in part to Canadian immigration patterns, there are more visible minorities participating in the labour market (Dlamini et al., 2012). This includes partaking in self-employment as a way of integrating economically and gaining economic empowerment, largely for newcomers (Wayland, 2012). Economic empowerment has been defined by the Organization for Economic Co-operation and Development (OECD) as the capacity of individuals "to participate in, contribute to and benefit from growth processes in ways which [recognize] the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth" (2011, pg.6). Economic empowerment is also defined as the ability to make and act on decisions in a context where the ability to do so was previously denied, and to control resources and profits. Such empowerment can take the form of increased access to economic resources and opportunities such as through self-employment.

According to Hou and Wang (2011, pg.7), there are four broad reasons why immigrants choose self-employment: *a)* it allows for flexible work arrangements; *b)* immigrants possess entrepreneurial values; *c)* there are pre-existing opportunities; and *d)* other reasons including lower taxes and less stress. Yet, recent immigrants to Canada — including RNW — are facing significant barriers in starting their own businesses with lower rates of self-employment (Dlamini et al., 2012; Wayland, 2012; Green et al., 2016).

Barriers to Entrepreneurship as Identified in Existing Research

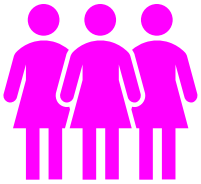
Self-employed immigrants contribute to Canada's economic growth through providing employment or "introducing a product, process or marketing innovation" (IRCC, 2019, n.d.). However, many of them face challenges to create and/or maintain their businesses. Various studies — in Canada and other countries — have been conducted to identify the main challenges and barriers that immigrants and RNW often face when attempting to start their own business. These challenges and barriers can be classified under five categories: *financing; skills and human capital; social capital; cultural and social environments; and intersecting identities*.

Financing: Accessing finances is often identified in research as one of the most substantial barriers that RNW face when attempting to start their own business (Carter et al., 2015). This includes the lack of financial capital -- as women are more likely to be discouraged from borrowing money -- or the inability to obtain financing from banks, despite gender neutrality, usually due to these women's unfamiliarity with the economic environment and its regulations (Brenner et al., 2010; Carter et al.,

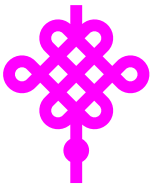
[4] Defined by the Employment Equity Act

2015). Intersectional identities (e.g., family life and gender role expectations) may also impact RNW's ability to access economic opportunities, especially in cross-cultural gender relationships (Hamplová & LeBourdais, 2010; Lardoux & Pelletier, 2011; Meintel 2016).

***Skills and Human Capital*:** To succeed in starting their own business, RNW must possess sufficient human capital (i.e., the relevant knowledge, skills and experiences to prosper) that includes language skills; adaptability; learning skills; social networking; knowledge of the Canadian environment (both social and economic); and strategic thinking (Ted Rogers School of Management, 2017). Yet, RNW commonly possess limited entrepreneurial skills as they face barriers in accessing educational and business-related experiences (Azmat, 2013; Carter et al., 2015). Or, they are unaware of existing services and resources that government agencies and organizations are providing to entrepreneurs (Ted Rogers School of Management, 2017).



Social Capital: Access to social capital is key to starting one's own business (Ted Rogers School of Management, 2017). This includes the use of mentors, networks and peers to gain awareness of existing programs, meet entrepreneurial needs, and to be encouraged in their endeavours (Brenner et al., 2010; Ted Rogers School of Management, 2017). Nevertheless, due to issues such as lack of knowledge of existing programs, language barriers, and lack of trust or experience in approaching financial institutions, many RNW tend to rely on their ethnic communities and families for support. These may not possess adequate business knowledge, in turn placing limitations on these women's entrepreneurial endeavours (Brenner et al., 2010).



Cultural and Social Environments: RNW also face knowledge barriers regarding social and cultural settings of their new society of settlement that often exhibits different social norms, cultural orientations, institutional frameworks, labour markets, legislations and regulations from that of their country of origin (Brenner et al., 2010; Azmat, 2013). These differences place RNW at a disadvantage as they must go through the added hurdle of navigating through the differences to gain access to services and establish their business. For instance, something as common as "pitching" one's business to obtain financing and other resources puts RNW at a disadvantage due to language barriers or because of the inexistence of this particular business practice in their country of origin (Ted Rogers School of Management, 2017).

***Intersecting Identities*:** Lastly, RNW are often described as being "double disadvantaged" due to the intersections of their gender and race/ethnicity (Azmat, 2013, pg.201). The dualism of the two identities creates barriers in their endeavours to start their own business as they are marginalized based on their race/ethnicity and experience challenges in accessing resources as a result of gender-related characteristics like motherhood and spousal responsibilities traditionally expected of women. Further, RNW are left excluded from entrepreneurial programs for not recognizing their different characteristics and needs (Carter et al., 2015).

Lack of sociocultural, human, and financial resources is mainly identified as having an impact on RNW experiences on the individual level. Whereas these factors frame women's experiences within a larger context of socioeconomic and cultural structures. In their extensive literature review on female immigrant entrepreneurship, Chreim at al. (2018) discovered that female immigrant entrepreneurial experiences need to be viewed in the intersection of micro-level (human, social, and financial resources) and macro-level factors including the contexts of the "host country" and the "co-ethnic" one (p. 212). That is, both individuals' resources (capitals) and living contexts (economic, cultural, social and regulatory environments) characterize entrepreneurial experiences and strategies. For example, economic development of the host country and an accepting multicultural environment are often referred to as "enabling conditions" (p. 213) and influence immigrant entrepreneurial outcomes. However, the second important context, the co-ethnic environment (Chreim, et al., 2018) acts as both enabler and hindrance for women's entrepreneurial activities. For example, ethnic and/or religious cultures as well as gender role expectations may affect women's position regarding their entrepreneurial objectives (Bekh, 2014; Chreim et al., 2018).

Limitations of Existing Research

While existing studies have shed light on various challenges and barriers that RNW generally encounter when attempting to become self-employed, there remains limited published research focusing on supporting the economic needs of RNW across Canada. There is also a lack of awareness and focused attention to their entrepreneurship as both a regional and national policy issue (Bekh, 2014). Given the diversity of RNW and the intersectionality of structural barriers, more information is needed about:

a. the specific reasons as to why individual newcomer women may choose self-employment as a viable way of earning a living;

b. the barriers they must overcome to achieve economic empowerment; and

c. the mechanisms by which they may use to overcome some of these barriers.

Thus, this current research project on Her Own Boss (HOB) combines regular information and training sessions with data collection to determine the challenges and barriers that RNW often face in their entrepreneurship activities. Important to this research is the theory of intersectionality: the overlap of various social identities — such as gender, race, ethnicity and class — and how the overlap of these identities may contribute to the systemic oppression and inequalities that RNW face when attempting to establish their own business (Anthias, 2012). Moreover, a feminist perspective is imperative for the research as it will recognize the power structures and gender inequalities manifested in society that restrain newcomer women from accessing entrepreneurial information and resources (Blass, 2018).

Further, RNW often report the lack of access to business support systems, capital, training opportunities to develop entrepreneurial skills, and support networks (Bekh, 2014). Thus, while this research aims to identify the challenges and barriers to entrepreneurship, the WEC has also provided training opportunities to RNW in the three Canadian cities of Ottawa, Metro Vancouver and St. John's to support their entrepreneurship activities and alleviate some constraints on their economic integration in Canada. In doing so, this report evaluates whether the training sessions have lowered

some of the hurdles RNW must overcome to become self-employed. It also assesses what support is needed to improve the training sessions for future participants.

Lastly, very few studies highlight how service providers have responded to RNW's needs and the difficulties they face in promoting entrepreneurship to RNW, along with providing adequate and supportive services. According to the Ted Rogers School of Management (2017), there are numerous national-, provincial- and local-level service providers. Yet, many are not offering services that provide pathways to self-employment. Moreover, there are providers like *Futurpreneur Canada* or *Communitech* that offer entrepreneurial services. Yet, El-Assa (2018) argues that newcomers are often unaware of such providers with minimal outreach efforts to newcomer entrepreneurs, or services are not always tailored to newcomers' needs. Thus, this report will also highlight the challenges that existing service providers are faced to provide entrepreneurial services to RNW that are feasible, visible and accessible. Based on the results, the report will provide recommendations on strategies and tools to help alleviate challenges and barriers to self-employment, thereby facilitating newcomer women's access to, and contributions to, the Canadian economy.

ABOUT HER OWN BOSS (HOB!)

ABOUT HER OWN BOSS (HOB!)

Between 2018-2018 we connected with a group of racialized immigrant women, who are entrepreneurs or aspiring to be entrepreneurs, to better understand their needs and how they can be supported. The meetings resulted in our report “Bridging Settlement and Economic Security”. In the report, we concluded that barriers to newcomer women entrepreneurship should be further examined.

Her Own Boss is an action research funded by Immigration, Refugees and Citizenship Canada (IRCC). The design and execution processes of HOB program harmoniously followed the same track, objectives, and anticipated outcomes across the three cities of Ottawa, Metro Vancouver and St. John’s. Yet, slight differences were applied, mostly in response to the participants’ particular needs as well as region-specific circumstances. Moreover, the start of the COVID-19 pandemic in March 2020 almost coincided with the start of the program’s second year; as a result, all three regions adjusted to the limitations caused by the new situation. This section outlines an overall image of the program’s design and execution as well as region-specific challenges, opportunities, and executive responses to certain circumstances.

At each location, HOB project worked with partner organizations to conduct outreach, recruit participants, and provide a location for the training sessions for the first year. The training sessions at each location incorporated the following:

a) Guest speakers who administered business-related lesson plans

b) Field trips to local service providers (only in first year);

c) A participatory research component where participants were invited to reflect on their entrepreneurial experience to suggest recommendations for the current and future programing and policies; and

d) One-on-one mentoring sessions with the training session coordinators in each region.

Furthermore, when necessary, the program provided referrals to other available services (both business and/or wrap-around) in the community. Continuous needs assessment with the participants throughout the program assisted in locating the program’s areas of strength and/or weakness. Needs assessments were performed through various methods including individual mentoring sessions, feedback forms, and informal conversations with the program’s practitioners and volunteers.

HOB workshops constituted the main component of the program. They were offered by various entities such as local community organizations (including service providers), local entrepreneurs, individual topic experts, and/or government representatives. The training sessions included presentations on topics related to, for example, business plans, networking, and business taxes. Besides the business-related topics, these sessions provided opportunities for sharing, networking, and testing out business ideas with peers and mentors. Moreover, several methods ranging from direct teaching (i.e., lecture, presentation, demonstration) to indirect teaching methods (i.e., facilitation, discussion) or interactive instruction (i.e., problem-solving tasks, reporting back, creative tasks such as making business-related videos or visioning boards) were used to accommodate all learning styles (Petrina S., 2007).

However, there were some differences in how each location reached and involved the participants in networking, self-growth and development. In Ottawa, a business “drop-in” group was created near the end of the program’s first year to allow participants to discuss among themselves business-related topics and to support one another in their business endeavors. They also launched four separate business/self-employment courses, with a different set of participants, yet open to all HOB participants. In Metro Vancouver, support regarding settlement-related issues was provided to participants regarding language barriers, child-rearing responsibilities, and high cost of living while they attended in-person training sessions. In both cities, Metro Vancouver and Ottawa, digital literacy and interpretation support were provided to the participants to facilitate the participants’ learning process. Lastly, in St. John’s, participants were included in the contracting phase of guest speakers; that is, they were involved in deciding which service providers should come and speak, and in meeting with service providers prior to the delivery of lessons to assist in the co-design of the session. Participants were also encouraged to volunteer with service providers who partnered with WEC to serve in leadership roles and gain both Canadian experience and work references. This resulted in the employment of two participants during the first year of HOB. Further, particularly during the first year, participants who had business or digital literacy skills were encouraged to deliver group training sessions and one-on-one mentoring sessions to other participants. Lastly, in St. John’s, the training sessions had a continuous intake process and individualized exit points so that participants had a choice on when to start with the project and when to leave based on their business goals and achievements. At the beginning of HOB Project, all three sites issued laptops to participants who needed one in order to participate in the program and to support their digital literacy outcomes. This project design element, in hindsight, was critical for women’s continued participation throughout the COVID pandemic.

COVID-19 Pandemic and Significant Changes in HOB!

The pandemic resulted in significant adjustments from the first to the second year of the program, across all the three regions. As a result of pandemic restrictions, programs switched from in-person (workshops, mentoring sessions, networking) to online platforms. This major shift had impacts on the program delivery as well as the participants’ learning experiences. For example, along with moving to online platforms -- in Ottawa and Metro Vancouver, and St. John’s -- fields trips and other local networking/business events, included in year one of the program, had to discontinue for all or part of year two. As a result, women’s chances of in-person networking became even more limited. However, participants used other means such as social networking applications (e.g., WhatsApp, Slack, and Facebook) to remain connected to their peers and their other networks. Also, once there was an ease of restrictions in January 2021, St. John’s provided a series of in-person digital literacy/marketing workshops in both French and English.

COVID-19 restrictions also caused a major modification in recruitment methods from conventional methods (e.g., flyers) to online means (particularly social media and networking channels). During the second year, in Metro Vancouver, the new recruitment strategy identified and targeted women from some of the main immigration source countries. Metro Vancouver’s multilingual outreach team members shared program information via social media channels to their networks and communities and encouraged participants to spread the word among their own networks. Regardless, promotion to new participants continued with the support of multi-language program ambassadors from different ethnic or language communities. This ambassadorship was expanded to include participants in the program who found it very helpful.

Besides the COVID-19-related modifications, other adjustments in HOB's programming and implementation were put in place to address the participants' feedback and/or other unique circumstances in the regions. First, language was a major area that got revisited in the second year. For example, HOB St. John's initiated a newcomer-led promotion strategy, including a Francophone promotion campaign, which was led by French speaking participants and volunteers to address Francophone participants' needs. Also, in Metro Vancouver, the program paid extra attention to the language needs of the participants by adjusting the sessions' pace or the level of English. Another area of adjustment was to increase engagement of the community in women's learning process. For example, during the second year, university students in Metro Vancouver provided support to individual participants in areas such as web design, MBA, or marketing. Through this reciprocal collaboration, students also had multiple opportunities to put their area of focus into real-life practice. In Ottawa, students, HOB participants and Digital Main Street (a free website builder), developed an Arabic/English team to build a bilingual website for a HOB participant offering personal training support to female Arabic speakers.

HOB's Conceptual Framework: A Community-Based Feminist Praxis

As a non-formal adult learning (Spencer & Lange, 2014) platform, HOB has served vocational, social, and self-development functions of adult education (Selman et al., 1998). In principle, adult learning is based on self-directed and selective learning. That is, adult learners tend to choose what and how they want to learn (Spencer & Lange, 2014). HOB's design provided opportunities for self-directed and selective learning for a women-only group of participants. Research has shown women-only programs are more effective at reaching participants as women are more likely to learn about them and feel comfortable in participating in them (Fielden and Hunt, 2011).

As a women-only adult learning space, HOB is also informed by the main tenets of feminist community-based approaches and pedagogies, ethics of care, and intersectional understanding of identity. These frameworks shaped the overall setting as well as the practices within the program. The interplay between theory and practice in HOB exemplifies feminist praxis in action. Originating within the critical agenda, feminist praxis concerns advocating for (gender) equality, justice, and an ethic of care in social relationships (Rein, 2000[5]). However, such advocacy goes beyond theoretical considerations to formulate theoretically grounded actions and practices. The following is a discussion of the multiple aspects of this framework along with evidence from the program.

Feminist pedagogies are, first and foremost, founded on recognizing and implementing gender justice. Simultaneously, feminist pedagogical approaches focus on empowerment, non-hierarchical knowledge transfer, critical thinking, participatory learning, and recognizing experiences and strengths (Shrewsbery, 1993; hooks, 1994). Feminist pedagogical approaches focus on creating democratic yet critically informed learning communities, in which individuals learn with and from one another. Such communities are characterized by participatory learning and non-hierarchical knowledge transfer (hooks, 1994). Thus, feminist pedagogies focus on the existing strengths (vs. deficits) within the learning community.

Another characteristic of learning spaces informed by feminist pedagogies are respecting and valuing heterogeneity and diversity of identities. Diversity of identities is best perceived in their intersection. Through an intersectional feminist perspective, influences of social characteristics such as class, race/ethnicity, and age are discussed as they intersect with gender (Crenshaw, 1991; Hill Collins, 2000) to provide contextualized understanding of identities, experiences, and struggles.

Often, care, or ethics of care, is considered another tenet of feminist pedagogies and practices (Monchinski, 2010). The two main precepts of the ethics of care are acknowledgement of the individuals' positions and understanding care as praxis. Monchinski (2010) argues that an ethics of

care recognizes individuals “as they are and where they are” (p. 48), their positionalities, standpoints, the relationships, and the responsibilities that come with these relationships. Ethics of care or care praxis concerns caring in practice.

Many of HOB participants and practitioners shared evidence of a community-based, feminist, intersectional, and care-based approach within the program. Firstly, the program’s main objective (or empowering RNW in their economic endeavours) is aligned with the feminist aims of mobilizing gender equality, from an economic perspective. The program moved toward this goal through and with the community by involving them from the onset. For instance, local organizations were invited to offer training and/or support to the participants. For instance, in BC, through a pilot project with a local community organization, participants were able to test out their food products with minimum investments while complying with the required safety regulations. Also, participants were involved in multiple aspects of programming such as choosing the topics that they would find more helpful towards realizing their business/self-development goals. Next, principles of feminist pedagogies were evident in HOB’s design, implementation, and research. For example, the program’s setting (i.e. free workshops and individualized mentorship for RNW) provided a safe space for women to share and grow together towards their goal in a non-hierarchical setting. Apart from each region’s set curriculum, participants were able to choose the most relevant topics for enhanced learning outcomes. Moreover, certain components acknowledged the uniqueness of each individual’s needs and circumstances, thus signifying the element of care and recognizing a diversity of needs. For example, in response to the hardships such as those regarding settlement or the pandemic situation, there were certain practices put in place to alleviate some of the barriers of participation. For example, language and time were among the most prominent barriers. In response, participants were given flexible options for participating in the program (i.e., offline, through recordings of the sessions that were available to the participants) or with customized pace and level of language to make it more accessible.

RESEARCH METHODOLOGY

RESEARCH METHODOLOGY

Methodological choices of HOB program and research are informed by two approaches developed within feminist scholarship. Firstly, through the intersectional feminist approach, we focused on how gender, race, sexuality, and class interconnect and produce intersecting oppressions (Crenshaw, 1991). Intersectionality explores the question of how women of colour get excluded from various social and political processes (Carbado et al., 2013,). The theory of intersectionality is a "method and a disposition, a heuristic and analytic tool" (Carbado, 2013 et al., p. 322). In this research, intersectionality helped in unpacking the complexity of socio-economic structures that impact RNW lives and choices. Secondly, this project is informed by a participatory research approach that originates in feminist community-based methodologies and highlights the social problems afflicting minorities with efforts to initiate transformations towards addressing and resolving issues faced by the community. This participatory approach emphasizes the importance of including marginalized communities in knowledge production and processes of transforming policies and social structures (Creese and Frisby, 2011; Kemmis, McTaggart, & Nixon, 2014).

Research Process and Methods

This two-year mixed methods research project transpired between September 2019 and July 2021 across Ottawa, Metro Vancouver and St. John's and it followed a mixed-methods data collection approach that was determined as relevant to answering our three research questions. We chose to conduct our research in three Canadian cities in three different provinces, because this study may highlight differences and similarities in the types of barriers and challenges experienced by RNW based on their location.

As participants in all three cities took part in the training sessions, they were also invited to participate in the research as key informants. They were assured throughout the project of the confidentiality and anonymity of their data (Brenner et al., 2010). Since this was a participatory research project, the program committed to give participants small stipends to acknowledge the value of their time and their contributions towards the growth of women-centered community economic development rather than "a means of encouraging recruitment and retention" (Hammett & Sporton, 2012; Cheff & Brenda, 2018, pg.4).

During the first year in Ottawa, the training sessions took place at two locations: Immigrant Women Services Ottawa (IWSO) and St. Elias Centre. IWSO is a community-based agency that serves immigrant and visible minority women as they embark on the journey of integrating into society (Immigrant Women Services Ottawa, 2020). St. Elias is a community centre that rents out spaces to community groups. Through the Ottawa Chinese Community Service Centre, HOB received space at St. Elias to administer the training sessions. In Metro Vancouver, the training sessions took place at Kiwassa Neighbourhood House, a grassroots and multi-service community agency offering a wide variety of free or low-cost social resources and programs to children, youth, adults, seniors and families. In St. John's, training sessions were delivered from the Multicultural Women's Organization of Newfoundland and Labrador that delivers gender-based and culturally appropriate programs and services to immigrant and newcomer women and their families, facilitating their full integration and participation in Canadian society. Yet, resources from the training sessions were also delivered at the participants' businesses (for those who were already actively working on their business but did not

have the flexibility to attend the training sessions in person) and at the participants' homes (for those who could not attend the training sessions due to the lack of childcare services at the Multicultural Women's Organization of NL). However, as outlined before, close to the end of the first year of HOB coincided with the start of COVID-19 pandemic and its following restrictions across Canada. As a result, all program components were delivered exclusively online with the exception of St. John's, where COVID restrictions were lifted and in-person sessions could resume following government COVID healthcare protocols.

Training was offered in English, though an Arabic interpreter was present at the St. Elias location and some French and Spanish interpretation at the IWSO and MWONL locations in Ottawa and St. John's. At Kiwassa Neighbourhood house, interpretation was offered in Spanish, Farsi and Tigrinya. Online it was offered in Arabic, Spanish and Japanese. At the Multicultural Women's Organization of NL, participants with various language skills were contracted to provide interpretation and translation services during the training sessions.

The study's methodology consisted of observations, open-ended and semi-structured interviews, focus groups, surveys, and questionnaires. Additionally, to illustrate the experiences of the participants, several narratives were produced across the regions[6].

Observations

HOB organized weekly training sessions for groups of 6 to 18 women per session. Observations were conducted by volunteer researchers from various universities in Canada and notes were taken to capture:

a) the topics covered during the training sessions;

b) participants' level of knowledge of the issues;

c) participants' level of engagement with the issues, exercises and digital literacy components;

d) any past or current experiences with the thematic issues; and

e) verbal and non-verbal cues indicating level of interest and engagement.

Observations were also conducted during field trips to local service providers during the first year of the program.

The observations captured include:

a) participants' level of engagement with the service provider community;

b) participants' level of knowledge of the services;

c) any past or current experiences with the service provider; and

[6] Please check this link to see examples of case studies https://womenseconomiccouncil.ca/**rnw-casestudy/**

d) verbal and non-verbal cues indicating level of interest and engagement.

The data gained through these observations were coded and analyzed for themes related to barriers and challenges to entrepreneurship, providing context for the interpretation of interview and focus group data.

Open-Ended, Semi-Structured Interviews

Three interviews were conducted by volunteer researchers with a sample of HOB participants in English, French or in the participant's native language with the assistance of an interpreter. The first was an intake interview prior to the start of HOB training sessions to collect the women's sociodemographic information and their goals for the program. Some key data included: current immigration status; number of years in Canada; country of origin; education level; previous work and entrepreneurial experiences; current source of income; stage of business and knowledge of resources and support for small businesses in Canada. The intake interviews took about one hour to complete.

The second interview was an open-ended, semi-structured interview in English, French or in the participant's native language with the assistance of an interpreter. This interview took place mid-way through the training sessions to probe more deeply into the challenges and barriers of entrepreneurial activities faced by each participant. The interviewer asked questions on themes such as:

a) reflection on their migration experience and its effects on their economic integration in Canada;
b) the experiences with employment/entrepreneurship in their country of origin and in Canada;
c) the level of engagement with local services;
d) the barriers or challenges they face in accessing services and/or starting their own businesses; and
e) the facilitators that enable them to access the means of starting a business in Canada.

The interviews took about one to three hours to complete. The final interview was also an open-ended, semi-structured interview in English, French or in the participant's native language with the assistance of an interpreter. This interview took place two months or less after the end of the training sessions to probe on the participants' learning experiences during the sessions and the impact of HOB by asking questions on additional themes such as:

a.) the impact of the training sessions on their ambitions to start a business;
b.) knowledge of resources and support for small businesses in Canada; and
c.) whether they have begun using the tools they learned to start their own business.

These interviews took about one hour to complete. Interviews were audio-recorded, transcribed and analyzed using textual analysis for important themes, disparities and common patterns among the

women's narratives concerning their entrepreneurial experiences, endeavors and their learning growth during (and after) the training sessions.

Focus Group Discussions

Twice during the scheduled training sessions (midway through the project schedule and again near the end of the project), researchers facilitated a focus group discussion (FGD) with 6-10 participants in each focus group. The FGDs centered on the women's review of the sessions, their experiences in HOB Program, what the women learned during sessions, what worked for them, what did not, how they think the information and support will be useful, and whether they feel equipped to start or scale up their businesses. Moreover, they were asked to collectively come up with recommendations for improving the current or similar programs as well as and in the existing policies related to economic integration of immigrants and RNW. The data was analyzed to improve future training sessions and fill gaps in existing literature on the entrepreneurial activities by RNW. The length of focus groups ranged between one to three hours across the regions.

Surveys

Researchers administered an online survey to 35 local service providers from Ottawa (N= 13), Metro Vancouver (N=12) and St. John's (N=10) to help understand the challenges they face in connecting with and resourcing RNW. The survey included questions on the nature of services or activities offered to clients, how often RNW are clients, whether they organize specific workshops or training for RNW, the challenges faced in connecting with RNW; and what support they need to help RNW. Respondents indicated that they provided services in their area for over eight years (51% of them have been providing services for over 20 years) and offered a range of services such as settlement, employment, women/gender-focused, and entrepreneurship and business services (Chart 1 below). Many clients are permanent residents, while some providers give services to temporary migrants (e.g., live-in caregivers, temporary migrant workers, and international students), asylum seekers, refugees, and citizens. Some respondents indicated that they frequently interact with RNW and are familiar with their needs and challenges. Others, especially those located in NL, indicated they had little experience engaging and providing services to RNW.

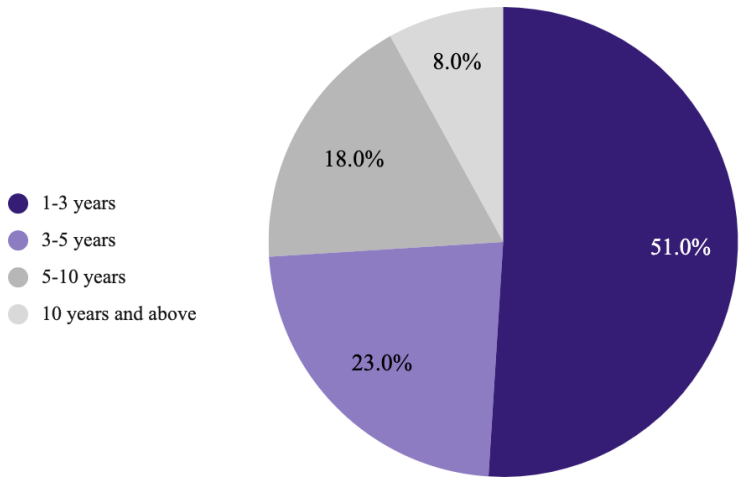


Chart 1 Services offered by service providers across the three regions

Questionnaires

Near the end of the two-year-long HOB project, researchers administered a questionnaire to learn about the three program co-managers' perspectives on program design and execution processes as well as challenges encountered along the way and recommendations for future programming. HOB co-managers' responsibilities include designing and overseeing various aspects of the program, providing mentorship and referrals, and seeking collaborators and presenters. The three program regional co-managers responded to a questionnaire in written format. These responses were coded and analyzed for the following themes: program and its design components, recruitment methods, impacts of the pandemic on the delivery, significant challenges, and areas of improvement.

Research Participants

In total, there were 104 RNW who participated in HOB research (50 in Ottawa; 34 in Metro Vancouver; and 20 in St. John's). To be eligible to participate, the women had to be:

- Permanent residents of Canada (or have status that the application was being processed for permanent residency, such as refugees or asylum seekers)
- 18 years or older
- Of a visible minority group in Canada

It was not a criterion for the women to have past entrepreneurial experiences, whether in Canada or in their country of origin; we welcomed women from many different backgrounds to explore the wide range of barriers and challenges RNW encounter in their entrepreneurial endeavours. This involved the inclusion of RNW who recently became self-employed yet still encountered challenges.

Sociodemographic Information

During HOB's two-year timeline, a total of 22 participants (four in Ottawa, five in Metro Vancouver, and 13 in St. John's) were either no longer able to continue with the project or with its research component (i.e. unable to participate in interviews or focus groups). The participants cited the following as the reasons for discontinuation.

a) attaining a full-time job to support the family,

b) overlapping scheduling,

c) transportation issues,

d) family responsibilities (childcare challenges),

e) moving out of province, and

f) needed special training/resources which were outside of the project's scope.

This latter need (f) was supported through referrals to other organizations with tailored programs. It became difficult to conduct some interviews during the pandemic. Participants faced greater barriers: i.e., they experienced an increase in family responsibilities or had little privacy to go online and have an open conversation with researchers due to other family members being at home from work or school.

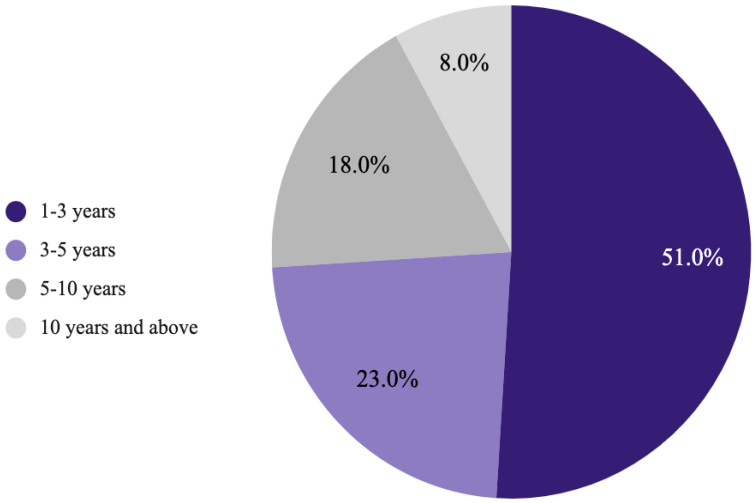
Evidently, the intersections of gender and race, to some degree, had an impact on these participants' ability to attend the training sessions or participate in the research aspect of HOB. The following is an overview of the compiled initial sociodemographic data of the 104 women who participated in HOB research.

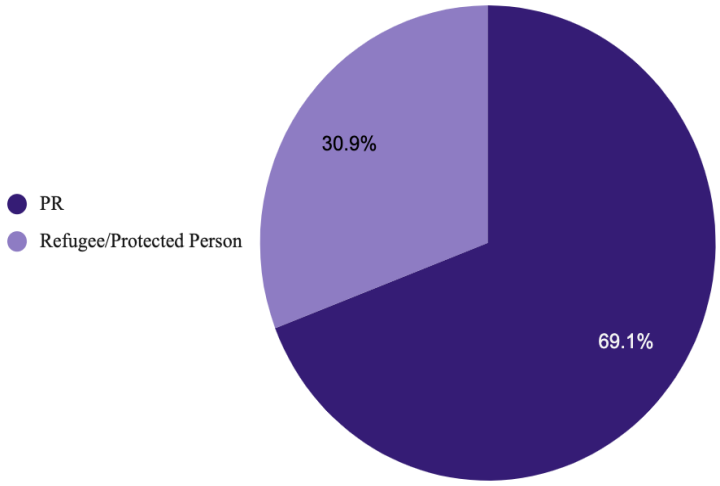
Years in Canada

Breakdown of Chart 1 based on regions	Ottawa	Metro Vancouver	St. John's
1-3 years	33	7	8
3-5 years	6	13	2
5-10 years	3	5	8
10 years and above	1	5	2
TOTAL (each region)	50	34	20

Years in Canada

More than half of the participants (51.6%) in both year one and two of HOB in all three regions have lived in Canada less that 3 years; 22.6% lived in Canada between 3-5 years; 17.2% between 5-10 years and less than 9% lived in Canada for more than 10 years.



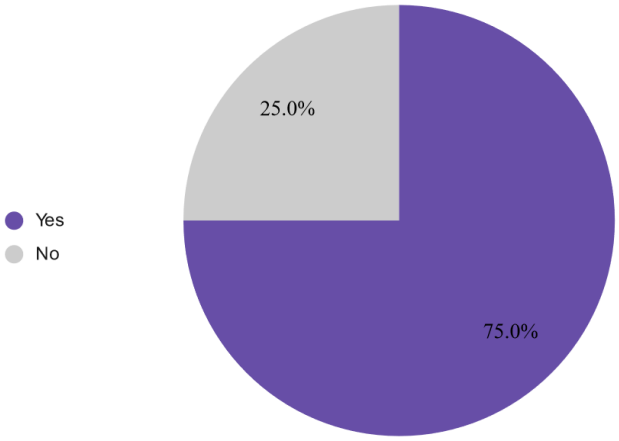


Immigration status

A little more than two-thirds of the participants (67.7%) were permanent residents; 30.2% were refugees/protected persons. Participants migrated from Africa (Cameroon, Congo, Eritrea, Morocco, Nigeria, South Sudan, Togo, Egypt and Tunisia); the Caribbean (St. Vincent and St. Lucia); East and Southeast Asia (China, Japan, Taiwan, Vietnam and Philippines); the Middle East (Iran, Iraq, Algeria, Palestine and Syria); North America (Mexico); South America (Brazil, Chile, Colombia, Venezuela, and El Salvador); and South Asia (Sri Lanka, Bangladesh).

Chart 3: Immigration Status Upon Arrival (combined year 1 and 2)

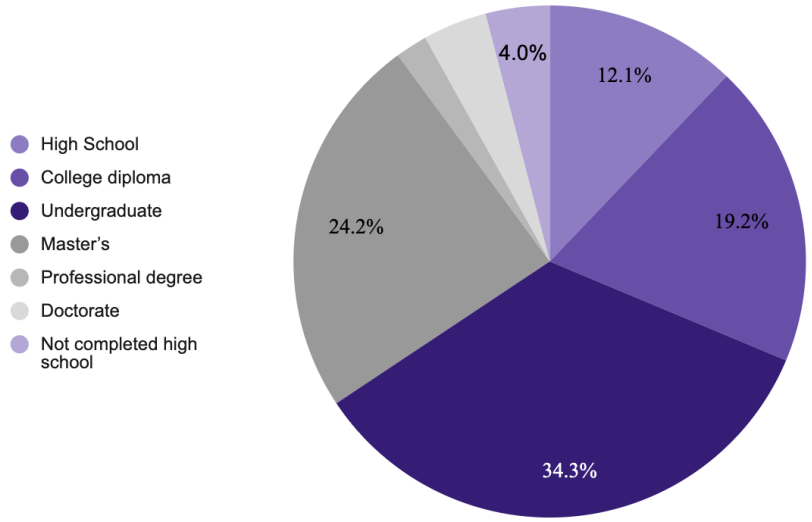
Breakdown of Chart 2 based on regions	Immigration status upon arrival	Metro Vancouver	Ottawa	St. John's
PR	65	18	36	13
Refugee/Protected Person	29	8	14	7
TOTAL	96	26	50	20



Participants with children

Most of the participants (75%) had children. However, not all their children were young or in pre-school ages.

Chart 4 Participants with/without children



Educational levels

About a third of all participants (34.3%) had an undergraduate-level degree. About a quarter (24.2%) had a master's level education. Less than 20% had college diplomas.

Chart 5 Education levels

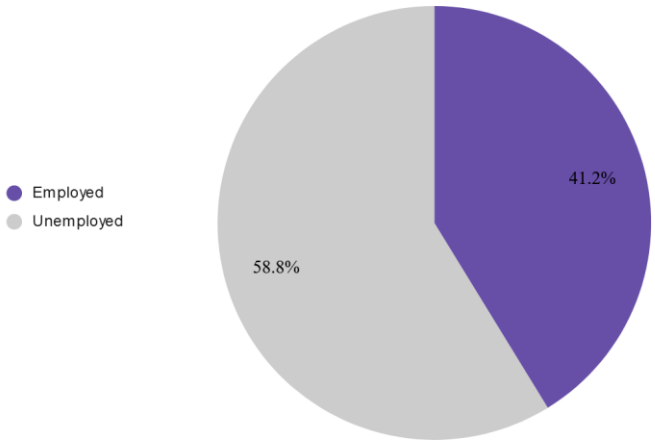


Chart 6 Employment status

Employment status

Many of the women were working in some capacity (full-time/part-time, paid/unpaid, newly self-employed) at the time of the project. 41.2% of participants were employed at the time of HOB and 58.8% were unemployed.

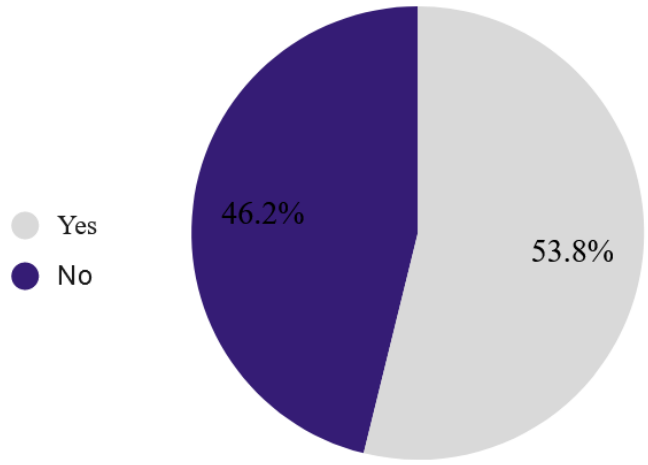


Chart 7 Past entrepreneurial/self-employment experiences

Participants with past entrepreneurial/ self-employment experiences

53.8% of participants had some entrepreneurial/self-employment experiences, either in their country of origin or in Canada, while 46.2% of participants never gained such experiences.

Entrepreneurial ideas

The following is a list of entrepreneurial ideas expressed by the participants in all three cities, illustrating the wide variety of business endeavours that RNW are pursuing in Canada. Some participants expressed having multiple ideas and business interests.

Entrepreneurial ideas	# of responses	Entrepreneurial ideas	# of responses
Sell/ Process Food	16	Financial Planner	1
Education (mindfulness 1; Heritage language and Culture 2; Language/training 3)	6	Event Planner	1
Fashion design/Sell Clothing	5	Civil Engineering Firm (Owner)	1
Childcare Services	4	Notary Public	1
Café (Owner)	3	Pharmacy (Owner)	1
Immigration Consultant	2	Photography	1
Senior Care Home (Operator)	2	Sell/Produce Arts and Crafts	1
General Import/Sales	2	Outsourcing Company	1
Sell Cosmetic products	2	Beauty Services	1
Life Coach	2	Online Business Service Provider	1
Web developer	2	Animal Hotel	1
Architectural Services	1	Fitness Club Owner	1
Interior Design	1		

Table 1 Participants' Entrepreneurial Ideas

FINDINGS

FINDINGS

This section presents study findings, categorized based on the outlined research questions. Findings cover the following areas:

a) participants' motivations for entrepreneurship;

b) RNW's challenges and barriers in starting a self-employment and their adopted strategies to overcome these challenges;

c) the efficiency of HOB training sessions in alleviating barriers; and

d) the challenges and barriers facing service providers in offering self-employment programs and services to RNW.

We conclude with participants' suggestions for improvement of the program and development of other similar programs. All the names used in this section are pseudonyms.

Reasons for Entrepreneurship

Participants gave many reasons as to why they wanted to start their own business. Based on the findings from all three cities, almost all motivations fell into four categories:

a) financial satisfaction and/or independence,

b) better work conditions (e.g., autonomy, flexibility, breaking through the glass ceiling to advance one's career),

c) following passions or previous business experiences, and

d) engaging with and providing services/support to their community.

***Financial satisfaction or independence*:** Participants saw starting a business as a means to employment and generating income as these women encountered difficulties in securing employment in the Canadian labour market. Participants identified several issues related to limited or lack of human and/or social capital as their main barriers to employment. Those issues include limitations in their language proficiency, professional qualifications, Canadian experience, or relevant social networks. However, the pandemic was the most reported reason for current unemployment. Moreover, participants shared the challenges of pursuing employment in the same fields or level of professional work that they had outside Canada. Pursuing the same field or level of work, as what they had outside Canada, has often been linked to the difficulty of the recognition of foreign credentials and/or experiences. Although there are ways to revive foreign credentials, many immigrants, and particularly RNW, find it a challenging process, due to the costs associated with the process in terms of cost and time. For instance, Aliyah, who used to be a health care provider in her home country, was working on developing a food business in Metro Vancouver. She found it challenging to pursue her specialty in Canada, due to her English level.

For many respondents, financial satisfaction meant being able to support themselves, their families and other immigrants.

> ***"I have money to pay my rent. I have money to buy my time. I have money to eat. I want to buy my bus fare. It gives me security. Yah…so, entrepreneur[ship] for me is just for economic satisfaction."***
>
> ***Kerry, Ottawa***

Some of the year-one participants expressed a desire to provide work opportunities for family members and other immigrants. Whereas, during the second year, fewer participants raised this as a motivation.

Better work conditions: Many adopted self-employment as a strategy to improve their work conditions. Most participants occupied traditional roles (e.g., mothers, wives). As such, their duties to the family have hindered their capacity to work full time and regular hours. Owning a business would give them the flexibility to work according to their own availability and capability.

> ***"For women who are primary caregivers, a business enables them to take care of their family, engage in economic activity, and juggle staying home with the kids."***
>
> ***Salma, St. John's.***

Financial independence and work conditions were identified as motives for entrepreneurship for the women. Economic access through business ventures offers women control and financial freedom.

> ***"Working for myself will allow me more freedom than working for someone else. The ability to set my schedule also makes it easier to make time to run errands, look after young kids, and maintain a healthy lifestyle." Amal, Ottawa***

***Following passions or previous business experience**:* Participants expressed wanting to start their own business due to past experiences prior to their arrival in Canada. In Metro Vancouver, a few participants, in year one and more in year two, expressed wanting to develop a sense of job satisfaction by pursuing their passion and professional skills through business ownership.

Engaging with and providing services/support to their community: Participants are also motivated to meet a need in the community and/or fill a niche in the market through their entrepreneurial ventures. For example, one participant, in St. John's, identified the need for daycare service during weekends and thought that would give her an advantage over competitors. Two participants in Metro Vancouver had plans to contribute to the community through their educational services with the objective of maintaining a particular heritage, language and culture within their diaspora communities. In Ottawa, a participant saw a need in her Christian community for a social and community gathering place and had plans to start a book/coffee shop with space for daycare and rooms for small group training sessions. With the pandemic causing a shift in work and daily life needs, some participants adapted the type of business to respond to the community, uncovering novel niches in the local marketplace.

There were several other reasons driving the participants to start a business of their own. In Ottawa, a few participants in both years mentioned wanting to improve their professional/entrepreneurial skills in starting their own business. In St. John's and Metro Vancouver, participants felt that Canada's cultural environment was supportive of RNW's entrepreneurship and thus a motivation to start their own business. A small number of participants in all regions mentioned that starting their own business would be an asset to their children in the future. Notably, engaging in entrepreneurship would provide a chance to develop a sense of belonging to the community, which, for some participants, would be hard to gain otherwise. More broadly, entrepreneurship worked as a vehicle through which RNW could engage, as both a point of social and financial connection with their local Canadian communities.

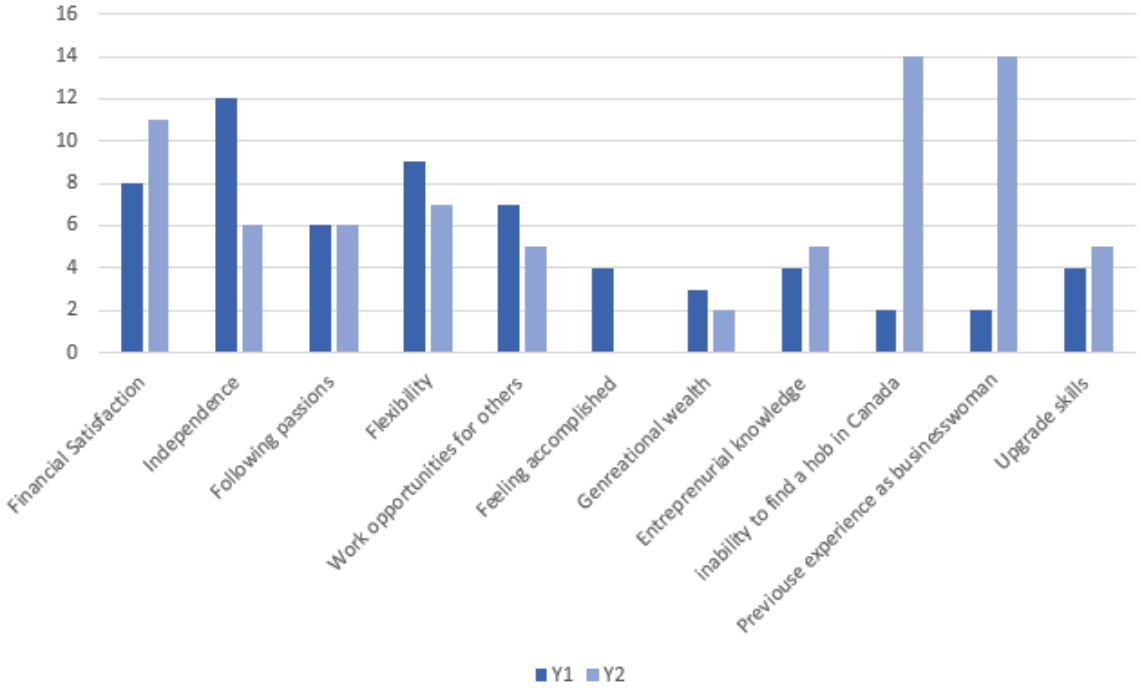


Chart 8 Comparing reasons for entrepreneurship across the two years- Ottawa

Ottawa reasons for entrepreneurship	#of responses (Y1)	#of responses (Y2)
Working for self (independence/autonomy)	12	9
Contributing to the community through their service(s)	10	5
Having flexible work settings	9	12
Financial satisfaction/independence	8	14
Providing work opportunities for others	8	5
Following passions and personal interests	6	8
Gaining more entrepreneurial experiences	4	5
Continuing previous entrepreneurship experience (outside Canada)	3	9
Passing down the business to children	3	2
Inability to find a job in the Canadian labour market	1	17

Table 2 Reasons for entrepreneurship across the two years- Ottawa

Comparison of findings across the two years

Ottawa: In both years in Ottawa, participants listed financial independence as one of the main reasons why they preferred to become self-employed. However, among Y2 participants the inability to find a job was one of the major reasons why RNW decided to opt for self-employment compared to Y1 participants. During the focus groups, the research participants voiced that the COVID-19 pandemic has deepened their inability to get employed in Canada. Given that most of the participants in Y2 had previous entrepreneurship experience, they believed that becoming self-employed would be the most suitable choice for gaining financial independence.

> *financing* was among the most substantial barriers identified by the participants in Ottawa, Metro Vancouver, and St. John's. In Ottawa, this included the difficulty of obtaining funding -- and being discouraged from borrowing money because of concerns about debt. Participants are more likely to use personal savings or work extra hours to raise capital.

Metro Vancouver reasons for entrepreneurship	#of responses (Y1)	#of responses (Y2)
Financial satisfaction/independence	7	11
Working for self (independence/autonomy)	6	9
Following passions and personal interests	3	7
Having flexible work settings	5	5
Providing work opportunities for others	4	3
Contributing to the community through their service(s)	1	3
Bringing an innovative or unique approach to the field/ filling a niche in the market	5	3
Feeling happy and accomplished	2	2
Passing down the business to children	0	2
Inability to find a job in the Canadian labour market or within their previous field	3	7

Table 3 Reasons for entrepreneurship across the two years- Metro Vancouver

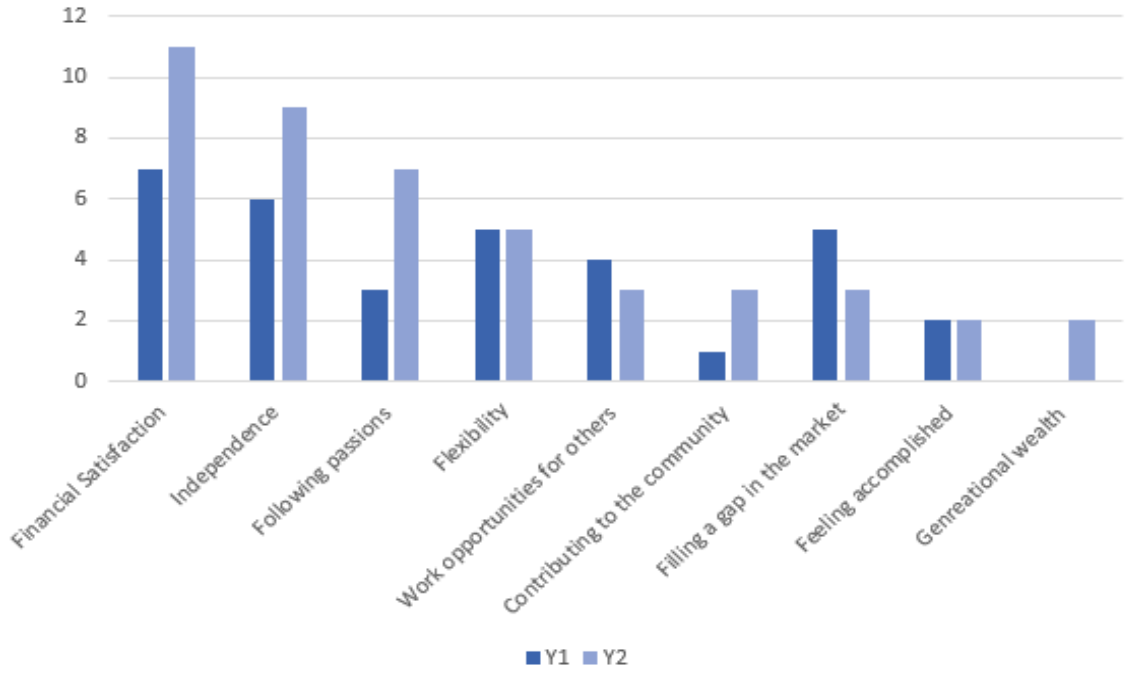


Chart 9 Comparing reasons for entrepreneurship across the two years- Metro Vancouver

Metro Vancouver: The most significant reasons for pursuing entrepreneurship were financial satisfaction/independence or working for oneself. The least cited reason was passing the business down to children.

St. John's reasons for entrepreneurship	#of responses (Y1 & 2)
Having flexible work settings	8
Continuing previous entrepreneurship experience (outside Canada)	7
Bringing an innovative or unique approach to the field/ Filling a Niche in the Market	5
Following passions and personal interests	4
Developing a Sense of Belonging in Community	4
Working for self (Independence/autonomy)	4
Contributing to the community through their service(s)	3
Financial Satisfaction/Independence	5
To Improve Professional Skills	3
Occupational Satisfaction	3
Not having to Worry about Being Laid Off	2
Offering Better Services Compared to Competitors	2
Understanding Entrepreneurship as Part of their Identity	2
Leaving Children Financially Stable	1

Table 4 Reasons for Entrepreneurship across the two years- St. John's

The Challenges and Barriers to Self-Employment

Experiences Discussed by the Participants

We asked participants to identify the challenges and barriers they faced prior to and during HOB in starting their own business. Participants cited multiple barriers classifiable under the same five categories as identified by the literature review: financing, skills and human capital, social capital, cultural and social environments, and intersecting identities. Research uncovered added categories of health-related variables and COVID-19-related barriers. All three cities reported somewhat comparable findings in terms of the challenges and barriers that either prevented or limited the participants in pursuing their ventures.

To begin with, *financing* was among the most substantial barriers identified by the participants in Ottawa, Metro Vancouver, and St. John's. In Ottawa, this included the difficulty of obtaining funding -- and being discouraged from borrowing money because of concerns about debt[7]. Participants are more likely to use personal savings or work extra hours to raise capital.

> ***"As far as I have heard, there are places that can fund you, but it depends on the amount and their requirements; sometimes they will require a guarantee. If you know someone, it will be easier. I don't want to apply for a big fund (loan) since I am new here, because I want to make sure that there are no financial issues afterward."***
>
> ***Ana, Ottawa***

Another prominent financing-related issue was the difficulty of obtaining employment in Canada. This has hindered women's capacity to save money or invest in their business. Additionally, impacts of the COVID-19 pandemic on the economy resulted in additional challenges of maintaining or securing employment. For some participants, being unemployed during the pandemic, the increase in the costs of living, and the difficulty of accessing additional funding -- all generated further financial barriers:

> ***"The pandemic made it challenging to stay motivated. COVID-19 makes it harder to always be eager to continue."***
>
> ***Petra, St. John's***

> ***"Everything is very expensive here, and it's a little bit hard in terms of financing … I've used so much of my savings already. I need to get these things in place. The COVID situation made things a little bit worse than I would have expected."***
>
> ***Suzanne, Ottawa***

A few participants identified poverty or financial insecurity as major obstacles to starting a business. Issues such as living in a shelter (when wanting to run their business from home), having to pay the bills and provide for the family, or having to work full-time (therefore being unable to invest time and money in one's business) were among the major hurdles of this sort. In Metro Vancouver, financing challenges were mostly correlated with high expenses of re-education, starting a business (e.g., rental fees), and interest rates. Other challenges included the lack of financial support and unfamiliarity with Canadian financial rules and regulations. In St. John's, the cost of starting a business was reported to be high in general and more so for newcomer women. The pandemic has only aggravated this situation. With already limited funds to start a business, participants found that they first need to build credit to access banks' financial services. For some participants, their lack of credit history has halted them following their plans.

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[7] For those who specified, this was a decision influenced by cultural norms where one must not be indebted to others — including the government — to avoid the potential of deception and dependence on others.

Barriers related to *skills and human capital* were identified as the other most substantial barrier in all three cities. In Ottawa, this included the non-recognition of the women's international educational and professional attainments (obtained outside Canada) that has prevented them from accessing relevant professional skills and resources. It also includes lack of confidence, a need for licensing or education/credentials upgrading, language barriers in English or French, a need to upgrade digital literacy skills, and being unable to identify the right business idea to pursue.

Skills and human capital barriers were very similar for participants in Metro Vancouver. In fact, those barriers were the most significant ones faced by the participants in the second year of HOB. Participants shared that not having proper skills, experiences, or credentials posed significant challenges throughout their paths toward employment or self-employment. However, those participants with postsecondary degrees faced more challenges as a result of lack of recognition of their international education and/or professional experiences. Many of those international professionals or graduates were not motivated to continue their previous professional or educational paths due to the high costs associated with the process. Most developed self-employment ideas in areas other than their specialties.

Language barriers were another significant obstacle to the advancement of many of the participants' business goals. The participants stressed the importance of language and how not being able to fluently speak one or even both official languages (English and French) acted as a key barrier to integrating in the job market, accessing services, or communicating their needs to service providers. The situation is different across the regions. For example, in places like Ottawa, knowledge of French is important for securing a good job. Without adequate French, more newcomers turn to self-employment as a means of securing income. Language barriers have caused difficulties in securing proper networks and financing as well in their marketing efforts. For many, language barriers was a double disadvantage due to their already low marketing or networking skills. Participants in the second year of the program shared about the additional difficulties of running a business in an increasingly digital environment, which has become more competitive for those with less digital literacy skills.

> ***"They … I mean clients are interested in people building a website for them, which is not what I do. I am an entry level web content writer. So, because of that knowledge gap, I have to go back to learn how to design a website and properly manage content. I also lack Canadian experience, advanced professional knowledge, and market knowledge."***
>
> ***Patsy, Ottawa***

Barriers related to *cultural and social environments* were commonly identified by participants. In Ottawa, participants felt the city was a great environment to establish a business with the government funding many entrepreneurial programs and initiatives for immigrant women. Yet, they were still unfamiliar with many of the programs; they were unfamiliar with the socio-cultural and business environment in Canada such as the different laws and regulations related to starting a business; and as a refugee upon arrival, some of the participants expressed not having enough time to gain an understanding of Canadian business operations prior to their arrival. Those participants with previous business experiences in their home countries found it more difficult to start over in Canada because of their unfamiliarity with the complicated regulations compared to their home countries. Participants interested in importing products expressed the need to adjust their products and services to the

Canadian market to lower the final cost, yet they were not familiar with the import/export regulations in Canada. The challenges encountered by the Metro Vancouver and St. John's participants were also quite similar. They shared about a lack of knowledge of entrepreneurial services within their communities and difficulty navigating through new socio-cultural and business environments.

> ***"Six women operating home-based businesses faced complex barriers when trying to navigate and understand municipal and provincial regulations pertaining to their type of business activity, which left them anxious about expanding businesses, becoming more visible or making business decisions that could trigger unknown regulatory compliance challenges."***
>
> ***Co-manager in St. John's***

Lack of awareness about the Canadian business and socio-cultural environment have cost much of the women's time and resources. For example, one participant in St. John's lost money paid for a business licence fee because of her unawareness about the city's geographical regulations for the type of business she was pursuing. Challenges related to the cultural and social environments ranged from not understanding business regulations to interpersonal and social challenges. Participants in St. John's and Metro Vancouver discussed the amount of time and energy needed to build rapport and trust with the service providers and/or customers.

> ***"I think not knowing all the rules, not knowing where to go, let's say to get a license, how to advertise properly. I guess that not knowing [..] who your clients are... because sometimes, as a newcomer, you don't really know. You come to Canada, and you find many, many cultures. How am I gonna get to them? I mean, let's just say my food is so good, but I don't know how to sell it to them. And I don't know how to tell them that it's good."***
>
> ***Maya, Metro Vancouver***

Challenges and barriers related to *social capital* were identified as relatively substantial. Participants identified the lack of social or business networks and mentorship to help guide the setting up and operations of a business in Canada. Respondents in Ottawa and Metro Vancouver, however, implied having a social network of people who have been supporting their self-employment goals. Such networks included family members, ESL teachers, ethnic communities, and public services like the YSB Employment Services or the Catholic Center for Immigrants in Ottawa that provided courses and opportunities related to the women's business proposals. However, across the three regions, many also shared their unawareness of the existing services for immigrants until a while after their arrival. Among them, some have used employment services, but none heard about any self-employment support programs. In St. John's participants were asked of their awareness of each service before being connected to them. Most participants were unaware of free government-funded services in the community.

Participants shared the barriers they experienced due to their intersecting. Some experienced discrimination based on age, gender, and racial backgrounds. For instance, they struggled with their childcare responsibilities. Many juggled competing priorities of family and work. In Ottawa participants

experienced challenges when attempting to access resources. For example, service providers doubted their capabilities as a business owner due to their gender or religious affiliation. In Metro Vancouver, participants shared about experiences of being discriminated against based on their age or racial background. A participant in St. John's experienced different treatment, as a racialized minority, from some of her own customers.

Lastly, some participants identified health-related variables (both physical and mental) that presented themselves during their paths towards becoming an entrepreneur. They discussed feeling depressed due to the stress of settling into Canadian society, low self-esteem, and other health issues (e.g., migraines, sickness) that limited their ability and/or desirability to start their business.

Challenges and barriers (Ottawa)	#of responses (Y1)	#of responses (Y2)
Skills and human capital	23	23
Cultural and/or social environments	25	6
Financing	20	24
COVID-19-related issues	10	23
Social capital	6	8
Intersecting identities (e.g. childcare)	8	11
Health-related variables (both physical and mental)	3	7

Table 5 Challenges and Barriers- Ottawa participants

Looking back at the challenges and barriers that RNW in Ottawa faced in Y1 and comparing them to Y2, we see in both years participants listing issues related to skills and human capital, and financing as the major challenges on their journey of self-employment. In terms of skills and human capital, it is important to mention that the participants in Y1 had major language challenges that affected the acquisition of business knowledge and/or running a business in Ottawa.

When needing to communicate with someone in English or French about their business, these participants required help from various support systems (e.g., children, family members, friends, Google translate, etc.). Language barriers were not very common among Ottawa's Y2 participants. During the program, HOB Ottawa supported Y1 participants with limited language proficiency by providing translation/interpretation that would help during the training sessions and research activities (i.e., focus groups, interviews).

Most participants attending HOB Ottawa were RNW with one-to-three years of residence in Canada. In both years, participants mentioned being unfamiliar with the Canadian Business market and that trying to grasp all the guiding information in a short period of time made them feel overwhelmed and insecure about where or how to start their business. The need for mentorship that would foster their business development and provide advice, counseling, networking strategies and ongoing personal

support and encouragement was highlighted among participants in both years. In both years, participants expressed a need for one-on-one mentorship that would help them start their businesses by providing specific guidance and support on networking, financing, marketing and more.

What seems to be different and more-often highlighted among Y2 participants in Ottawa is the impact of COVID-19. More than 70% of the participants in Y2 mentioned that COVID-19 impacted their ability to build their social and business capital, perform networking, and take specific training from accredited institutions tailored to their business needs.

Challenges and barriers (Metro Vancouver)	#of responses (Y1)	#of responses (Y2)
Skills and human capital	10	16
Cultural and/or social environments	8	12
Financing	9	11
COVID-19-related issues	0	6
Social capital	5	5
Intersecting identities (e.g., childcare)	5	3
Health-related variables (both physical and mental)	0	2

Table 6 Challenges and Barriers- Metro Vancouver

Challenges and barriers (St. John's)	#of responses (Y1) & 2 combined
Skills and human capital	13
Cultural and/or social environments	11
Financing	10
COVID-19-related issues	8
Social capital	6
Intersecting identities (e.g., childcare)	4
Health-related variables (both physical and mental)	1

Table 7 Challenges and Barriers- St. john's participants

Experiences Observed by Service Providers

Based on their interactions with RNW, service provider identified some of the challenges and barriers that RNW face when attempting to become self-employed, as illustrated in Chart 9 below. These challenges were quite like those discussed by HOB participants. Service providers highlighted barriers related to:

- Human capital: language barriers, unfamiliarity with the business environment in Canada, lack of knowledge of self-employment services, non-recognition of previous experiences and/or degrees from outside Canada, and the lack of confidence or the inability to communicate with existing service providers.
- Social capital: the lack of networks, unaccommodating services, and the inability to access affordable childcare and transportation.
- Financing: the inability to access micro funding, gain financial literacy, and save enough capital to finance both life and business.

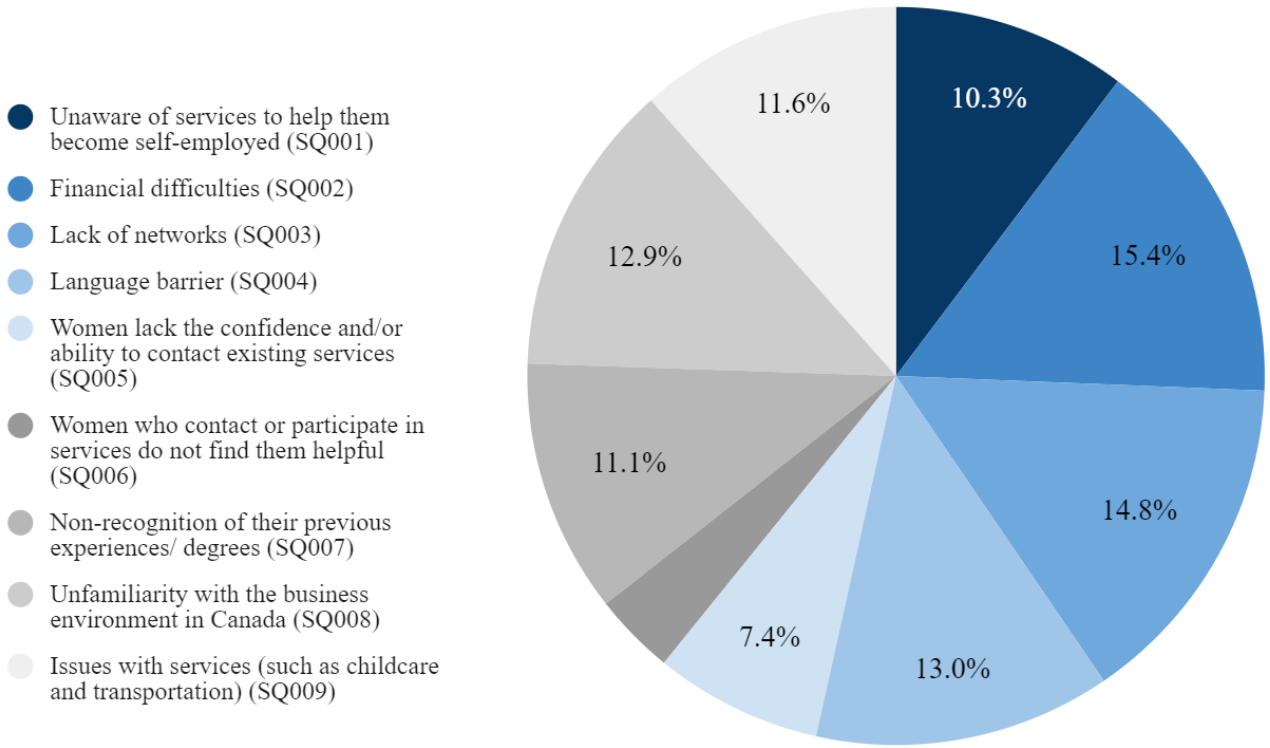

Chart 10 Survey Responses on the Challenges and Barriers (reported by service providers about their clients)

Comparison of Findings Across the Two Years

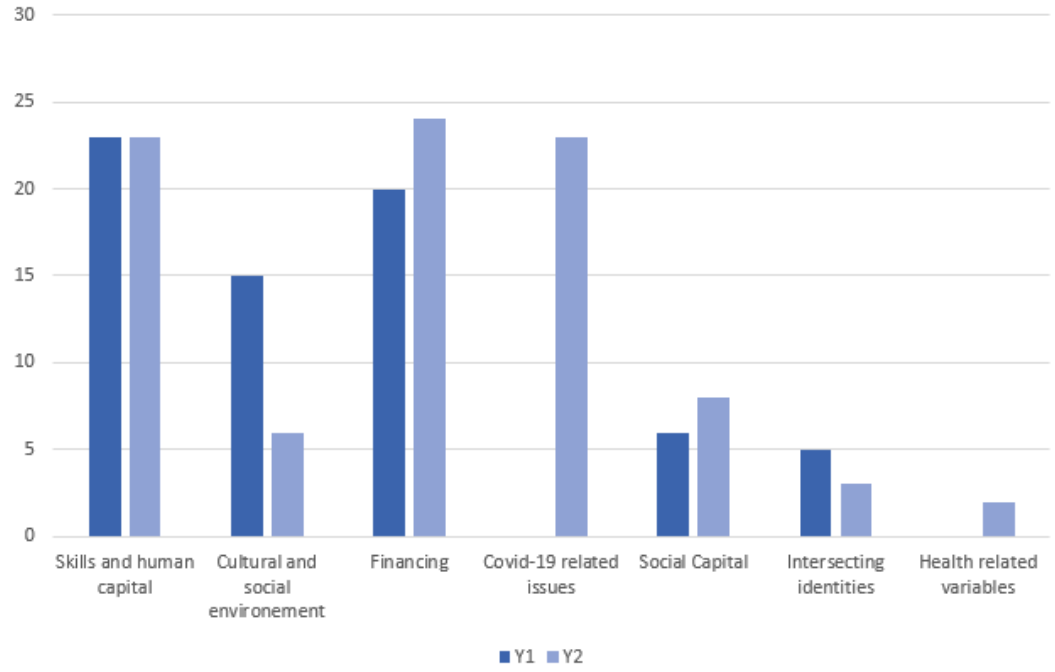

Chart 11 Comparison of findings in Ottawa Y1 & Y2

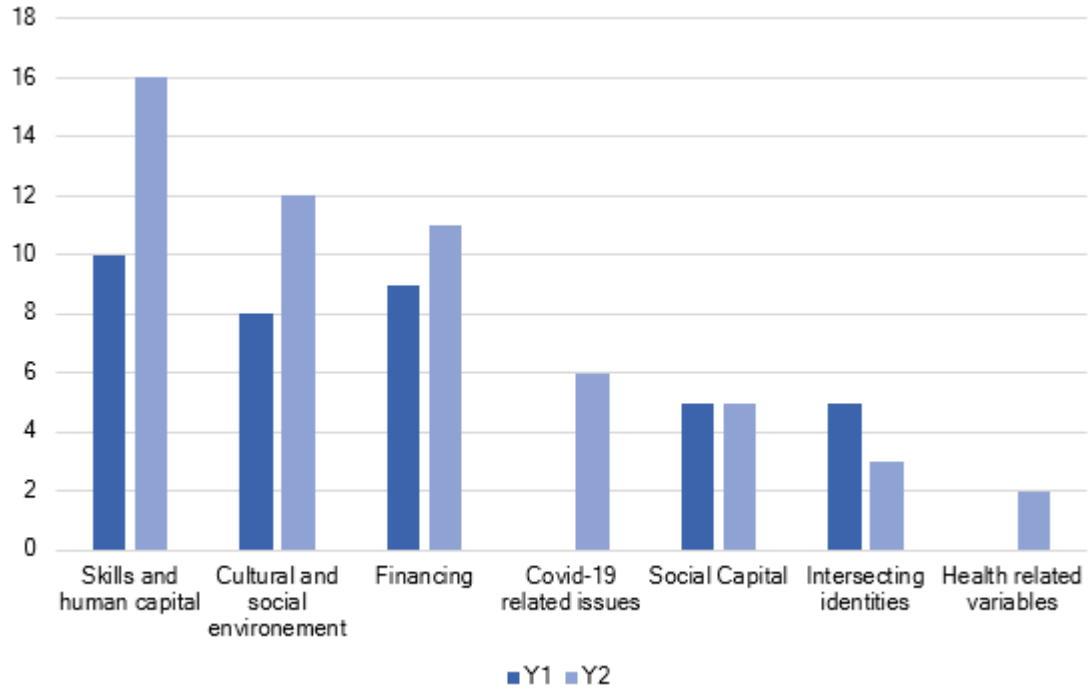

Chart 12 Comparison of findings in Metro Vancouver Y1 & Y2

In both years, the participants listed the challenges related to skills and human capital, cultural and social environments, and financing as the major challenges they encountered on their journey of self-employment. In terms of skills and human capital, language competency appeared to be a major issue for participants across the two-year program and the three regions. Participants in year one of HOB in Ottawa experienced language barriers that, in cases, affected the acquisition of business

knowledge and/or running their business. However, language barriers were not as common among Y2 participants in Ottawa.

Subsequently, the pandemic has directly and indirectly impacted the participants across the three regions. Participants, mostly in the second year of HOB, identified issues related to COVID-19 as impinging upon their entrepreneurial or self-employment goals. Almost a third of participants in BC and two-thirds in Ottawa expressed impacts on their ability to build and develop their human, social and business capital, as well as networking opportunities because of the pandemic situation. In Ottawa, with more than 95% of the participants being mothers, the lockdowns and school closures heightened burdens related to intersecting identities, mental health and physical health.

Some participants were unable to continue the similar business plans that they had before the pandemic. For example, one outsourcing business in Metro Vancouver faced challenges due to a significant decrease in the number of businesses that would require their service. For those who already had businesses before the pandemic, the new situation forced them to either shut down or slow down due to delays in supply shipments and decreased customer traffic. Of course, not everyone was negatively impacted; for example, some participants, in BC, found the new situation as enabling them to work on their business while caring for their younger children and saving childcare fees. Nevertheless, in general, the drastic economic impacts of the COVID-19 pandemic, in Canada and globally, impacted many businesses and small businesses negatively (Statistics Canada, 2020). Likewise, in general, it has had an equal or greater impact on the women's efforts as well as their motivations. Although the Canadian government put in measures to support businesses during the pandemic, many of the participants' businesses were ineligible to receive the support due to their limited business history as new entrepreneurs.

Overcoming the Challenges and Barriers:

Whereas the previous section addressed the challenges and barriers that participants encountered seeking to establish their own business, this section discusses some of the ways in which the women have sought to resolve some of the barriers they encountered prior to or during their time in the program.

Participants shared various responses to the above-discussed categories of barriers. Yet, some of their strategies helped in overcoming more than one of the above identified categories. For instance, in response to the issues related to their lack, limited, or unrelated skills and human capital, many of the participants pursued volunteering to expand their skills and networks. Through volunteering, women expanded their knowledge of the business environment in Canada and the region. Volunteering also helped in improving their language proficiency and communication skills. Another example is regarding the support provided to and by peers at HOB, family or their (ethnic) community. This not only helped in expanding knowledge of the socio-cultural and business environment -- it also brought about emotional support.

> ***"I have my friends, my relatives, family members, all of them encouraged me and supported me financially and psychologically; pushing me to keep going with the project, with the business."***
>
> ***Oli, Ottawa***

Participants also shared about engaging in various types of formal and informal learnings towards their professional and personal development. Their learning endeavours included taking courses in educational institutions and participating in specialized workshops, using their professional networks, self-study, and participating in community activities. Their formal learning efforts were mostly in areas of language proficiency, digital literacy, and business-specific training such as accounting. They also shared various ways of overcoming financial barriers, such as acquiring loans or subsidies, getting employed in a similar or different sector as their business, and saving on expenses. In St. John's, participants said they felt more confident about their overall professional skills after they upgraded their numeracy, communication and digital knowledge required for starting a business. They also created and used networks within local organizations such as the Women's Economic Council, the Multicultural Women's Organization of Newfoundland/Labrador, YWCA, and the Single Parents Association to receive support.

> ***"I think some of the advantages of immigrant women are that they have so many institutions that you can go to, because as a permanent resident I can go to the immigrant office. And if I had already had my citizenship, I wouldn't be able to go to these places for help. And there's lots of immigration offices that you can go into and resources that you could use and courses that they offer."***
>
> ***Alex, Ottawa***

Participants mentioned being employed in the same sector as their business area. This would give them both the opportunity to have income while acquiring expertise and professional skills in that sector. In Metro Vancouver, participants responded to their unfamiliarity with the socio-cultural and business environment by seeking to expand their networks within the community (i.e., reaching out to immigrant and employment services, executing informational interviews, and volunteering in businesses like their business concept).

During the second year, and in response to the issues caused by COVID-19, some participants had to consider adjusting their business plans to the new situation. For instance, some respondents, who were thinking of importing goods, were considering items that became low stock or high demand due to the pandemic (e.g., masks). Some switched to online platforms and thrived within the pandemic environment. For instance, an educational services business in Metro Vancouver switched to online platforms and benefited from reduced space rental costs and liability fees while augmenting their online services and increasing their net profit. Participants also discussed that social media advertising was a very powerful tool to make more business-related connections in Canada. Most of the participants in Ottawa used several social media channels such as WhatsApp, Instagram, Facebook to grow their customer base, build new business networks, and to advertise their hand-made products. One participant in Metro Vancouver realized the increasing potentials of social media in marketing her home-made food during the pandemic.

> ***I think that here in [a municipality in Metro Vancouver], it's a plus for me, considering there is no [reference to her ethnicity] food around that is in this sort of level, which I am totally stoked about. And I feel like if I put my extra passion in there, an extra boost in my social media and actively post… because now, with COVID, everybody moved forward with social media. So, I'm trying my best to be more out there."***

DISCUSSION

DISCUSSION

Locating RNW's Experiences in the Intersection

Many of the findings of this research confirm earlier findings of studies about the challenges and barriers encountered by RNW. Overall, participants are very confident in their ability to start and run their own business and are eager to do so without identifying a great need for social capital (i.e., support and guidance). Yet, many of their responses refer to cultural differences and how institutions are unreceptive to the women's differing human capital, lack of knowledge of the Canadian business environment, financial difficulties, and racial- and gender-specific challenges that restrict or deny the women's access to essential resources and services to start their business. Remarkably, when applying an intersectional approach to identify how social identities may overlap to contribute to RNW's marginalization, many participants did not perceive any of the challenges they experienced as tied to their race, gender, and immigration status. In fact, some found Canada's social, cultural, and business environment as favorable for women's self-employment activities.

> ***"I must say that I can only see the limitations right now. But, I think, B.C. or Canada is a place of opportunity, you know? You just have to find the right path and [the] right way. And I think … you can get more and more. You can't lose. If you have that idea, that skill to run a business, I think there's nothing to lose."***
>
> ***Tanaz, Vancouver***

Some participants believed this is because the government has invested in a variety of initiatives, programs and services targeted to both women and immigrants. They were unable to distinguish certain barriers to self-employment as being exacerbated by discrimination based on race and/or gender. Further, due to their lack of experience with local service providers offering business-related services, many participants did not recognize the lack of services specifically targeting RNW and their unique challenges. Instead, many believed the barriers they encountered were due to their own degree of knowledge and expertise and how receptive service providers are to those, rather than the systemic racism and discrimination that may be present in the community, services, or the administration of services. Internalizing issues as self-deficiencies was also often accompanied by emotional responses that represent hopes, aspirations, disappointments, or anxieties, all which impacted women's efforts.

Furthermore, our findings presented RNW's challenges and barriers as caused by a web of interrelated systems and settings. One significant example for such complexity was the challenges that many international professionals/graduates faced in their efforts to secure their desirable socio-economic status. Many of the international professionals/graduates among participants who have found it challenging to pursue their previous career in Canada have chosen businesses in other areas that they were not necessarily skilled at/trained for. The issue of deskilling migrants is not new (Sharma, 2005) and speaks to the circumstances in which they become deskilled. Those circumstances often represent an interrelation of barriers, including lack of human and social capital, financing, and intersecting identities.

Moreover, as expressed by some participants, subjective factors are considerably influential in shaping one's self-employment/entrepreneurship experiences. Here, subjectivity refers to the individuals' emotions and perceptions of their own selves. It aims to uncover their mental and emotional states in relation to their self-employment experiences. A subjective-conscious analysis helps in identifying the impacts of systemic and structural issues on RNW's perceptions of themselves in relation to their self-employment activities. Therefore, RNW's experiences become more than "liberal narratives" (Ahmed, 1999) of autonomous subjects who are free to make choices. Rather, they uncover the systemic and structural factors that lead to (relatively difficult or limited) choices such as starting self-employment in an unfamiliar business/cultural environment. Participants shared feelings about their motivation (or lack thereof), low self-esteem, fear, culture shock, etc. with regards to their living and self-employment experiences. These feelings, in many cases, seemed to be inseparable from the socio-economic challenges; yet they became internalized as if they are rooted in the individual's deficiencies:

> ***For me, in the beginning, the major barrier to do the business was me, because I have those ideas. […] coming from generations of cooks and restaurateurs, I know I have the passion to cook. But, never in my life [have] I imagined doing it and selling it and being out there, and for me, […] I always had the thoughts of 'oh, I'm a busy mom. I'm studying. I am doing so many things. I cannot add something else.'"***
>
> ***Lydia, Vancouver***

The Efficiency of the HOB Training Sessions

Besides the strategies that the participants employed to alleviate the existing barriers, we asked participants to discuss whether HOB sessions and its other components have contributed to relieving some of those struggles. In general, participants in all the three regions stated positive experiences with the program. Particularly, the program has helped them in alleviating challenges related to the areas identified above, through providing various learning and development opportunities. However, an additional area to be highlighted was program practices and space that empowered women emotionally, which was significant for some of the participants.

Using Learning and Empowerment to Alleviate Barriers

Participants in all three cities shared that through participating in HOB they have learned skills and acquired knowledge that have worked towards alleviating barriers caused by unfamiliarity with the environment or lack of foundational or specialized knowledge required to start/thrive in a business.

Participants shared some of the ways HOB has helped them: developing business ideas; learning about various types of business models; familiarizing with the business ecosystem in Canada (including the rules and regulations of starting a business); and learning financial skills (including business taxation, accessing funds and grants for newcomers). Even with prior business experiences in their home country, some participants were grateful to learn how their business can be transferred into the Canadian business environment. Networking and building connections were among the other major takeaways from the training sessions. They also found the one-on-one mentorship with the program coordinators to be profoundly helpful and accessible as they allowed the women to ask specific questions concerning their business and on a flexible schedule. Through individual mentorship, women were able to discover and develop new ideas while receiving feedback. Most importantly for the participants, they were able to develop their skills and knowledge in English (e.g.,

being able to pitch their business and conversate more fluently), business literacy (e.g., marketing, networking) and digital literacy (e.g., using computers, Google sheets, connecting with Shopify, advertising on social media, website building and creating visual representations of their business). Besides the information provided during the training and mentorship sessions, many participants stated the benefits of learning about other available resources in the community (including relevant business networks) and of referrals to other service providers by the program. That information, for many, with none or limited business background, worked as an enabler:

> ***"I come from an art field, so I have no idea about business. It is very difficult for me to understand business. So, I need to be taken in a step-by-step process. Even with that, I need time to digest the information. HOB [does] that. It's awesome!"***
>
> ***Lili, Metro Vancouver***

In Ottawa, the participants appreciated the variety of information they were taught by the guest speakers such as learning to create a business canvas and a business plan. They also expressed gratitude towards the guest speakers who provided practical examples of how a business operates and homework for the women to implement what they had learned during the session. The first-year field trips allowed participants to make and maintain connections with other entrepreneurs and service providers. To illustrate, a participant received guidance and mentorship from Invest Ottawa [8] after a field trip organized by the HOB. Another has partnered with PARO to create a social support group with other immigrant women entrepreneurs. Regular mentoring also helped participants acquire information customized for their individual needs:

> ***"Thanks again for the session with me this week. It was quite eye-opening. The ideas and suggestions you brought were very helpful. I have seen the book recommendation in my notes - thank you. Joining HOB was definitely not a mistake, every session has provided knowledge that is scarce to get - and for free! Thanks for all you do in seeing women who are visible minorities succeed in this country."***
>
> ***Email from Talia, Ottawa***

In Metro Vancouver, participants also appreciated learning business-related skills such as marketing and writing a business plan while being able to test and execute their businesses ideas and expand their social network. For example, food businesses were quite popular among HOB BC members, yet starting with little capital was a challenge. RNW are often on or under the poverty line and might not

[8] Invest Ottawa is an economic development agency that assists and facilitates the economic growth and success of entrepreneurs and firms by providing services like small business training, mentorship, foreign business and investment attraction, and local business retention.

want to take major risks or go into debt, especially given that food businesses are at high risk of failure.

WEC collaborated with Flavours of Hope to create a pipeline where RNW could test their food products with minimum investment, without having to create a website or rent a location, and at the same time, still comply with all food safety requirements. The design of the pipeline emerged after extensive consolations with RNW and service providers. This resulted in the creation of the Dream Cuisine[9] pilot program, which successfully provided a platform for RNW to start their food businesses.

Lastly, in St. John's, participants were also appreciative of the guest speakers who taught them how to generate a business idea and how to improve and implement new skills. St. John's reported about increasing the participant's knowledge of the credit system, business accounts, and money management. Specifically, participants learned about credit card application process, how to open a business account, how to manage their personal and business finances, and save money more effectively. They also learned how to make self-employment claims, increase credit scores, and general financial planning strategies using Google Sheets and Dream Builder.

During the first year, participants in Ottawa and Metro Vancouver appreciated the free childcare and free bus fares they were granted, which allowed them to attend the training sessions. However, St. John's could not use the approved childcare budget to due to provincial restrictions around the delivery of childcare. As a result, women struggled to attend the sessions and had to rely on their personal network for childcare.

Empowerment

According to participants in Ottawa, HOB training sessions were not only related to the development of one's business but also to their personal growth, empowerment, and emotional well-being. For instance, many participants felt the sessions improved their confidence in their ability to start their own business by showcasing the appropriate resources and services and making connections with entrepreneurs and service providers throughout the program. Many also felt an increase in their confidence and as a result, in their networking opportunities. Most women left the training sessions feeling empowered by HOB project, settled into Canadian society with the knowledge they gained, and ready to transition into entrepreneurship/self-employment.

In Metro Vancouver, participants expressed the benefits of being part of a group of fellow RNW who share many similarities. Many found a sense of belonging, support, and care during their business endeavours. Some participants even expressed that their session members would treat each other like a "family." Furthermore, participants in Metro Vancouver also appreciated the opportunity provided by the training sessions to learn about themselves and their interests, strengths, and passions as individuals. In both years and particularly during the second year, many participants referred to the significance of the care and emotional support that they have received during the

[9] Dream Cuisines is Pilot Program for Newcomer Women's Food Business, run by Flavours of Hope in partnership with The Women's Economic Council, Coho Commissary, Vancity Credit Union, and The Vancouver Farmers Market. Through this program, newcomer women gain access to mentorship, kitchen space, and peer-based knowledge sharing as they build up and launch their burgeoning food businesses. See https://www.flavoursofhope.com/dream-cuisines

program, both from the program's people as well as their peers. They identified the caring, friendly, and sympathetic environment of the program as a safe space for them to learn and share. Being part of a women's group inspired the empowerment potentials of the space created by the program:

> ***"Sometimes […] when someone [is] helping me, like even just helping me with the spirits, it's not doing something or following me. […] We are doing something together. I'm feeling strong. And I think it's something that the program has taken out for us. […] we encourage each other. You know women helping women. Well, we're here [...]together to grow. This is the thing."***
>
> ***Andrea, Metro Vancouver***

> ***"I feel like I'm more confident. It's giving me more confidence in what I want to achieve. I realized I'm not alone that a lot of women felt trapped too. A lot of women wanted to chase their dreams, too, and they just didn't know where to start. And you guys [the program] were the jump start, actually!"***
>
> ***Lydia, Metro Vancouver***

In St. John's, when the pandemic hit, care for one another was illustrated by some of the participants meeting and creating a phone tree. This helped them to divide and conquer the task of checking on how participants were coping with the isolation at home with families, with children attending school from home, and with some spouses also at home, whether working from home or recently unemployed.

Barriers Beyond the Scope of HOB!

While women shared about their feeling of being empowered because of the program, based on the participants' narratives, some of the issues related to intersecting identities and health remained less addressed and/or were beyond the scope of HOB project's capabilities. To illustrate, while free childcare was provided during the training sessions in two regions (allowing participants to take part in the program), childcare was not available throughout the week when participants needed the time to implement what they learned during the sessions and to invest time into their business. Yet, a few participants in BC and St. John's explained how empowered they felt by being in Canada and/or being around the other women.

It was also beyond the scope of the project to reduce power structures in society, such as the constraints that some participants still faced when trying to access business grants or loans from financial institutions. Some of these institutions even required participants to have already started their businesses to receive funding, although they were unable to start their businesses without the financial support they were seeking.

Participants minimally reported the efficacy of HOB in mitigating barriers triggered by the pandemic. Though, some participants in Metro Vancouver and St. John's explained how HOB offered a sense of hope, a place to go (even if virtually) to brainstorm ideas, and a sense of connection with other participants.

> ***"And this virtual session, actually, I feel they have, like, more advantages than face to face! Like session interviews. First, one could be recorded. And then, you can kind of like, review it at any time. And secondly, it's kind of like very flexible. I know in our group like, lots of them are full-time workers and the mom. So, this means, it is maybe harder for them, cannot get time to get into locations"***
>
> ***Hinda, St. John's.***

The Challenges and Barriers Facing Service Providers

As part of this research, we also administered a survey to local service providers who, to some degree, provide a service or resources supporting RNW's economic and/or settlement needs. Overall, the survey sought to understand the challenges and barriers that service providers faced in offering, or wishing to offer, self-employment programs and services to RNW that are feasible, visible, and accessible. The following is an overview of the survey findings from all three cities.

77% of the service providers indicated that they were facing challenges in engaging and providing services to RNW. Some of the reasons included not having any programming designed to engage and provide services to RNW. They referred RNW to partner providers. Others are currently seeking to reach this demographic through efficient communications and affordable options for RNW to become a member of their organization. Other reasons for challenges facing service providers include lack of resources dedicated to staff to support RNW, and the prescriptive aspect of funding that service providers receive. Often, funders request for specific services to be delivered that are not always in the best interest or needs of RNW and thus, providers are unable to reach this demographic. Lastly, the lack of understanding of RNW's challenges and the lack of staff to conduct proper outreach has inhibited service providers from providing self-employment services to RNW. For the 23% who indicated that they did not face any challenges and barriers in engaging and providing services to RNW, they explained working in collaboration with other service providers in delivering their needed self-employment services. Some of the service providers referred to the complexity of issues RNW face -- which is often beyond the scope of one service provider organization. In response, collaborations and/or referrals among various service providers have become common practice.

> ***"While one might assume that organizations that serve immigrant women are tapped into women's networks and can make participant referrals, despite best efforts, one of these organizations was not able to identify referrals because the multicultural networks they engage in are focused on social support, not economic development. So, while this was a strategy used, it did not produce many referrals".***
>
> ***Co-manager, St. John's***

Despite challenges, the service providers have been working towards targeting RNW and engaging them with their organization and services. This includes the use of promotional methods such as advertisements (in multiple languages or targeted to various age groups including youth), workshops, job fairs and social media to attract and engage RNW. Service providers are also using the strategies mentioned in Chart 12 (below) to engage RNW with their organization and services:

Chart 13 Strategies Used by Service Providers in Engaging RNW

50% of service providers have also implemented a diversity or inclusion plan that targets RNW to some capacity, while 77% have incorporated the input and ideas of RNW into their programs or services to better cater to their needs. Such ideas include:

a) implementing inclusive and ongoing programing;

b) employing counsellors and staff members with experiences of being a RNW who can respond to individual challenges;

c) supporting RNW to create programs or networking opportunities that serve their communities;

d) partnering with other local service providers or institutions (e.g., financial) to offer specialized services and/or information;

e) offering individualized guidance; and

f) including RNW to help shape diversity and inclusion guidelines.

According to survey responses from local service providers, just 23% of providers have always or often evaluated their business programs and services for their impacts on RNW, while 62% have never or rarely measured the impacts as this was not part of their mandate or they did not have specific metrics targeting RNW. (See Chart 14)

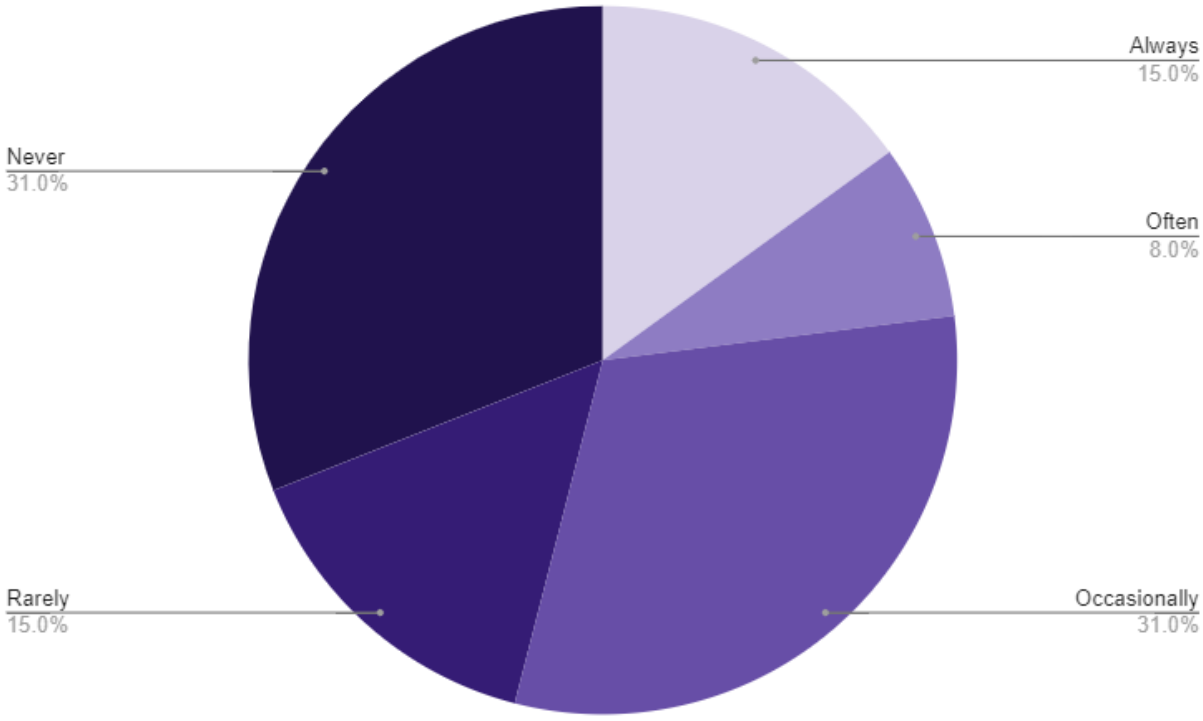

Chart 14 Evaluating Services and Programs for Impacts on RNW

Only 21% of those who responded to the survey believed entrepreneurial services or resources available to RNW within their community were very efficient. Others acknowledged the difficulties in attending to all the challenges that RNW face in a highly appropriate manner or the fact that programs and services have been more universal (i.e., targeting all women or all newcomers rather than being RNW-focused) largely due to funding.

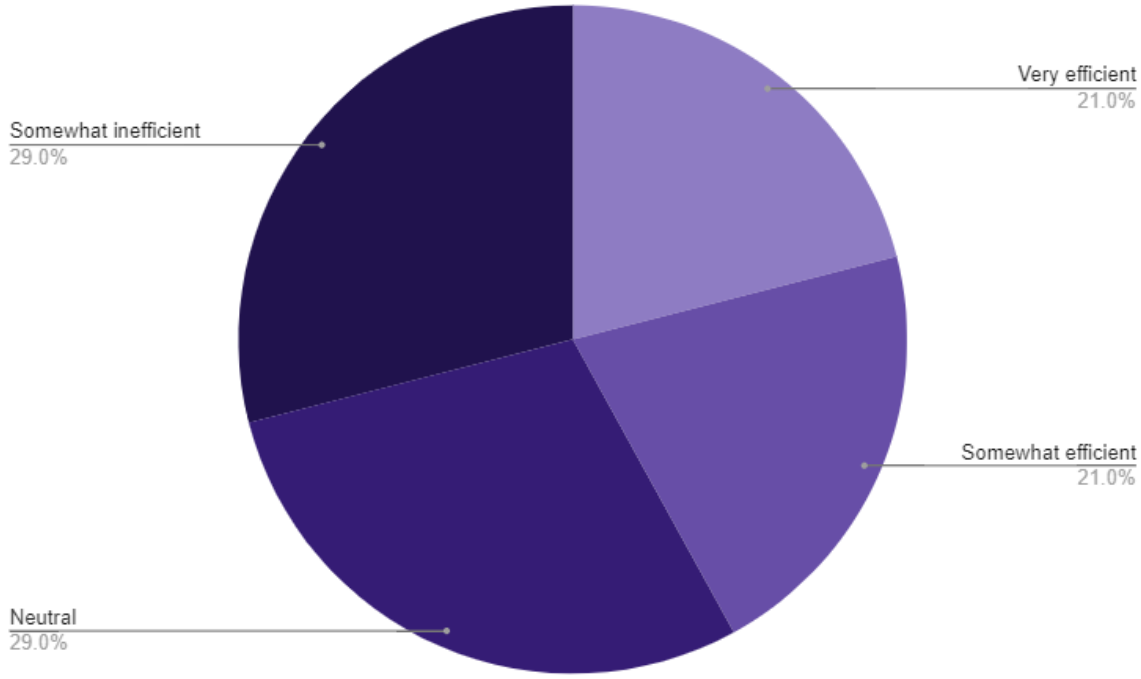

Chart 15 Efficiency of Entrepreneurial Services in the Community

RECOMMENDATIONS

RECOMMENDATIONS

Based on the findings, we recommend ways to address barriers faced by RNW and to support local service providers in promoting entrepreneurship among RNW and in providing adequate and supportive entrepreneurial services. These recommendations emerged from the specific experiences of RNW in Ottawa, Metro Vancouver and St. John's, but recommendations may be implemented in communities across Canada and by various stakeholders such as the different levels of government (municipal, provincial, and federal), service providers, and settlement agencies.

Alleviating the Challenges and Barriers Faced by RNW

Making relevant knowledge accessible to RNW

The following are ways service providers can make relevant knowledge available to RNW to help promote their path towards starting their own business:

- Identifying RNW's needs, information-seeking behaviors and preferred channels: to make the best use of the available resources, conducting "systemic studies" of the involved communities is necessary to identify RNW's needs, their most common "information-seeking behaviors", as well as "preferred channels" for receiving information regarding self-employment and entrepreneurship in both regional and national levels.
- Offering interpretation service during meetings, workshops and programs: this will help break down barriers related to languages.
- Offering interpretation and/or translation service when administering business registration procedures: this will further help break down barriers related to language barrier.
- Providing personalized mentorship to guide RNW in their ventures and provide specific information based on their needs.
- Designing entrepreneurship program curricula based on the variety of skills required to start a business. For example: Business-related skills, language skills, and digital literacy skills along with important personal skills
- Creating services, programs and resources that target RNW specifically using an intersectional lens.

Information that should be shared with RNW and how

The following are ways in which service providers can make entrepreneurship/ self-employment-specific information and resources available (and visible) to further facilitate RNW's path towards launching their own business:

- Providing information on childcare. For example: information on where children can be placed when seeking services from the provider themselves, on a location where children can be placed when embarking on full time entrepreneurial ventures, as well as on the financial assistances available for childcare.

- Providing information on how to merge one's personal life and entrepreneurial life. For instance, providing workshops on how to balance creating a business while raising a family.
- Providing RNW with information on legal rights and responsibilities as an entrepreneur. For instance, how to process the necessary documents in order to start a business, or how to register a business.
- Providing information on educational equivalencies: Some businesses require that owners have a specific degree or certification, yet many of the RNW's past experiences are no longer recognized in Canada. They might also be unaware of how equivalencies may be obtained to prevent losing any of their past experiences.
- Providing resources on entrepreneurship upon arrival to Canada: Pre-arrival services and settlement agencies should provide interested newcomers with a handbook on self-employment and entrepreneurship in Canada to inform and encourage them as viable ways to facilitate economic integration.
- Advertising widely through a variety of channels such as social media postings, flyers shared at all immigration and settlement services offices in the city (including the pre-arrival and airport services), government web pages, City Hall, ESL classes and institutions, and local NGOs web pages.
- Having advertisements and documents translated:
    - Content should be translated to various languages and particularly those languages identified as mostly spoken by RNW in Canada.
    - Use of multi-language community ambassadors to promote and engage RNW. All three sites of the HOB started off advertising widely using traditional advertising methods -- i.e., social media, posters, meeting with referring agencies etc. However, as a pilot, WEC also engaged multi-language community ambassadors from different ethnic and/or language communities who delivered first language promotion in writing and verbally. This strategy led to more engagement from the RNW. Resourcing community work with more diversity will help engage RNW from isolated communities not attached to mainstream services.
- Informing settlement workers about the existing services as another channel to notify newcomers and refugees about their options
- Having information of service providers readily available in one directory. This includes description of their services as well as their websites, locations, phone numbers and emails
- Designate a contact with cultural competence as a newcomer or immigrant contact making services/program cost effective for RNW

The following are ways in which service providers should render their services and programs more cost effective in order to help encourage RNW's path towards launching their own business:

- Providing free workshops/classes for RNW
- Providing volunteering opportunities for RNW to gain Canadian experience while learning about entrepreneurship.

- Creating a mentorship program to connect RNW to immigrant (women) who are entrepreneurs within the Canadian business system. Having a mentor can supplement the need for expensive workshops and classes that may not be tailored to the women's particular needs
- Providing financial support. This includes:
    - providing bus tickets, childcare during the program (and beyond), free parking, and gas stipends
    - Investing on those RNW with promising business ideas toward realization of their ideas
- Providing social and human support to:
    - follow up with participants for those who are unable to go to the centres due to family obligations, the lack of transportation or motivation. During the pandemic restrictions, such support could be accessed through virtual platforms or digital tools RNW are familiar with (e.g., WhatsApp).
    - designate a contact with cultural competence as a newcomer or immigrant contact. Some organizations in St. John's have started to do this.

Implementing inclusivity measures for RNW in programs and beyond

The following are ways in which service providers could embed equity, diversity and inclusion measures in their services for RNW in order to address issues related to women's intersecting identities. However, beyond inclusivity measures in programs, there is also a significant need to remove systemic barriers.

- Adding diversity and inclusion initiatives within relevant programs and services. This includes training staff via external diversity and inclusion experts and/or initiating a "Diversity and Inclusion" committee within the program to expand the staff and facilitators' understandings about diversity of identities and structural and systemic barriers related to visible minorities and particularly migrant women
- providing information in accessible formats and language. For example, using simplified English, using captions in online training, and adding providing written instructions following a meeting or a phone call so RNW can replay, re-read, and use online translation tools to aid understanding in sessions
- Developing trauma-informed approaches in service provision. This is particularly important because some of the women with refugee or immigrant backgrounds have traumatic experiences prior or due to their immigration experience. Therefore, we recommend providing a safe space for individuals with diverse backgrounds to freely express and learn and using strengths-based approaches to support RNW in their coping skills or resilience.
- Expanding eligibility criteria for entrepreneurial services: many RNW still require entrepreneurial services as they become Canadian citizens to build a better life and gain economic empowerment
- The government to facilitate recognition of RNW's educational backgrounds to be translatable properly in Canada's economy

Alleviating the Challenges and Barriers Faced by Service Providers

This section includes recommendations that were suggested by both service providers and the program's co-managers, outlining ways in which service providers, policy officials and settlement agencies could improve and facilitate entrepreneurial services, initiatives and resources targeted uniquely to RNW.

Towards improving services and programs

The following are recommendations that could assist service providers and settlement agencies to include more supportive entrepreneurial services and programs that are feasible, visible and accessible to RNW.

- Allocating proper funds towards cost-effective programs and advertising for RNW, including imagery that reinforces women's inclusion.
- Facilitating partnership with other local service providers to develop more long-term and holistic entrepreneurial services to encompass the various areas that RNW need support with to start their enterprises.
- Hiring more immigrant women specifically, those women who represent the relevant lived experiences of RNW, who speak more diverse languages to remove any language barriers, and who recognize the concerns of RNW.
- Working in partnership with the community and cultural associations:
    - To initiate an insider perspective on community members' common issues and aspirations
    - To establish an online self-employment and entrepreneurship navigation portal for RNW where they can find various programs, services and wrap-around supports that meet their needs

Increasing entrepreneurship/self-employment opportunities

The following are recommendations for funders, policy makers and regulators to increase RNW's opportunities for self-employment through supporting the existing service providers.

- Funding more programs and services that support RNW interested in self-employment: this includes funds for improving services for RNW towards providing more opportunities for training and the development of skills.
- Funding more investment agencies that support RNW, e.g., providing small grants or loans to help them kick-start their enterprise, particularly for RNW without a credit history in Canada.
- Providing funding to organizations that are committed to engaging with RNW but may not have had prior experiences and/or resource. This is to invite new players to join the business ecosystem and foster/fund collaborations and partnerships between business services and services for RNW.
- Evaluate whether government allocated funds truly support and apply GBA+ criteria in their entrepreneurial programs

CONCLUDING REMARKS

Racialized newcomer women (RNW) are gradually looking at entrepreneurship as a sustainable way of economic integration (Azmat, 2013), and our cross-country study has led to a better awareness of several steps that must be taken to improve RNW's opportunities of becoming an entrepreneur. These steps, or recommendations, were based on a comprehensive study of HOB training sessions, offered over two years in Ottawa, Metro Vancouver, and St, Johns. This study revealed the many challenges and barriers RNW face in attempting to start their own business as well as those challenges local service providers face in delivering adequate services and programs to RNW.

> One size does not fit all. Involving RNW in the process of program design and implementation contributes to maintaining cognizance of their existing and evolving challenges towards starting new enterprises. Additionally, applying a gender and intersectionality lens on policies would impact the management of similar projects towards further holistic, inclusive, and equitable services.

Communities and government agencies wishing to start or continue to serve RNW can do so by considering both the regional and national recommendations made in this report and shifting towards initiatives that are unique to RNW's needs and economic prosperity. Our findings highlighted the significance of a participatory approach as well as flexibility to support the changing needs of programs and their participants living in different regions and towns across the country. One size does not fit all. Involving RNW in the process of program design and implementation contributes to maintaining cognizance of their existing and evolving challenges towards starting new enterprises. Additionally, applying a gender and intersectionality lens on policies would impact the management of similar projects towards further holistic, inclusive, and equitable services.

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APPENDICES

Appendix I- Session contents

Ottawa workshops breakdown

1. Introduction: What is HOB? (Stakeholders; components; session outlines). – Janet Kranz (WEC)
2. Sustainable Livelihoods Model (SLM): What is a Sustainable Livelihood? - Magdalene Cooman (World Skills - immigrant services employment agency); also, Doreen Ashton Wagner, Entrepreneur & Community Developer - E. Ontario.
3. Digital Literacy (Google): Technology, Self-employment and Me - Monika Imeri & various volunteers (WEC) - a program of group and individual workshops and digital mentoring sessions
4. Visioning: Emotional and mental health for business - Magdalene Cooman (World Skills)
5. Ideation / Vision: The Entrepreneurial Mindset - Nisreen Rashid (Consultant, MBA - WEC)
6. Newcomer Women in Business: My Canadian Business - Karla Briones, newcomer businesswoman/entrepreneur
7. Planning for Success: My business canvas & value proposition - Nisreen Rashid (WEC); also, Doreen - CED convener
8. Networking: PARO Centre for Women's Enterprise - sessions delivered by various Business Growth Advisors (M-J, Valérie, Nefry)
9. Business and the law What are the legal ways to set up a business in Canada? - Pt 1 Ewa Gosal, LLB (Ontario Legal Information Centre)
10. WEC sponsored workshop Women of Colour: First National Conference - Entrepreneurship & Leadership - HOB participants attended and thoroughly enjoyed the experience.
11. Self-promotion: Telling my Business Story to Canadians: Mary Houle (Speech & Dialect specialist)
12. Business Registration What are the legal ways to set up a business in Canada? Pt. 2 - Ewa Gosal, LLB
13. Digital Sales & Marketing Selling your Brand: Stephanie Mitchell, Sunny Storm Marketing
14. Market Research: Who's in my sandbox? Competing for business - Marlene & June - Ottawa Public Library (Business research section)
15. Client satisfaction: The Customer Journey - Nisreen Rashid (WEC)
16. Taxation: Paying my business taxes - Cheryl Christie, CRA Liaison Officer

17. Shopify: Setting up my online marketplace - Carissa, E. Ont. Shopify rep.
18. CED: SE, Co-ops, NFP: Options for developing Better Businesses - Michael Murr, Canadian Social Enterprise Development (CSED); Ginger Robinson (Co-operatives and Mutuals Canada)
19. Importing/Exporting International trade: Christian Sivière - Import/Export specialist
20. Business <40 Starting out in business - Faria Waali (Futurpreneur)
21. Virtual Bookkeeping: Setting up QuickBooks - Harrison White, The Virtual Accountant
22. My customer online: Promoting your virtual business - Jules - Small Business Social Marketing
23. Invest Ottawa What is a business Hub? How can it help me?
24. Permits/licensing: Home-based catering - Joanne Cléroux (City of Ottawa)
25. Coworking Spaces: Coworking for women - Gina Babinec (Impact Hub Ottawa)
26. Loans & financing: Community and Micro Loan programs (Alterna)
27. Wrap-Up: Where am I Now? Six Hats exercise (Nisreen and Janet Kranz)

Workshop topics covered in Metro Vancouver

1. Networking, learning how to use Zoom, setting pools, group meetings, deciding topics to be discussed and deciding priorities.
2. Reflection on your skills and how they can be reflected in your businesses
3. How can your communication skills affect your business and how to use emails professionally?
4. Ideation: How to come up with a profitable business idea
5. Determining your value proposition
6. How to validate your value proposition
7. Choosing the right type of business that suits your need: Business registration
8. Learn about Co-operatives
9. Different types of partnerships
10. Identify your industry and target customer
11. Doing your primary market research and how to use google forms for your surveys
12. Doing your secondary market research
13. Import and export: where you should start?
14. Developing a Business Plan: Writing a business plan, how to use comments, titles, table of content in documents to create your business plan.
15. How to create engaging presentation using Google slides
16. Business canvas
17. Financing your business

18. Digital Marketing
19. Understanding cash flow, using smart sheets, Planning the budget.
20. The 10 elements you need in your social media strategy
21. Marketing Vs Selling
22. Accounting for small businesses
23. Your options for selling online: How to launch your website and how much it costs to maintain it.
24. Your wellbeing as an entrepreneur

St. John's Sessions

1. Goal setting for Business and for Life
2. Ways to make money in Canada - Employment vs self-employment
3. Your business idea/Addressing gaps or problems in your community
4. Cultivating a support system, starting with your HOB community
5. Women's Dreambuilder program (self-directed)
6. Assessing your strengths for business and Supplier/Support needs
7. Digital literacy 1-1 and small group mentoring sessions
8. Your business development needs and free Services in the community you will be connected with
9. Assessing the market demand and competition for your business
10. Money Management, Credit, Credit Scores and Financing Options
11. Legal self-employment/business structures in Canada
12. Business Risks and Risk Management practices I.e. transparency, insurance, disclaimers, agreements etc.
13. Home-based businesses and regulations
14. Incorporation, Immigrant Status, process and costs
15. Introduction to Co-operatives
16. Canadian business regulatory environment - Municipal, Provincial and Federal
17. Canada Revenue Agency - Income Tax, Employee Payroll Remittances and HST
18. ServiceNL - with a focus on Food and childcare businesses
19. City of St. John's - Business Permit Process
20. Food Business Mentorship Series
21. Marketing Strategy, Plans and Tools, including social media
22. Customer Service and your place in the Market